



Microsoft Windows Server System

Case study

“Microsoft Consulting Services is playing a big role in bringing us the Microsoft Operations Framework. This gives us a structure for complete change management from start to end, including an extensive focus on management and maintenance.”

Dany Braeckman
*Program Director
 Mercator Bank & Insurances Group*

Major Banking and Insurance Group Expands Opportunities, Maintains Competitive Advantage

With the help of Microsoft Windows Server 2003 and the Microsoft .NET Framework, Belgium-based Mercator Bank & Insurances Group will deploy an n-tier system designed to vastly expand sales opportunities for more than 1,000 internal personnel, 350 bank agents, and 850 independent brokers distributed across Belgium. The organization also is using Active Directory and Group Policy with security identifiers to centralize system management and minimize total cost of ownership.



CUSTOMER PROFILE	BUSINESS SITUATION	SOLUTION	BENEFITS
<p>Belgium-based Mercator Bank & Insurances Group employs more than 1,000 people and offers banking and insurance solutions for individuals and small to medium-sized enterprises.</p>	<p>Mercator needed front-end applications, and an infrastructure to support them, to enable and simplify cross-selling opportunities for internal and external sales staff.</p>	<p>With the help of Microsoft® Consulting Services, Mercator built an n-tier transaction-processing system running on Microsoft Windows Server™ 2003 and drawing on the Microsoft .NET Framework for business logic components and back-end mainframe transactions.</p>	<ul style="list-style-type: none"> ▪ Consistent user interface enabling cross-selling field opportunities ▪ Reduced total cost of ownership through centralized management ▪ Competitive positioning through highly scalable architecture

Situation

“We recognized that the fundamental business value of the merger that resulted in Mercator Bank & Insurances would be realized in enabling our agents and brokers to conduct efficient and cost-effective cross-selling. For this, it was imperative that we offer them the kind of comprehensive ‘cross-view’ of the customer that would come only through integrated access [supported by Windows Server 2003 and the .NET Framework] to legacy logic and data on the mainframes.”

Luc Van de Vyver

*Chief Technical Officer
Mercator Bank & Insurances Group*

Mercator Bank & Insurances is a Belgium-based financial services provider born from a merger of the banking group HBK-Spaarbank and insurance group Mercator & Noordstar. Employing more than 1,000 people, Mercator is part of the Swiss Bâloise Group, which offers banking and insurance solutions for individuals and small to medium-sized enterprises in Switzerland, Austria, Germany, and Belgium/Luxembourg.

Mercator’s banking and insurance products are provided by separate companies, in keeping with Belgian and European law and European Union regulations, and each company is running its own mainframe-based legacy applications. At the same time, those products are marketed by both bank agents and independent brokers. For Mercator to make the best use of its agent and broker distribution points, it needed to provide an easy and consistent way of accessing a unified customer database and all the legacy applications—the ones supporting banking products and the ones supporting insurance products—in a stable and secure manner. To do this, Mercator information and communication technology (ICT) executives decided to build a “global front office” consisting of a set of applications running on a cluster of Microsoft® Windows Server™ 2003-based servers. These applications would draw on business logic components based on the Microsoft .NET Framework as well as legacy back-end mainframe transactions through the Enterprise Application Integration layer, orchestrated with Microsoft BizTalk® Server 2002.

Chief Technical Officer Luc Van de Vyver explains the factors leading to this decision. “We recognized that the fundamental business value of the merger that resulted in Mercator Bank & Insurances would be realized in enabling our agents and brokers to conduct efficient

and cost-effective cross-selling,” he says. “For this, it was imperative that we offer them the kind of comprehensive ‘cross-view’ of the customer that would come only through integrated access to legacy logic and data on the mainframes.”

A corollary requirement was that the front-office applications be able to interact closely with several third-party client-based broker applications that are maintained independently of the Mercator ICT environment. “This was an added value that we could provide to the independent brokers who had come to rely on these third-party applications,” Van de Vyver says, adding that providing added value is particularly important in this channel, “because the brokers are as free to market our competitors’ products as they are ours.”

Van de Vyver and his colleagues also recognized the importance of integration capabilities for the future direction of Mercator, because most observers anticipate the eventual lifting of the regulations requiring separation of banking and insurance services. “When this happens, the providers that will prevail will be those that have figured out how to smoothly integrate the operations of both businesses,” he points out. “So we wanted to be ready.”

In addition to application integration across mainframe, server, and client, the Mercator ICT executives needed a server platform that would provide long-term reliability, manageability, and availability approaching the “five nines” (that is, 99.999 percent) that they were accustomed to in their mainframe environment. Finally, they wanted a development environment that would enable them to build and maintain the applications easily and cost-effectively.

Taken together, these factors pointed Mercator to Windows Server 2003, Enterprise Edition, for the server and



domain operating system environment; BizTalk Server, for orchestration between the applications and the mainframe and third-party client environments; and the Microsoft .NET Framework, an integral component of the Windows Server operating system, for development and maintenance.

Solution

Using these Microsoft technologies, Mercator will deploy a complete, n-tier, front-office, transaction-processing system that uses a blend of new .NET-connected business logic components and existing back-end mainframe transactions. The system will offer a unified user interface to bank tellers and insurance brokers for tasks involving customer relationship management, banking transactions, insurance policies, credits and loans, claims handling, and campaign management.

Mercator is making extensive use of the Framework in development, along with COM Interop, for supporting integration

with the third-party applications; Microsoft Message Queuing, for loosely coupling mainframe-based events; XML-based Web services, for supporting the Internet-based business interaction tier; and XML Parsing, for communication between applications and components. BizTalk Server is also playing a major role in development, with its Enterprise Application Integration providing the orchestration interface between the front-office applications and the back-office mainframes.

To streamline deployment of the system, Mercator is enlisting the help of individuals from Microsoft Consulting Services and using the Microsoft Operations Framework, according to Program Director Dany Braeckman. "Microsoft Consulting Services is playing a big role in bringing us the Microsoft Operations Framework," he says. "This gives us a structure for complete change management from start to end, including an extensive focus on management and maintenance."

"We will take full advantage of the enhanced clustering and load-balancing capabilities of Windows Server 2003 so that we can ensure a high level of application availability even as the business grows."

Koen Van Dyck

Group Head of Infrastructure and Computing Technology Operations
Mercator Bank & Insurances Group

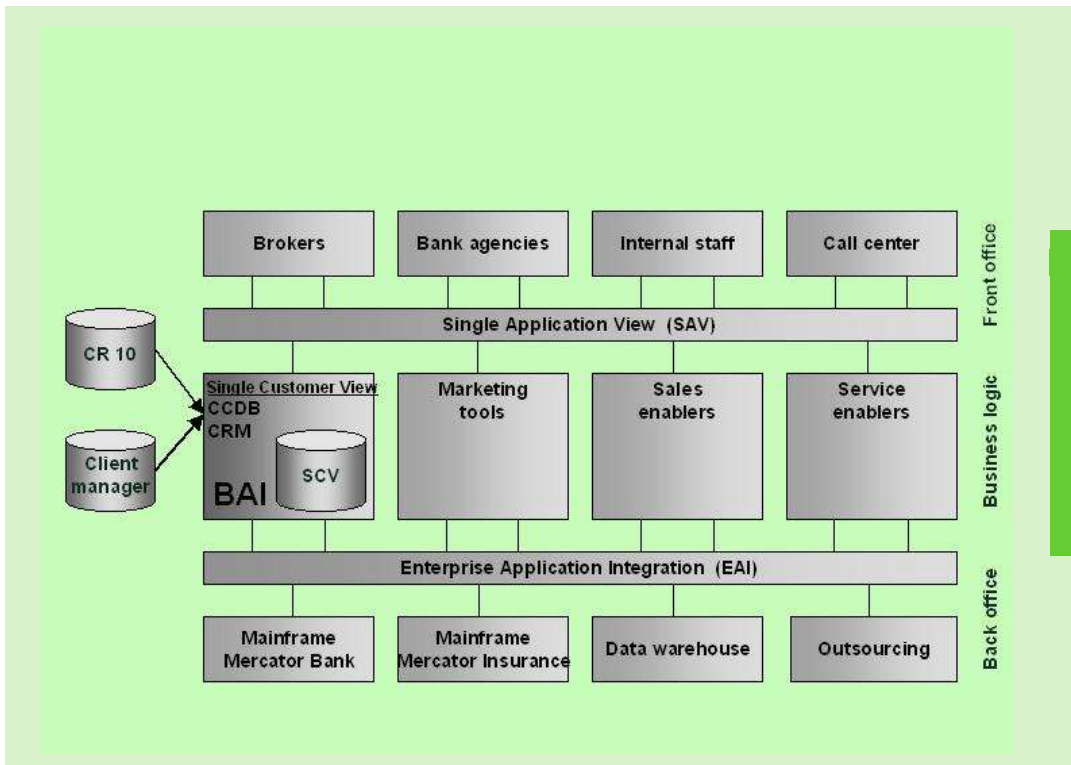


Figure 1. Mercator's n-tier transaction-processing system running on Microsoft Windows Server 2003 and drawing on the Microsoft .NET Framework encompasses a diversity of users, applications, and data sources.

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Dany Braeckman

Program Director

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Benefits

When the Mercator front-office applications are fully deployed, they will be accessible by more than 1,000 internal personnel, 350 bank agents, and 850 independent brokers in locations throughout Belgium. Because of the highly distributed nature of the applications and the need for easy upgrades, Mercator is making extensive use of the capabilities within Windows Server 2003 and the Framework for simplifying management, minimizing total cost of ownership, boosting productivity, and taking advantage of new business opportunities.

Reducing Total Cost of Ownership with a Manageable System

For Braeckman, the selection of Windows Server 2003 as the foundation for the new applications was based largely on a desire to minimize total cost of ownership through a high degree of manageability.

“With the Active Directory® service and Group Policy Management Console, our administrators will be able to delegate granular tasks to the field while maintaining centralized control, which is critical in a mixed internal/external environment,” he says.

Braeckman continues, “Another advantage is the security identifiers available through Group Policy, which enable us to easily identify each user, group, computer account, and logon session on the network. These capabilities are particularly important considering the distributed nature of the applications, which will serve users at more than 1,200 sites throughout Belgium. By minimizing the cost of managing the servers and desktops supporting the applications, we expect to dramatically reduce their total cost of ownership.”

Watching Productivity Rise

A significant part of total cost of ownership is the cost of initial

development, and for this reason Mercator decided to use Windows® Forms to support integration with the brokers’ third-party applications as well as the diverse input/output devices, such as printers and scanners, accessed by all the anticipated users. This decision was based on ease-of-use concerns, according to Braeckman.

“We suspected that our developers, whose background was largely in the mainframe environment, would have an easier time learning Windows Forms,” he says. “Our suspicions were confirmed in one pilot project that showed a more than 50 percent productivity improvement when the developers used an internally developed Windows Forms–based framework as opposed to ASP.NET.”

Finally, Braeckman expects to see other productivity gains resulting from the developers’ familiarity with the Microsoft environment, as well as the comprehensive nature of the Microsoft .NET Framework programming environment.

“We selected the Framework over a number of other technologies, including J2EE-based BEA Weblogic and IBM Websphere,” he explains. “This was not only because our developers knew the Windows environment, but also because we could get a complete development environment from one vendor. We also valued the developer productivity capabilities of Microsoft Visual Studio® .NET, such as the single integrated development environment, dynamic Help, and smooth integration with third-party tools such as Crystal Reports.”

Preparing for Larger Opportunities

The n-tier system and front-end applications being deployed on the Windows Server 2003 platform are part of a larger project designed to position Mercator Bank & Insurances Group competitively well into the future. For this project, a number of Windows Server 2003 capabilities will come into play, according

to Koen Van Dyck, Group Head of Infrastructure and Computing Technology Operations. “We are counting on Terminal Server to support the efficient delivery of Microsoft Office and e-mail services to users in branch offices,” he reports. “We also appreciate the enhanced management functionality in Terminal Server, including its support for remapping, which will enable users to load e-mail attachments on local hard disk drives.”

To help maintain availability and reliability as the business grows, Van Dyck and his colleagues will use the Windows Server 2003 Automated System Recovery tool, load balancing, and enhanced CHKDSK command. “We will take full advantage of the enhanced clustering and load-balancing capabilities of Windows Server 2003 so that we can ensure a high level of application availability even as the business grows,” he says.

Availability also means being able to decouple the mainframe and front-end sides of the applications, he adds. “We must be able to reengineer our mainframe-based processes and logic without having to modify the front-end applications, and for this, BizTalk Server 2002, with its

Enterprise Application Integration, is indispensable.”

Moreover, to make the front-end applications easily accessible to users—and to help users enhance their own accessibility to existing and prospective customers—Mercator will deploy the applications to an ever-evolving set of devices. “The individuals in our sales channel want tools and services on smaller, more portable devices,” Van Dyck says. “With the Framework and Web services, we are building the front-office applications so we can later migrate them to such devices.”

This move fits in perfectly with the overall goals that Mercator set forth for the Windows Server 2003 deployment, according to Braeckman: “Whether we are addressing the needs of independent brokers, bank agents, or internal staff—and whether they are selling banking or insurance products or both—with Windows Server 2003 and the Microsoft .NET Framework, Mercator Bank & Insurances Group is ideally positioned to provide its users the platform and tools necessary to get the job done.”

Software and Services

Microsoft® Windows®
Microsoft Office
Microsoft Visual Studio®
XML Web Services
Microsoft Windows Server
System™

- Windows Server™
- BizTalk® Server

Microsoft Consulting Services

Hardware

Servers: HP ProLiant DL360,
DL380, DL580, BL20p G2
Storage: HP SAN EVA2
Networking: Cisco Cat6000 Xbar,

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