

Global Data Synchronization in the Banking Industry

GOLDENGATE™

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The banking industry has long been at the forefront of information technology, embracing advancements such as ATM/POS networks and online banking in a continual effort to improve customer satisfaction, lower costs and increase market share. While automation has improved efficiency and led to a decline in live face-to-face transactions, the success of e-banking is driving rapid increases in transaction volumes as the industry expands its customer touch points to a global 24x7x365 availability. With more and more customers opting for automated services, banks must contend with a host of difficult technology issues: high volume data management, continuous availability and disaster recovery, fraud detection and system monitoring.

Currently, customer-centric business concerns are the driving force behind the majority of new IT efforts within the banking industry. These IT initiatives are centered on what has become the core asset of banks: customers and their data. In this environment, CIOs, vice presidents of IT and line-of business managers are no longer just users or custodians of technology systems, they are now tasked with optimizing the value of the enterprise infrastructure in order to acquire and retain customers, and boost competitiveness. To attain these goals, banks must integrate massive amounts of customer transaction and related data, and deliver that data to relevant systems and managers throughout the global banking environment. Due to the all these factors, banks today are racing to achieve *business synchronization*.

Working Toward Business Synchronization

Industry-wide business synchronization will require individual banks to synchronize processes and data inside and outside the enterprise. Manually intensive processes—inter-bank settlement, for instance—will have to give way to automation in order for banks to implement the zero or near zero latency processing demanded by the 7x24x365 global environment. Additionally, legacy systems must be taken into account—existing fraud detection and transaction monitoring systems have to be integrated with solution offerings such as CRM, statement and depository systems. Accomplishing all these goals will require bank IT departments to grapple with a number of technical issues.



Sample GoldenGate Customers

ACS
Alliance & Leicester Plc.
ANZ Bank
Austrian Payment Systems
Bank One
Bank of America
Banco International
Banco Nacional de Mexico
Bankart
BCE Emergis
Benefit
Cashcard
CIBC
Concord EFS
Citizens Financial Group
Consorzio Triveneto spa
FirStar Bank
First Union
Girobankcard
Huntington Bank
Hsin Chu Bank
ISC Muzo
Knet
MBNA
National City Bank
Postabank
Rabobank
Thai Farmers Bank
UMB Bank
US Bancorp
Washington Mutual

Integrating Diverse Infrastructures

Heterogeneous application environments prevail today in banking as institutions move to all-electronic services. The incompatibilities inherent in such environments present a significant hurdle to business synchronization. Consider the following issues:

- > **Legacy vs. Web-Enabled and Web-Native Systems:** Banks must integrate existing legacy systems (mainframe and server) with Web-enabled and Web-native systems.
- > **Product-Centric Applications vs. Customer-Centric Applications:** Tying together call centers, ATMs, statements, online and other customer touch points with historic product-based applications to achieve a “single view of the customer.”
- > **Interfaces With Multiple Partners and Customers:** The interconnected nature of banking creates a need for inter-enterprise integration.
- > **Proliferation of Channels:** Banks continue to expand channels and the scope of technologies to serve them to reach and provide consistent services to customers.
- > **Merger and Acquisition Activity:** The banking industry continues a rapid pace of M&A activity, creating integration and customer service challenges and opportunities.

Technical Initiatives

To confront and solve the business and technical challenges, banking CIOs and IT managers must implement data synchronization solutions that can capture and deliver all kinds of data—account information, loan performance metrics, fraud monitoring data, exchange rates, currency information, employee intelligence, business intelligence, research and analysis—wherever it is needed.

Synchronizing data on a global scale requires a platform that can enable application integration, reports and analysis and business activity monitoring. Banking firms must have real-time, scalable data synchronization that provides instant access to very high volumes of source and target data throughout the organization and beyond—to suppliers, customers and other banks. Data must be provided in the format required for source to target systems and migrating data from legacy systems to new applications is essential for optimizing the value of IT investments. And lastly, as more and more organizations rely on e-business solutions within parallel environments as a critical part of their business, real-time, high volume data replication is key to 100% business and system uptime.



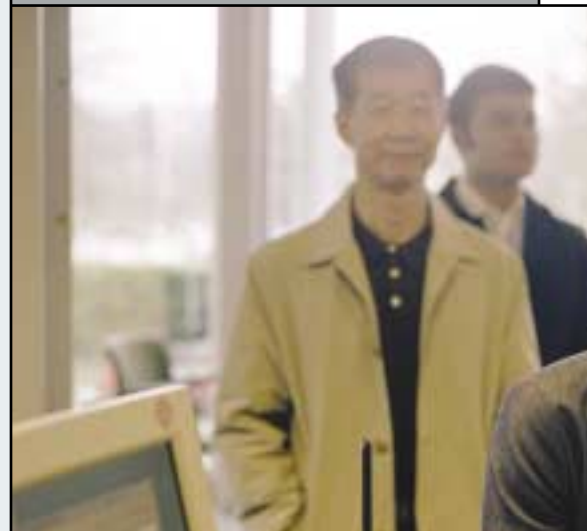
System Migrations / Business Assurance

One of the world's leading financial institutions, Bank of America relies on GoldenGate's Global Data Synchronization platform to ensure 24x7x365 availability for its 12,000-node ATM network, and to ensure continuous uptime during system migrations and upgrades.



Business Continuity

Bank One's ATM/POS network processes an average of 5 million transactions per day, every day, without interruption, for four years and running. Providing rock solid business continuity, GoldenGate's Global Data Synchronization solution is now part of Bank One's Indestructible Platform.



Emirates Bank Group

Application Integration

Emirates Bank International is a major corporate and retail services bank based in Dubai, United Arab Emirates, the financial hub of the Middle East. EBI relies on the GoldenGate platform to ensure continuous uptime for its ATM/POS network, and to synchronize its core transaction system with its business reporting and analysis applications.



GoldenGate The Global Data Synchronization Platform

GoldenGate is the leader in global data synchronization, enabling banks to synchronize all their data—the “bloodstream” of the enterprise. GoldenGate’s global data synchronization platform moves data at sub-second speeds in massive volumes across highly diverse environments within the enterprise and across the firewall to partners, customers, other banks and financial institutions. Global data synchronization enables flawless business continuity, up-to-the-minute business analytics and intelligent application integration. GoldenGate is a primary vendor to the banking sector, and its solutions address the many business and technical initiatives confronting the industry today.

GoldenGate Speed, Volume and Diversity

With its capture once, deliver anywhere capability, the GoldenGate data synchronization platform provides optimum performance for the banking industry. By capturing data at the source as it changes, and delivering that data to the target in less than a second, GoldenGate can ensure data synchronization even for the largest banks with transaction volumes reaching into the tens of millions per day. The GoldenGate platform is the one global data synchronization solution with the capabilities to support the key business synchronization initiatives facing banks in the e-business age:

- ❑ Instantly capturing, transforming and delivering data between core deposit and transaction systems, and mission-critical business reporting applications, CRM systems and other applications
- ❑ Synchronizing data between all systems to gain up-to-the-second insight into customer accounts and provide the highest possible levels of service
- ❑ Ensuring uninterrupted operation of systems and applications with failover capabilities on a 7x24x365 basis
- ❑ Eliminating batch processing by populating data warehouses and data marts with the instant capture and transformation of high volumes of data, such as settlement dates, currencies and tax information

GoldenGate

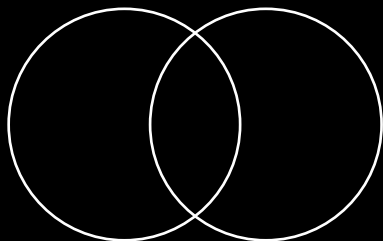
Making a Difference Worldwide

GoldenGate is a leader in Global Data Synchronization. The GoldenGate platform enables companies to capture, transform, move and migrate data in real time inside and outside the enterprise to support key business initiatives such as business continuity, data migration, application integration and business activity monitoring. More than 200 organizations rely on GoldenGate to run their businesses in financial services: VISA, Merrill Lynch; banking: Bank of America, Bank One; healthcare: Mayo Clinic, Legacy Health System, Montefiore Medical Center; and technology/communications: Comcast, AOL/Time Warner.

Synchronizing Data Across Diverse Enterprise Platforms

Databases

Oracle
DB2
Microsoft SQL Server
MYSQL
SQL / MP
SQL / MX
Enscribe
Informix
Sybase
TimesTen
Ingres
Teradata
All ODBC compatible databases



Operating Systems / Hardware

Windows NT / 2000 / XP
Linux
Sun Solaris
HP / UX
IBM AIX
HP Nonstop NSK
DEC VMS
IBM OS/390
SCO
Siemens
TRU64



Get In Sync

For more information about the GoldenGate Global Data Synchronization solution, please contact your local GoldenGate sales representative. Or visit us online at www.goldengate.com.

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