

## New Bank Establishes State-of-the-Art Integration

### How MediCapital achieved multiple line-of-business applications working in unison

In 2005, when **MediCapital Bank** established their banking headquarters in London, the business vision was to use best-of-breed line-of-business applications for Trading, Corporate Banking, Trade Finance, Retail Banking and supporting functions (Risk, Regulatory Reporting, Financial Control and Anti-Money Laundering). Fundamental to managing the data islands this created was the strategic use of software to manage the distribution of data between each business application. The bank turned to business integration specialist, m35, to unify the data-islands enabling the business applications to operate in unison as a single composite application.

#### A Single Source of Truth

Ensuring the concept of sharing a single source of data meant careful selection and deployment of the right integration solution, particularly when combined with tight timeframes. Chief Information Officer of MediCapital Bank, Tanis Jardin, dismissed many well-known integration solutions from previous experience as too costly to implement. Jardin wanted a state-of-the-art purpose built solution that could provide the benefits of service oriented architecture but with a light footprint for low cost deployment. Jardin states: "I knew my biggest challenge was going to be integration; establishing a robust infrastructure that would bring together the rich functionality of our line-of-business applications within our budget and timescales, so that we could be up and running by the time our FSA approval came through."

#### Resilient and Scalable for Growth

Jardin had high expectations for streamlined processing and high STP rates. MediCapital Bank wanted to avoid as much duplicate data capture as possible, as the risks rise exponentially with each instance, hence the desire to establish a single composite application infrastructure.

At the same time, Jardin knew the infrastructure needed to provide flexibility and scalability to respond to changes in trading volumes as MediCapital Bank grew. This growth includes opening branches in Paris and Madrid.

#### Central Client

Crucial to a composite application implementation within any institution is to keep a central repository of client information as well as having comprehensive data distribution capabilities to route this information to each satellite application. Given the bank's growth plans, any solution would need the robustness and scalability to grow with the business. Combine this with the need to establish and deploy the infrastructure in a twelve month period, whilst waiting for the FSA approval to come through, and MediCapital Bank had a challenge on their hands.

*Continued overleaf*

### *MediCapital Case Study Summary*

#### The Business Problem

To establish fully integrated centralised banking operations for a start-up bank within 12 months and within budget, whilst leveraging the rich functionality in multiple best-of-breed line-of-business applications which needed to operate in unison.

#### The Solution

Implement a data hub and spoke integration infrastructure to manage cohesive data flows and unify islands of data, creating a single composite application.

#### The Outcome

- A fully operational system with FSA approval in less than 12 months
- The creation of over 80 interfaces in 10 months
- Solution delivered on schedule within project budgets
- Robust and scalable infrastructure in place, to support MediCapital Bank's growth plans

## Integration Specialists

MediCapital Bank turned to business integration specialist m35 to supply their business integration software product, DataTrans. Jardin explains: "The selection was made as easy as possible for us as the m35 team were able to rapidly understand what we were trying to achieve, and prove through a proof of concept that they would be able to meet all of our primary requirements."

Working with m35 to implement the composite application strategy, MediCapital Bank established a single point of data input for each data type; a single source of truth for each entity with selective, controlled duplication of data, all managed and controlled by m35's DataTrans solution. The ability to maintain client information is restricted in all satellite applications. This establishes a golden source of client data within the CRM application.

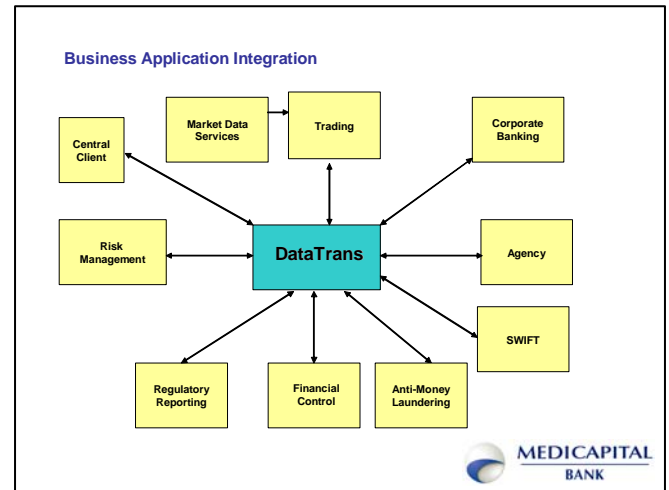
## Publish - Subscribe Services

DataTrans leverages event-driven integration with intelligent adapters for all the line-of-business applications. Data is validated, transformed, routed and made available using a publish-subscribe model. Bulk data is extracted once and transformed using configurable business rules and then published to multiple consuming systems.

A phased implementation project, managed by m35 project staff, saw the implementation of over 80 interfaces across Risk Management, Trading, Corporate Finance and Trade Finance functions. As DataTrans is built for purpose it has all the robustness and security features you expect in a financial services enterprise. High availability, load balancing and security are built into all components meaning the system runs 24/7, is inherently scalable and is always secure.

## Rapid Implementation

DataTrans was used to orchestrate all automated processes and facilitate data distribution throughout the enterprise. Real-time interfaces can also be modelled using the software's SOA capabilities. Jardin adds: "We needed to design and deploy many interfaces, whilst ensuring we adhered to a strict single source policy."



## The Results

With the four front office applications and eight supporting applications implemented with an initial 20 financial instruments now in live use and a further 30 financial instrument currently being added, MediCapital Bank has seen their vision become a reality.

These line-of-business applications now operate within a highly scalable and flexible infrastructure, whilst adhering to MediCapital Bank's strict 'selective, controlled duplication of data' policy.

An early warning system of alerts to any bottlenecks or data issues ensures MediCapital Bank is aware of delays before they become a problem, while real-time reporting and performance metrics enable the bank to run its operations at optimum efficiency even as their business grows.

As Jardin points out: "We have achieved our integration goal of a composite application with master data sources - there is great pleasure in seeing data flow through the applications seamlessly, while knowing that DataTrans will alert us to any issues and provides a full audit log and tools for easy resolution. New instruments may involve minimal additional integration work, but on the whole we have achieved start-of-the-art integration".

For further information on how m35 solutions can solve your business process automation problems - contact [www.m35solutions.com](http://www.m35solutions.com) Tel: +44 (0) 20 7403 2121