

Overview

Country or Region: Qatar

Industry: Financial services—
Banking industry

Customer Profile:

A Shari'a-compliant financial institution, Masraf Al Rayan has become the first Qatari bank to earn the accolade of Best New Islamic Bank from region's most prestigious financial publications, Islamic Business and Finance at its 2007 Awards ceremony.

Situation:

Masraf Al Rayan Bank required a reliable IT infrastructure to launch new service delivery channels, such as Internet & phone banking, and implement a CRM system for branches.

Solution:

We propose, architect and develop an SOA based Middleware and develop an Equation adaptor to simplify the socket-based interface with core banking system. This simplifies integration between delivery channels and core banking systems.

Masraf Al Rayan is committed to stewarding, protecting and growing the assets of its customers and shareholders. We recognise that your potential is our potential and that your risks are ours. For our family of employees, our aim is to create a stimulating and rewarding environment, with ongoing opportunities for growth and development.

We will continually harness resources for the good of local and regional development, and we will seek to build bridges between the region and the world.

In all that we do, our aim is to set the standard of performance and service within Islamic banking... and beyond.

Problem (Situation)

As a newly established bank in Qatar, Masraf Alrayan Bank required a reliable IT infrastructure to launch new service delivery channels, such as Internet & phone banking, and implement a CRM system for branches. Within just six months, we helped implement SOA based architecture on Microsoft BizTalk Server 2009. The bank has not only launched new services on time, but also reduced system development work by 50 per cent, achieving quick time-to-market for its applications.

Previously, the bank found it difficult to add new delivery channels due to its rigid IT infrastructure and cost of change for core banking systems - Misys Equation & HPS Card system. Each service delivery channel was directly communicating with core banking and that integration was painful and time consuming as was not provided out of the box by core banking provider. Any change in core banking had impact on existing implementations with delivery channels. Also, it was time consuming to launch a new service because we had to write and test integration code from scratch for each channel separately.

The bank was looking for a technology to make integration between core banking system and delivery channels more flexible and reusable, and a design approach so that a change in one application did not mean changing business rules in others.

Solution

We propose, architect and develop an SOA based Middleware and develop an Equation adaptor to simplify the socket-based interface with core banking system. This simplifies integration between delivery channels and core banking systems.

The bank launched its first delivery channel—an IVR phone banking service—with middleware services as standard way to communicate with core banking systems. The MW services were built using the BizTalk Server 2009 and WCF to provide integration with core banking systems (Equation and HPS) as well as other external systems such as public utility organizations and mobile service provider QTEL.



Benefits

Middleware services implementation streamlined communication between service delivery channels and core banking systems and provide centralized place to implement common business rules. For new delivery channels, vendors need to write much less code as existing MW services are used most of the time.

- Cost savings—can use 80 per cent of the existing service codes for new delivery channels, with no or minor modifications
- Short time-to-market—less coding requirements means the IT team can add channels quickly and less coding required less testing cycles as well
- Technology-independent—the architecture supports applications based on any technology, helping the bank easily add services which has data flows across different platforms e.g. Oracle, Java
- Added benefits—applications built on WCF & BizTalk securely integrate with external systems. Customers can pay utility bills online through the bank's Web site & Phone banking



For More Information

To access information about Allied Consultants services visit the website:

www.alliedc.com

For more information about Masraf Alrayan Bank visit:

www.alrayan.com

Solutions and Services

- Enterprise Application Integration
- Business Intelligence
- Portals
- Mobile Development
- Web 2.0

Allied Consultants is world-class Business Intelligence, Application Integration, Mobile & Web development solutions vendor. We aim to empower teams with practical knowledge and advanced skills in order to boost productivity.

Since 2001, Allied Consultants has been involved in Technology consulting, focusing largely on the Microsoft sector. The company is currently working for a diverse array of industries including the

- Software
- Finance
- High tech manufacturing and
- Retail sectors

serving a diverse array of Clientele, ranging from Startups to Enterprise customers.

We use, BizTalk, a versatile platform for building business process automation and integration solutions. In addition, it serves developers' connectivity needs through the following services.

☐ The Service Bus which connects services and applications across network boundaries to help developers build distributed applications.

☐ The Access Control Service which provides federated, claim-based access control for REST Web services.

Integration Methodology: Our Integration practice deals with projects in the EAI (Internal Integration of applications), B2B (Integration with external sources) and Workflow based Integration scenarios.

Offshore Methodology: We follow a solution methodology heavily derived from the Microsoft Solutions Framework (MSF). We converge its templates and guidance for each practice area and combine checkpoints for optimal onshore-offshore execution.

