



Overview

The need

To thrive despite intense competition, Banca Carige wanted to develop a customer-centric approach to service delivery, but it first needed to gain a deeper understanding of customer needs and desires.

The solution

Banca Carige built an analytics environment and a new mobile banking service using IBM software on IBM® zEnterprise® EC12 mainframes, which provide round-the-clock availability and high security.

The benefit

Launching new services meets changing customer demands, while the proven underlying technology accelerates deployment and reduces risk; consolidating to a single platform cuts cost and complexity.

Banca Carige

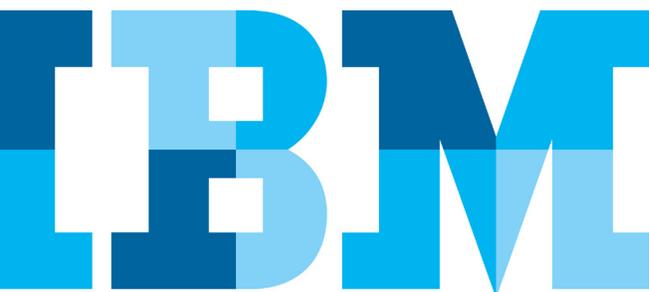
Providing superior customer service by launching innovative mobile services on a secure platform

Founded in Genoa in 1483, Banca Carige Group (Banca Carige) has grown to become one of the largest banks in Italy. Employing almost 6,000 people across more than 650 branches, the company serves 1.2 million banking customers and generates gross operating income of more than EUR800 million.

Keeping pace with changing demands

With a 500-year history of moving with the times, Banca Carige knows perhaps better than any other business the value of continual evolution and innovation. Today, a key competitive differentiator for the bank is customer-centricity, and the battleground is increasingly shifting to mobile devices. For Banca Carige, this plays out in two initiatives: developing an improved understanding of consumer behavior through analytics, and launching new mobile services that engage and retain customers through great service.

Banca Carige decided that the best way to thrive was to take a pro-active stance, and launch new customer-focused services. "In banking, availability and security are business-critical; the fact that these are tried-and-tested features of the mainframe makes it our natural platform of choice for our new initiatives," says Daniele Cericola, ICT Governance Manager at Banca Carige.



Solution components

Software

- IBM® Campaign Version 8.6
- IBM CICS® Transaction Gateway for z/OS®, Version 7
- IBM CICS Transaction Server for z/OS, Version 4.2
- IBM DB2® Analytics Accelerator for z/OS, Version 4.1
- IBM DB2 10 for z/OS
- IBM SPSS® Modeler Version 15
- IBM WebSphere® Application Server Network Deployment Version 7 and Version 8.5
- IBM WebSphere Enterprise Service Bus, Version 7
- IBM WebSphere Portal Version 8
- IBM Worklight® Server Version 6.0
- IBM z/OS V1.13

Servers

- IBM zEnterprise® EC12
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Evolution does not mean starting from scratch; successful innovation builds on existing capabilities, as Daniele Cericola, ICT Governance Manager at Banca Carige, explains: “In banking, trust is crucial, so whenever we launch new services, the challenge is always to ensure that the underlying data and transactions are secure and reliable. We needed a robust and trustworthy platform for our new analytics and mobile capabilities.”

Services built on trust

As it launches new services, one thing remains constant: Banca Carige continues to trust in the IBM zEnterprise mainframe platform. For many years, the group has run its core banking systems, including accounts, payments, and loans, on IBM CICS® Transaction Server with the IBM DB2® database on twin IBM zEnterprise EC12 servers running IBM z/OS®.

The bank has supplemented this core functionality with branch applications, ATM systems and internet banking, running on IBM WebSphere® Application Server Network Deployment and IBM WebSphere Portal. The WebSphere applications run on Red Hat Enterprise Linux on specialty Integrated Facility for Linux (IFL) engines within the same mainframe servers.

“The full IBM zEnterprise stack, both hardware and software, is central to our banking activities,” comments Daniele Cericola. “When we decided to invest in developing a better understanding of our customers, so that we could offer more appropriate and competitive services, the natural platform of choice for this analysis was the mainframe, because we wanted to benefit from its tried-and-tested security and availability.”

Getting closer through analysis

To improve customer-centricity, Banca Carige analyzes enormous volumes of customer and transaction data, managed in an enterprise data warehouse on the zEnterprise platform. The bank recently acquired IBM DB2 Analytics Accelerator for z/OS to centralize analytics functions and integrate them with its transactional databases on DB2 for z/OS. Data analysis and mining are performed on DB2 for z/OS and DB2 Analytics Accelerator for z/OS using a range of tools, from IBM SPSS® Modeler, which runs on Linux on a distributed platform, through to Microsoft Excel for more basic requirements.

“Running our mobile banking service on Linux on zEnterprise is another step forward in our continual evolution on the mainframe. The key value for our business is that the most important services can be managed together on a consistent, stable and highly secure platform that offers enormous scalability and performance.”

— Daniele Cericola, ICT Governance Manager,
Banca Carige

“All analyses are run against the data warehouse on the mainframe,” says Daniele Cericola. “In this way, we can ensure both performance and security.”

The bank migrated several marketing databases and applications from the distributed environment to the mainframe, and developed the new campaign management data model using IBM Campaign software running on Red Hat Enterprise Linux, and consolidated these to the zEnterprise environment, making DB2 for z/OS the sole data repository for analytics and big data. The addition of IBM DB2 Analytics Accelerator for z/OS speeds up analytics within the data warehouse and CRM environment, and enables the bank to perform analytics queries using IBM SPSS Modeler and IBM Campaign with high performance and without incurring additional costs.

“By centralizing our data on the zEnterprise platform, we gained a single version of the truth, avoiding the cost, effort and complexity involved in developing distributed data marts for each new requirement,” says Daniele Cericola. “DB2 Analytics Accelerator allows us to query against a relational schema with the same performance as if we were querying against a pre-indexed mart.”

Going mobile on the mainframe

As banking customers increasingly embrace web and mobile technologies, their expectations for 24/7 service are growing. For Banca Carige, this raises the stakes for ensuring round-the-clock availability for its digital channels.

“System reliability is becoming more and more important as customers move away from the traditional model of in-branch banking,” comments Daniele Cericola. “In developing our new mobile capabilities, the obvious choice was to run the key components on the mainframe to ensure availability.”

While the front-end of Banca Carige’s new mobile application currently runs in the cloud, it hooks back into web services running on WebSphere on Linux on the zEnterprise platform. Transactions and queries initiated on the mobile channel are ultimately processed through CICS and DB2 on the mainframe.

To replace the existing proprietary front-end, Banca Carige selected IBM Worklight® Server on Linux on zEnterprise as a single solution for managing everything related to customer interaction, from mobile functionality to the supporting infrastructure.

“Running our mobile banking service on Linux on zEnterprise is another step forward in our continual evolution on the mainframe,” concludes Daniele Cericola. “The key value for our business is that the most important services can be managed together on a consistent, stable and highly secure platform that offers enormous scalability and performance. For example, we can quickly and cost-effectively deploy innovative services on Linux, and integrate them easily with the core banking systems and data on z/OS. In this way, our new capabilities are built on the solid foundations of trusted mainframe technology.”

For more information

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