



Business challenge

To retain its leading market position, China Minsheng Banking Corp., Ltd. (CMBC) must meet rising customer expectations for 24/7 banking services while keeping costs under tight control.

Transformation

Advanced database clustering technology from IBM helps CMBC keep its business-critical systems online and available for customers at all times – giving it a competitive advantage over other banks.

Business benefits:

Near zero

RTO enables unprecedented levels of service continuity

Offers

a valuable competitive advantage by boosting customer satisfaction

Reduces

operational risk and protects internal efficiency

China Minsheng Banking Corp., Ltd. leaps ahead of the competition with truly non-stop services

CMBC is one of China's leading retail banks, focusing on small and medium enterprises and on high-end retail customers. The first bank in China to be primarily owned by non-government enterprises, CMBC manages total assets of CNY 3.2 trillion, and operates 33 branches and more than 700 banking outlets.

"By supporting non-stop services, IBM DB2 pureScale offers us an important competitive advantage."

Yuan Chunguang

Head of Database Operations and Maintenance

Science and Technology Department
China Minsheng Banking Corporation

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Paying attention to customer desires

In an increasingly 24/7 world, customers expect online and telephone banking services to be there whenever they need them. Banks that fail to provide seamless customer service are at risk of losing hard-won market share to competitors. China Minsheng Banking Corporation (CMBC) wanted to outperform its competitors by ensuring that could keep its business-critical systems online and available to customers at all times.

Throughout the banking industry, mobile and online channels are booming as customers choose to use services whenever and wherever is most convenient to them. As a result, consistently rapid and high-quality services across multiple channels are an essential for success, and central to CMBC's strategy.

CMBC saw an opportunity to protect service continuity by making some changes behind the scenes.



Specifically, CMBC wanted to ensure non-stop availability of the mission-critical system it relies on to calculate the fees it charges for each transaction, as any delays or interruptions could have far-reaching consequences for customer satisfaction and the bank's reputation.

The system supports billing and accumulation for CMBC's front-office operations, arrearage and inquiry statistics for the back office, and periodical and protocol billing for the entire bank, making 2.5 million calculations each day. Because so many business processes depend on this system, if it runs slowly or unreliably, it can have a big impact on other services offered by CMBC.

Previously, CMBC replicated data from its transaction fee calculation system to a database hosted on a standby server. Despite the bank's best efforts to precisely replicate its production system, over time discrepancies between the live and standby systems would invariably emerge. CMBC wanted to enable a more seamless failover in the event of a server failure, and began investigating a radically new approach.



Taking charge of availability

CMBC chose to deploy a geographically displaced IBM® DB2® pureScale® cluster (GDPC) to support its fee-per-transaction system. The cluster runs on IBM Power® 750 Express servers located at two sites. The pureScale technology enables simultaneous read and write operations to both sites, and can achieve near-instant failover in the event of a disaster.

“After we evaluated several of the solutions on the market, IBM DB2 pureScale stood out for its revolutionary use of active/active cluster technology, offering exceptional availability at a reasonable price point,” says Yuan Chunguang. “For the first time, we do not need to manually intervene if infrastructure at one site fails; the other site simply takes over automatically.”

By writing data to both servers simultaneously, the solution ensures that the databases at both sites are almost completely synchronized at all times, despite the 60 kilometer distance between them. This approach also maximizes the utilization of resources: instead of having a standby server that is idle most of the time, both of the servers in the cluster are constantly available to support the bank’s business processes.

Yuan Chunguang remarks: “Now, we are better protected from data loss, and all of the resources supporting our fee-per-transaction system are in production at all times.”

IBM DB2 pureScale is transparent to applications, helping CMBC to rapidly get started with the solution. The ability to add cluster members and resources as desired enables the bank to scale up the platform horizontally as well as vertically, helping to remove barriers to expansion.

Services clients can bank on

The IBM solution enables unprecedented levels of availability for CMBC’s business-critical transaction fee calculation system, helping the bank deliver exceptional service continuity to customers.

“Our geographically displaced IBM DB2 pureScale cluster has reduced the RTO [Recovery Time Objective] for the transaction fee calculation system to almost zero,” states Yuan Chunguang.

“The solution plays a key role in our ability to provide consistently exceptional services to our customers across all channels. It also dramatically reduces our operational risk, helping us to take unforeseen events in our stride.”

CMBC’s new capabilities have not come at the cost of efficiency, as Yuan Chunguang explains: “IBM DB2 pureScale brings new economics to the continuity of available data, allowing us to transform our infrastructure without prohibitive costs. Additionally, it allows us to boost utilization of resources by removing the need for cold systems that are simply kept as a backup.”

In the future, CMBC plans to migrate other business-critical systems to the IBM GDPC platform, adding new layers of protection against service interruptions, and helping the bank to retain its market share.

Yuan Chunguang concludes: “By supporting 24/7 availability for a system at the core of our operations, IBM DB2 pureScale offers us an important competitive advantage. By enabling us to keep customer satisfaction levels high, it will help us to prevent them from looking to our competitors.”

Solution components

- IBM® DB2® Advanced Enterprise Server Edition
- IBM Power® 750 Express

Take the next step

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