

## UAE Bank



### Fiorano 'Out Of The Box' Integration Streamlines the Entire Banking Architecture at Large UAE Bank

#### Customer Profile

Incorporated in the UAE, with a 2014 operating income of more than AED 1 billion, the reported Bank is a full services bank with strong corporate and commercial banking, treasury and trade finance expertise as well as an expanding suite of personal banking options and Shariah compliant services.

It recently won several awards at the 2015 Banker Middle East Product Awards further establishing its leadership in the Middle East region.



*"Fiorano has streamlined the entire application architecture in the bank. It has simplified the time required for development of interfaces between the core banking application and satellite applications."*

*"Prior to Fiorano, a medium complexity interface (with 5 message types) would take about 3 weeks (15 man days) for development. Now with Fiorano, we complete the development activity in a week time (5 man days). During the initial phase, the plan was to integrate the complex interfaces through Fiorano. Since that has been completed successfully, we have planned to migrate all the current and future interfaces to Fiorano."*

**Senior Manager, IT systems,  
Information Systems & Technology of a large UAE bank,  
currently using Temenos T24**



## Business Problem

This large Bank in the UAE had all its satellite applications running across multiple hardware and software platforms connected to its core banking system (Temenos T24) via several customizations in the core banking system. This siloed nature of the integrations increased the load and complexity of the system and severely limited the bank's ability to offer sophisticated services to their customers. Without an agile middleware solution, the Bank faced multiple challenges on Validation, Logging and Alters delaying the propagation of customer data to multiple applications and affecting customer experience.

The Bank not only needed multichannel integration to enhance the customer experience but also an architecture with sophisticated integration capabilities to adapt to emerging technological evolutions (digitalization).

### Challenges Faced:

1. No mechanism for basic validation in place.
2. No mechanism for validation of accounts with CBS.
3. Inability to generate alerts to appropriate team pointing out exact error in the input files/request from source systems.
4. No mechanism for message logging for auditing and analysis of issues.
5. Huge implementation effort and time required for rolling out new services.

## Solution

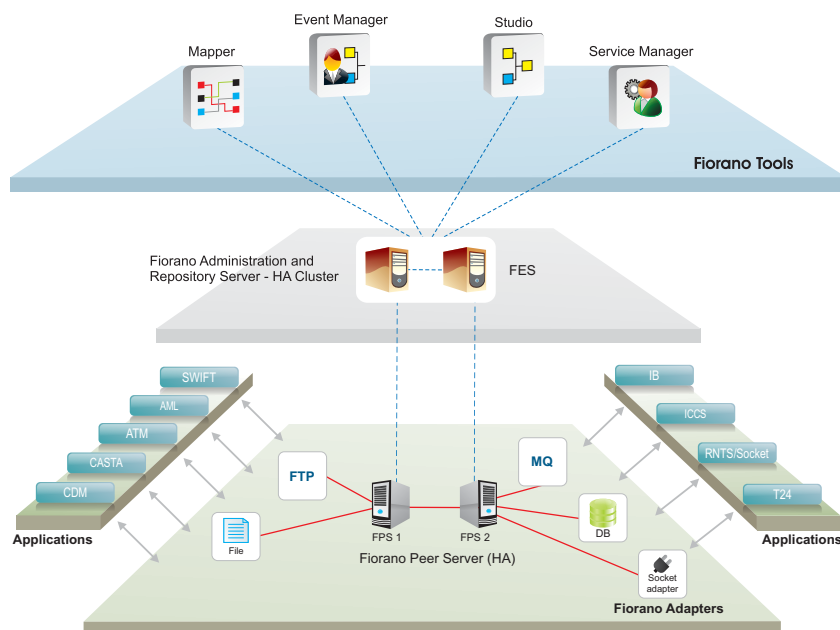
Fiorano's Microservices architecture supports an incremental deployment model, enabling deployments to be more modular and standardized, with lower risk and expense. T24 on Fiorano ESB incorporates proven enterprise architecture, service delivery, deployable business functionality and an integrated portfolio of Microservice-centric business services transforming the Bank's architecture into a horizontal, closely integrated core system to accommodate free flow of data.

Fiorano implemented its 'out of the box' integration solution for the Bank's Temenos T24 core banking system. With ability of codeless integration with T24, the Bank was able to immediately integrate following applications to the core banking system:

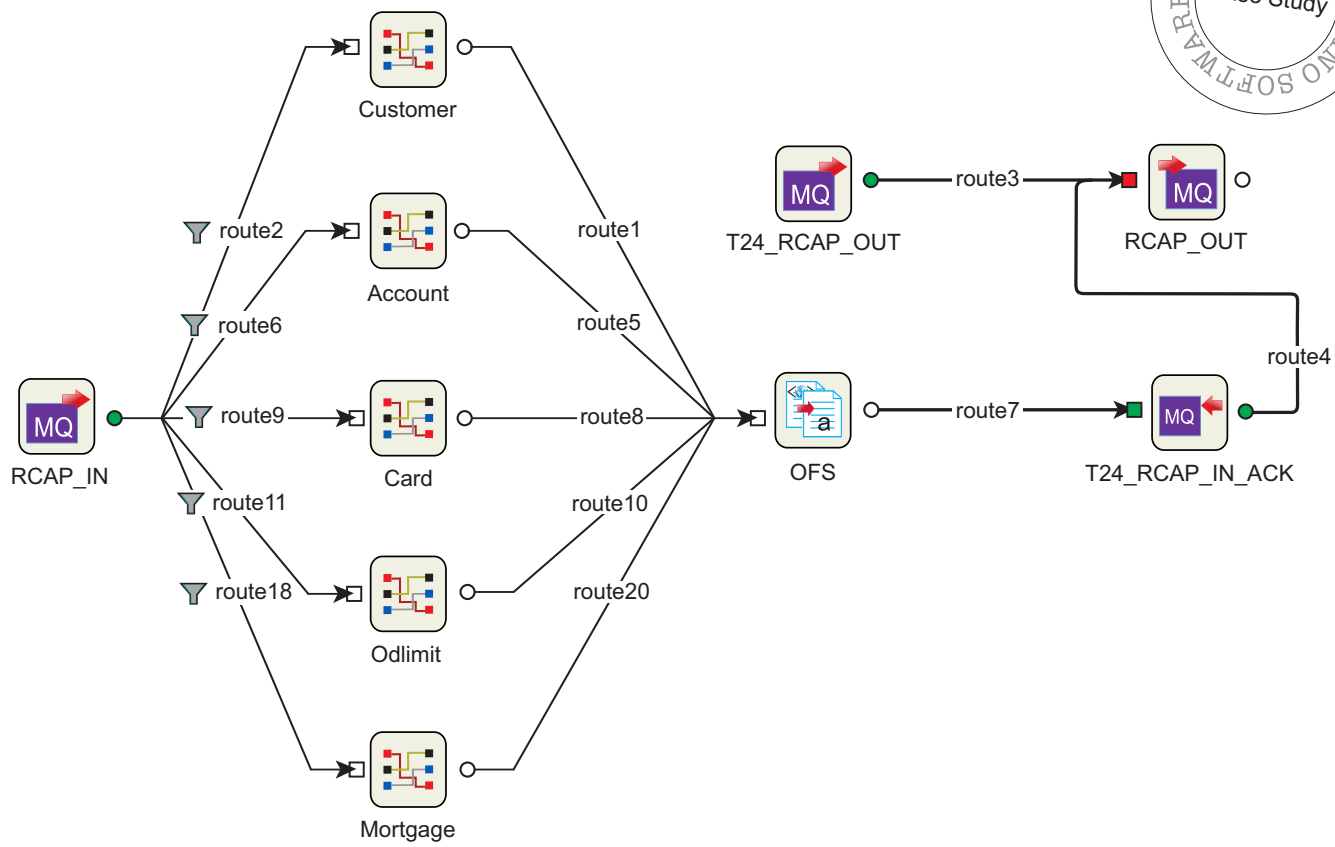
- HR Management System (HRMS)
- UAE Fund Transfer System
- Basel standards - Regulatory Consistency Assessment Programme (RCAP)
- Anti Money Laundering (AML)
- SWIFT systems

With Fiorano's powerful Microservice-centric connectors, the bank was able to integrate components rapidly, finishing phase-one in a record 45 days.

Unlike the traditional approaches, Fiorano allows the Banking staff in IT or business to perform lightweight, self-service data and application integration, by visually assembling instantly running solutions through drag-and-drop of active service nodes and Fiorano Microservice components.



Fiorano Deployment Diagram



Fiorano Event Process Flows

## Result

Fiorano has streamlined the application architecture of the bank. It has reduced the time required for development of interfaces between the core banking system and satellite applications. Prior to Fiorano, a medium complexity interface (with 5 message types) would take about 3 weeks (15 man days) for development. With Fiorano, the Bank completes the development activity within a week (5 man days). The Bank now can easily process about 2000 transactions in a record time of under 10 minutes.

Most of the business logic and validations with respect to formatting have now been moved to Fiorano, drastically reducing core banking complexity and over dependency.

In the first phase, 6 applications are integrated with an implementation time of 10 weeks including training, hand over and GO LIVE.

Interfaces that are integrated / implemented using Fiorano ESB in the 1st Phase:

1. **HRMS:** The batch files (payroll details from HRMS) are updated in the CBS for accounting / financial transactions.
2. **Rates Upload:** The currency rates, interest rates and forward rates are uploaded to the CBS. The rate information is received from SFTP folder and in CSV format.
3. **RCAP:** Approval of creation of Customer, Account, Mortgage, Credit Card and Overdraft in CBS.
4. **UAEFTS:** Integration with UAE fund transfer system via SFTP.
5. **SWIFT:** Integration with SWIFT interface via IBM MQ.
6. **AML:** Integration with AML system via IBM MQ.

With the phenomenal success of its phase-one of its integration project, the bank has decided to migrate all its current interfaces (more than 30) and address all future integration needs of their businesses using Fiorano.



## Business Benefits

### Real-Time Issue Escalation -

Fiorano's peer-to-peer architecture now allows real-time alerts, logging and validation capability enabling the

IT and Functional teams to escalate and resolve issues before it affects the business.

**Better Customer Experience** - With transactions running on real-time, the Bank is able to deliver customer data, transactions and services at the desired speed, resulting in an enhanced customer response levels.

**A Modern Integration Platform** - Because Fiorano's architecture is inherently cloud-friendly, the Bank has the capability to easily move any of its applications to the cloud and deliver solutions across cloud, on-premise and hybrid environments.

**Citizen Integration** - Fiorano provides the ability for business users to perform lightweight, self-service data and application integration, a new "high speed" approach to integration.

### Ultra-Fast Response to Market & Regulatory

**Requirements** - Fiorano's code-less integration approach dramatically reduces implementation time, allowing the bank to bring new capabilities and customer experiences to market at a faster rate. Central Bank's Regulatory requirements are also implemented within the specified time.

**Increased Business Agility** - Fiorano simplifies application maintenance and new application development, resulting in dramatically reduced likelihood of outages.

**Increased Productivity, Reduced Costs** - With the Fiorano platform integrating different components, transformation code does not need to be written across multiple applications where these components are re-used. This leads to a direct increase in productivity and reduced overall costs of development. Lesser man power is required to handle the development and management of interfaces.

## ABOUT FIORANO SOFTWARE

Founded in 1995, Silicon Valley based Fiorano is a USA (California) Corporation, a trusted provider of Digital Business Backplane and enterprise integration middleware, high performance messaging and peer-to-peer distributed systems. Fiorano powers real time, digital enterprises with bimodal integration and API Management strategy that leverages the best of systematic (centralized, high-control) and adaptive (federated, high-speed) approaches to deliver solutions across cloud, on-premise and hybrid environments. Fiorano operates through its worldwide offices and a global network of technology partners and value-added resellers.

Global leaders including AT&T Wireless, Boeing, British Telecom, Federal Bank, L'Oréal, McKesson, NASA, POSCO, Rabobank, Royal Bank of Scotland, Schlumberger, US Coast Guard and Vodafone have deployed Fiorano to drive innovation through open, standards-based, event-driven real-time solutions yielding unprecedented productivity.

To find out more about how Fiorano can help you meet your enterprise integration objectives, visit [www.fiorano.com](http://www.fiorano.com) or e-mail [sales@fiorano.com](mailto:sales@fiorano.com)

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