

A winning combination: IBM systems and TCS BaNCS Compliance

Mitigate risk and manage compliance with an agile, high-performance and scalable solution



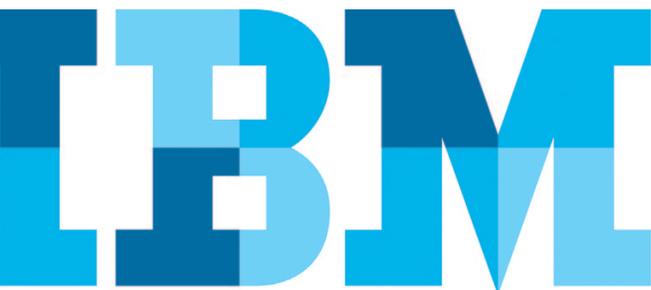
Highlights

- Adopt a proven approach to enterprise risk management with IBM® Power Systems™ servers, IBM DS8000® and Tata Consultancy Services (TCS) BaNCS Compliance software
 - Gain extreme scalability and high-performance throughput, as demonstrated by impressive benchmark results¹
 - Help mitigate risk, improve productivity and reduce costs with a best-in-class solution for enterprise operations
 - Deliver superior services to current and future customers, incorporating IBM innovations
 - Facilitate compliance with international, state-level and local regulations to help avoid financial losses, penalties and damage to corporate reputation
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Curbing crime is high on the agenda of banking organizations around the world, along with the closely related need to maintain compliance with a growing list of financial regulations. Meanwhile, banks also have to transparently deliver higher value to a demanding customer base. Traditionally, financial institutions have relied on disparate systems and processes to accomplish all of these goals. But this complex approach can be costly to maintain, inefficient for IT administrators to operate and difficult to scale as needs change.

To combat this complexity and inefficiency, the latest technology advances provide banks with integrated tools designed to strengthen customer relationships as they effectively monitor and mitigate risk across the organization. Benefitting customers as well as banking operations, these solutions include automated processes that can help financial institutions detect even highly sophisticated schemes, while also freeing up IT staff to work on other strategic initiatives.

IBM Power®-based servers, in combination with DS8000 storage systems, deliver the extreme performance, scalability and resiliency needed to support this new age of banking—including the compute-intensive banking and security workloads of the TCS BaNCS product suite. Provided by the TCS Financial Solutions group, the TCS BaNCS suite offers a broad range of pre-configured, customizable solutions designed for banking, capital markets and insurance organizations. Combining TCS BaNCS software with IBM servers and storage delivers a robust, proven solution for meeting current and future financial services requirements, including risk and compliance needs.



Regulatory compliance and beyond

The TCS BaNCS product suite features comprehensive tools for banking, including a Compliance solution for regulatory compliance, risk management and financial crimes detection. The Compliance solution can help organizations manage a wide range of regulatory requirements—from the Foreign Account Tax Compliance Act (FATCA) to Basel III to Know Your Customer (KYC) mandates by the Central Bank of India.

TCS BaNCS Compliance provides organizations with an integrated financial crime prevention platform, combining both real-time and static data analysis to help mitigate fraud and boost compliance. The solution uses risk-based profiling to help identify both known and emerging money laundering or fraud schemes. It can help monitor transactional behavior of customers, detect suspicious or fraudulent activity, and send case alerts to compliance staff, who can then initiate rapid investigations. In addition to automated monitoring and reporting on current regulatory metrics, TCS BaNCS Compliance can also be easily adapted to support new regulations or anti-fraud practices.

“In our consistent endeavor in helping our customers meet government regulations related to compliance, we recently conducted a performance benchmark with TCS BaNCS for Compliance on POWER7+ servers at IBM Labs. The ensuing TCS BaNCS high-volume benchmark testing with Power Systems and DS8000 storage yielded impressive results. This optimized solution exceeded previous batch and online processing benchmarks, scaling up to 20,000 virtual users, making it a highly recommended infrastructure for our customers.”

—Sudhir Goka, Product Head for TCS BaNCS Compliance

Overall, the TCS BaNCS product suite has a global customer base of more than 280 institutions, operating in more than 80 countries, and is frequently recognized as an industry leader. For example, in the anti-money laundering space, the independent advisory group CEB TowerGroup named TCS BaNCS as a best-in-class solution for enterprise operations.²

Superior technology for superior results

Today’s financial organizations need to have the right mix of technologies to launch new products faster, respond to competitive pressures globally, and manage risks while moving to the next plane of security. When TCS BaNCS Compliance customers select a technology platform, they are looking for server and storage systems that:

- Deliver industry-leading efficiency, with competitive acquisition costs
- Provide a secure and highly available infrastructure with 99.999 percent availability
- Help optimize hardware, software and storage for fast performance and built-in reliability, security and elasticity
- Improve business outcomes by integrating transactional and analytics workloads
- Reduce administration, automate security compliance and accelerate the delivery of new services

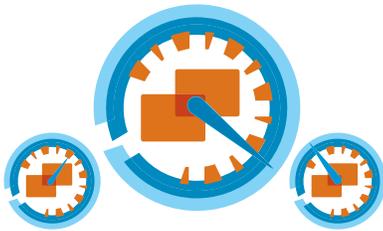
Power Systems servers and DS8000 storage systems meet these requirements and more—as demonstrated in recent benchmarking tests of the TCS BaNCS Compliance solution.¹ The results showed dramatic performance improvements, even under increasing workloads.

Some key findings from the benchmarking tests were that:

- Batch and online processing performed better than any previous tests; some batches performed 150 percent more efficiently than previous tests.
- Turning on the Prefetch option for both the database and application helped improve the overall application performance.
- Online workloads used negligible compute power as compare to batch workloads.
- IBM systems helped optimize the large batch workload performance, since they dynamically manage workload across requests for balanced data throughput and high-capacity caching.
- With application tuning to free up memory capacity, the testers were able to scale the application linearly to support up to 20,000 users, which is five times more users than supported in any previous tests.
- Fewer cores are needed on the database server, so fewer database licenses are needed—resulting in lower costs.

TCS BaNCS Compliance with IBM Power Systems and IBM DS8000 storage
Superior benchmark results translate to real business value

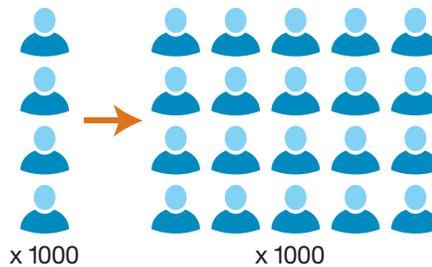
Performance



Faster batch and online processing

- Delivers 100% faster processing with simultaneous multi-threading in IBM POWER7+
- Improves performance to help mitigate risks with maximum efficiency

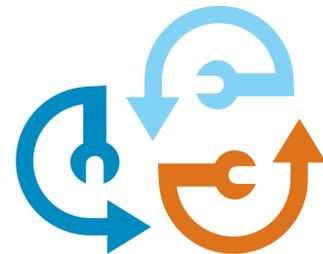
Scalability



From 4,000 to 20,000 users

- Supports 400% more concurrent users, the largest user load tested by TCS on any platform
- Fits needs of small to large financial institutions without sacrificing performance

Optimization



Lower cost, faster time to value

- Reduces database licensing costs, thanks to fewer cores needed
- Lowers deployment risks with tuning
- Enables faster access to data, improving utilization and productivity

Processing power

Power Systems are designed for big data with innovation that optimizes analytics performance. They make it fast and easy to deploy services in the cloud, while also providing the ability to scale out or scale up with security built in. Plus, with enterprise-class capabilities for both systems of record and systems of engagement, Power Systems can meet the changing demands of banking environments.

Power Systems—now featuring the new IBM POWER8™ processor—have become the servers of choice for running today's most demanding, data-intensive workloads. POWER8 systems deliver computing power with 50 percent more cores, twice the simultaneous threads per core, and with more cache and I/O bandwidth versus the previous system generation. These innovations offer greater speed and efficiency for highly multi-threaded applications such as TCS BaNCS. Organizations deploying POWER8 systems can realize double the core performance of POWER7+™—and, with double the threads per core, they can deliver up to 3.5 times better core batch throughput performance at 44 percent better response time.³ These innovations make the new POWER8 technology more attractive and beneficial than ever to TCS BaNCS deployments.

“TCS BaNCS is leveraging the new capabilities of the POWER8 technology, including its computing power with 50 percent more cores and twice the number of simultaneous threads per core.”

—Sudhir Goka, Product Head for TCS BaNCS Compliance

Mission-critical storage

DS8000 storage systems are high-performance, high-capacity, highly secure systems designed to deliver superior performance, flexibility, scalability, resiliency and total overall value for the most demanding storage environments.

DS8000 storage systems are designed to manage a broad scope of workloads that exist in today's complex data center, and do it effectively and efficiently. Organizations worldwide, including many in the banking and financial services industry,

IBM Systems and Technology Solution Brief

use this flagship IBM disk system for its extraordinary resiliency, scalability and performance, as well as for its ability to address the demanding requirements of the critical data at the heart of busy data centers. Additionally, the DS8000 system's world-class high availability and exclusive integration with IBM enterprise servers, including Power Systems, deliver extraordinary value.

For businesses that require extreme performance and macro efficiency, the IBM flash portfolio offers options to handle the most time-sensitive transactions and enable real-time business decisions. DS8000 supports flexible all-flash and hybrid-flash configuration options that combine the performance benefits of flash storage with the price and capacity benefits of traditional spinning drives. Capabilities include automated performance tuning with intelligent storage tiering and automated quality-of-service (QoS) management to continuously align storage performance to application requirements.

By adding IBM FlashSystem™ storage, banks can accelerate applications with extreme performance and microsecond response times. This translates to improved IT economics by boosting server efficiency with IBM MicroLatency™, providing less than 135 microsecond data accesses. FlashSystem also supports up to 1 petabyte of storage in a single rack, delivering higher density and energy efficiency.

Why IBM?

IBM and TCS Financial Solutions are committed to delivering state-of-the-art banking technology, so financial institutions around the world can grow revenue while controlling costs. The two companies work together to deliver a superior platform that can enable industry transformation.

Extensive benchmarking and testing help ensure smooth platform development and deployment—without the need for heavy customization or large-scale reconfiguration.

The IBM and TCS Financial Solutions difference is grounded in banking industry leadership. The two companies have a deep understanding of how market, regulatory and business conditions vary around the world and what it takes to accommodate the circumstances unique to a specific region—a particularly important consideration in an industry as heavily regulated as banking.

For more information

To learn more about IBM Power Systems, please contact your IBM representative or IBM Business Partner, or visit: ibm.com/systems/power

To learn more about IBM DS8000 storage, please contact your IBM representative or IBM Business Partner, or visit: ibm.com/systems/storage

To learn more about the TCS-IBM benchmark for this solution, visit: http://www.ibm.com/common/ssi/cgi-bin/ssialias?subtype=WH&infotype=SA&appname=STGE_TS_DS_USEN&htmlfid=TSL03177USEN&attachment=TSL03177USEN.PDF

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¹ Tata Consultancy Services, “TCS BaNCS Compliance v6.0: Product Benchmarking Report,” February 2014.

² CEB TowerGroup, “2012 Anti-Money Laundering Technology Analysis,” December 2012.

³ Based on internal IBM batch processing benchmark running on IBM Power 750+ at 3.4 GHz and IBM Power S824 at 4.1 GHz, April 2014.



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