WebSphere software

WebSphere software multichannel banking solution

Highlights

■ *Mix and match best-of-breed
software components for
simpler financial operations*

■ *Build flexible business solutions
that can be reused in other
channels*

■ *Improve risk management,
reduce skills shortages and
alleviate budget constraints*

■ *Increase efficiency by
reducing development and
maintenance time*

■ *Solve banking-specific
development problems quickly*

■ *Leverage multichannel
distribution capabilities with
pretested, ready-to-use
components*

In e-business, speed is everything.
To succeed, your business must
be agile—changing constantly as
markets shift and business goals
evolve. You can't be locked into
long development cycles and inflexible
information systems. You need tech-
nology that can help you close the
gap between your company vision
and the deployment phases of its
application development.

The solution lies in a set of tools that
lets you leverage and reuse compo-
nents across all retail banking delivery
channels. Prebuilt, pretested software
packages that work together. And are
easily tailored to meet your specific
needs. Interoperability. Customization.
Not as afterthoughts, but as basic
principles woven into the architecture.
The WebSphere® software multi-
channel banking solution from IBM
is comprised of IBM WebSphere
Business Components Composer—
a strategic product within IBM financial
services solutions—to enable software
development that keeps pace with
your ever-changing needs. Jump-start
your e-business by delivering applica-
tions to market quickly—ahead of the
competition.

*WebSphere Business Components Composer, a part of the WebSphere software multichannel banking
solution, provides a set of components designed specifically for retail banking applications.*

Leverage years of IBM experience in banking solutions

Build flexible financial solutions

Take advantage of essential e-business technologies in your financial services applications with the WebSphere software multichannel banking solution. With this solution, you can:

- *Reduce application development time.*
- *Protect back-end system investments and integrate applications.*
- *Create applications that operate across diverse infrastructures.*
- *Increase the value of your retail banking operations by delivering consistent service to customers.*
- *Seek new revenue sources and develop a competitive cost structure by reusing common business logic and transactions.*

WebSphere Business Components Composer provides a set of components designed specifically for retail banking applications. And because each component explicitly specifies the interface for the services it provides — as well as the services it requires from other components —

it's now easier than ever to build high-value e-business applications. You can independently deliver and install components in a way that allows you to build larger components and more complete solutions.

The WebSphere software multichannel banking solution helps you to improve development productivity and speed application development cycles by using state-of-the art component-based development technologies. All so you can get to market faster.

A winning combination

Based on industry-accepted standards, this solution extends the IBM commitment to open standards-based technology to the financial services sector. Retail banking components and applications can be developed faster by fully exploiting Java® 2 Platform, Enterprise Edition (J2EE) — in combination with Enterprise JavaBeans and XML technology — in a component-based development environment — while improving application performance and scalability in the process.

The WebSphere software multichannel banking solution offers pretested, scalable software that helps you deliver your own unique retail banking e-business applications to market with reduced development cost and increased developer productivity.

Provide new services to customers faster

The WebSphere software multichannel banking solution leverages WebSphere Business Components Composer to provide a set of tools, components and services that allows you to build multichannel applications — for branch renewal, customer relationship management (CRM), sales enablement and pervasive banking — that integrate enterprise servers. And WebSphere Business Components Composer is well suited to build high-volume, transactional financial services applications — bank branch systems — as well as new retail delivery channels, including Internet banking, call centers, standalone kiosks, automated teller machines (ATMs) and

mobile access terminals such as wireless access protocol (WAP)-capable cellular phones. The multichannel support and dynamic component composition provide the foundation to meet retail delivery channel requirements. And the solution offers critical business advantages by creating new customer and employee transactions across multiple delivery channels in shortened development cycles and with minimal coding.

Based on the WebSphere software platform for e-business, WebSphere Business Components Composer also offers a well-defined, proven architecture. A rich set of HTML, XML and Java components makes it easy to build e-business applications that can integrate and extend transactions in your back-end systems. Customers and employees have access to new services and transactions — and you haven't exhausted your financial and skills resources to make it happen.
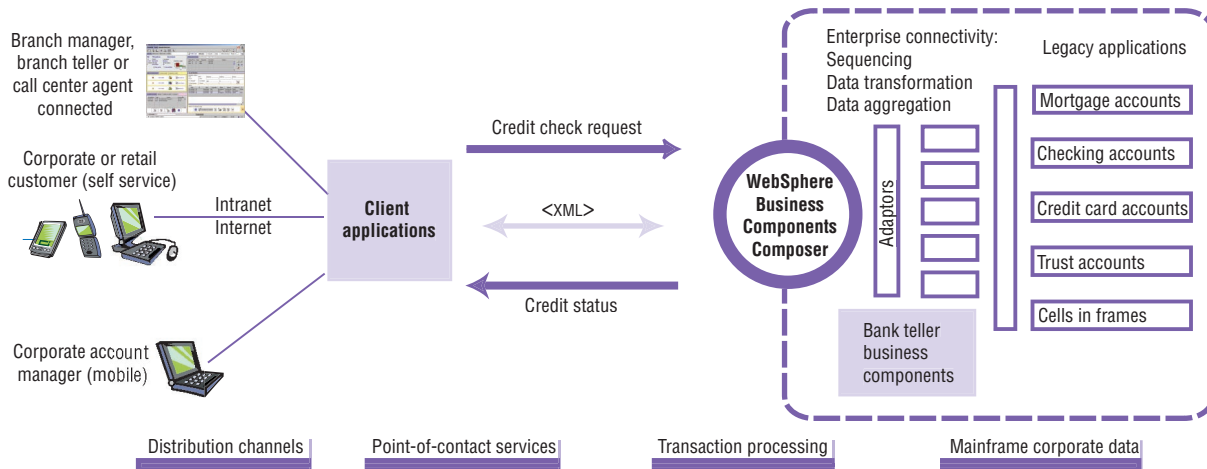
Mix and match to meet needs

The WebSphere software multi-channel banking solution is designed to meet your specific financial transaction processing needs, while it helps you offer better service to your customers. IBM WebSphere Business Components Composer is a critical key in this particular multichannel banking solution, which lets you mix and match or reuse components. Shorten development cycles for retail banking applications and transactional projects. Preserve investments in back-end and enterprise systems, networks and financial devices. And increase customer satisfaction in the process.

You can create advanced components for higher reuse and tighter integration with the features of WebSphere Business Components Composer:

- *Development workbench. Enables users to create advanced components from within the WebSphere Business Components Composer framework when used with the advanced components generator utility. The development workbench provides an environment to create, configure and execute transaction and enterprise servers access. The advanced components generator utility can encapsulate a set of composer operations to create IBM WebSphere Business Components advanced components and then generate the necessary Java source code and XML framework. The development workbench supports the application development framework as a plug-in to IBM WebSphere Studio Application Developer.*

- *Advanced components access component. Provides a rich set of infrastructure modules to enable WebSphere Business Components Composer applications to interact with other J2EE-compliant components.*

- *IFX connector. An open finance industry-standard specification for data formatting, connectivity and security that manages IFX messages by an IFX server. The IFX connector receives the messages from the client, handles the requested transactions and makes the appropriate IFX response to the client.*

Branch manager, branch teller or call center agent connected

Corporate or retail customer (self service)

Corporate account manager (mobile)

Intranet Internet

Client applications

Credit check request

<XML>

Credit status

Enterprise connectivity:
Sequencing
Data transformation
Data aggregation

Legacy applications

Adaptors

WebSphere Business Components Composer

Mortgage accounts

Checking accounts

Credit card accounts

Trust accounts

Cells in frames

Bank teller business components

Distribution channels | Point-of-contact services | Transaction processing | Mainframe corporate data

WebSphere Business Components Composer integrates smoothly with financial services client applications, mixing legacy transactions with native WebSphere software functionality.

- *Platform portability and database support. WebSphere Business Components Composer provides support for the Sun Solaris operating environment, Microsoft® Windows NT®, Windows® 2000, IBM OS/2 WARP®, IBM zOS™, IBM AIX® and Linux® (Red Hat 7.1, kernel 2.4 on the Intel® platform) operating environments. It also features IBM WebSphere MQ Listener and Oracle support−DB2® data management software from IBM continues to serve as the preferred relational database in the framework−for Java Database Connectivity (JDBC) services.*

- *IBM Tivoli® Console. Enables users to manage WebSphere Business Components Composer using the Tivoli framework−including server management, event processing and controlling the running version of the software.*

- *Siebel integration. Enable branch transformation solutions by running the Siebel eFinance product with WebSphere Business Components Composer and IBM Bank Teller Business Components working as middleware.*

Deploy branch transactions faster

For customers, multiple channels— tellers, Internet banking, call centers, standalone kiosks, automated teller machines (ATMs) and mobile access terminals—represent the face of your bank. So, when you look to improve your customer relationship manage- ment strategies, channel customization is a natural place to begin. Look for effi- ciencies through intuitive transaction handling, but at the same time, maxi- mize one-to-one interactions. Create a sales opportunities by creating solutions consistent with a customer- focused approach to retail banking.

Easy configuration, any way it's wanted

Leverage years of IBM experience with a solution specific to retail banking operations and ready to use in conjunction with the WebSphere software platform. The WebSphere software multichannel banking solution can stand alone or integrate with your existing retail sales and service solutions. And it can be customized to connect with your particular host and user interface with support for financial devices, such as MICR and MSRE readers, passbook printers and laser printers. Regardless of the configuration, the WebSphere software multichannel banking solution can help move you toward faster service, more efficient processes and a shorter learning curve.

Get the flexibility and adaptability you need to implement Java technology-based solutions for your retail banking needs. Rapidly build and deploy transactions to support transaction reuse across other channels. You have the option to use IFX messages to define the information to be sent in message requests and responses from a business perspective.

And because the WebSphere software multichannel banking solution uses open computing industry standards — including Internet standards — you are insulated from incompatibility issues between different systems. The multi-tier architecture enables component reuse across delivery channels — all your channels have equal access to enterprise systems — to promote uniform, consistent and rapid deployment of financial services. New channels can easily be added to take advantage of enterprise data.

For more information

Put IBM experience to work for you. Prepackaged and tested to enable seamless integration, the WebSphere software multichannel banking solution gives you the tools and the context to maximize the efficiency of your retail banking financial operations. And the solution can grow as your business needs expand.

To learn more about how you can deploy WebSphere Business Components Composer as part of the WebSphere software multichannel banking solution, visit:

ibm.com/software/components/
composer

IBM WebSphere Business Components Composer at a glance

Hardware requirements

Client platforms

- 1MB of available hard drive space
- Video display capable of 800 x 600 pixel resolution (1024 x 768 pixels is recommended)
- CD-ROM reader to access online documentation
- Network interface card

Windows development environment*

- IBM-compatible PC
- Intel Pentium 133 MHz processor or better
- 128MB RAM (196MB recommended)
- 2GB available hard disk space
- CD-ROM reader to access online documentation
- Video display capable of 1024 x 768 pixels

* Memory requirement reflects IBM VisualAge® for Java requirements. WebSphere Business Components Composer does not require additional memory. Check the memory requirements of optional software — such as DB2 data management software and IBM WebSphere MQ — and add memory as required.

Software requirements

Client platforms*

- Microsoft Windows NT, Version 4.0 or Windows 2000
- IBM OS/2 WARP or any device supporting Java technology, HTML or XML

Server platforms*

- Windows NT Server, Version 4.0 with Service Pack 6 or Windows 2000 Server
- IBM AIX, Version 4.3.3
- OS/2 WARP Server for e-business
- IBM OS/390®, Version 2, Release 7

Combined client/server platforms*

- Windows NT Server with Service Pack 6, Windows 2000 Server, Sun Solaris operating environment or Linux (Red Hat, Version 7.1, kernel 2.4 on the Intel platform)

Windows development environment*

- Windows NT Server, Version 4.0 with Service Pack 6 or Windows 2000 Server
- IBM VisualAge for Java, Enterprise Edition, Version 3.02
- Java Development Kit (JDK), as provided with VisualAge for Java
- HTML Web browser as specified for runtime Windows clients

* Additional software may be required, depending on the platforms and the services of the framework to be used.

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