

MultichannelBanking a central mainframe solution



„To implement a business transaction just once and reuse it for all alternate online services “

Finance services a few steps from customers

The finance service providers will prospectively offer their services in several process medias. So the customer is able to decide by himself, which is the most suitable way for him. He can use the telephone, the PC or Mailing to wind up his bank transactions, go by car to the closest branch or combine shopping in the supermarket with visiting a near situated "BankingShop".

The customer satisfaction depends on how far the services of banks and saving banks are customer-focused.

In fact the system of branches will be permanent, but reduced and modified in form. It will be replaced in its exclusivity by a MultiChannelBanking and each bank has to come to a decision about its own individual and competitive mix of online services.

It will expatiate the banks IT architecture, real soon additional online services will accrue to the functions of ATM and the money transaction via internet.

That way new online services will come into existence - also in the future - by new technologies, we can't imagine today.

Apart from existing channels of distribution those new technologies will also use the central functions of banking, which are already implemented for ATM respectively for internal functions of banking. A nonrecurring applications development per function is the goal.

How could you cost-efficient implement this requirements

„MultichannelBanking using Multichannel Hostconnector“

For utilising the central functions of banking for the several channels of distribution, we have used the Multichannel Hostconnector as a central control system and interface, in successfully realized projects. It controls existing applications and dynamically performs unavoidable adaptations and

restrictions during the dialog. Therewith the existing applications can easily and cheaply be adept to new channels of distribution, and central functions

**one time developed
can be re-used for all channels of distribution.**

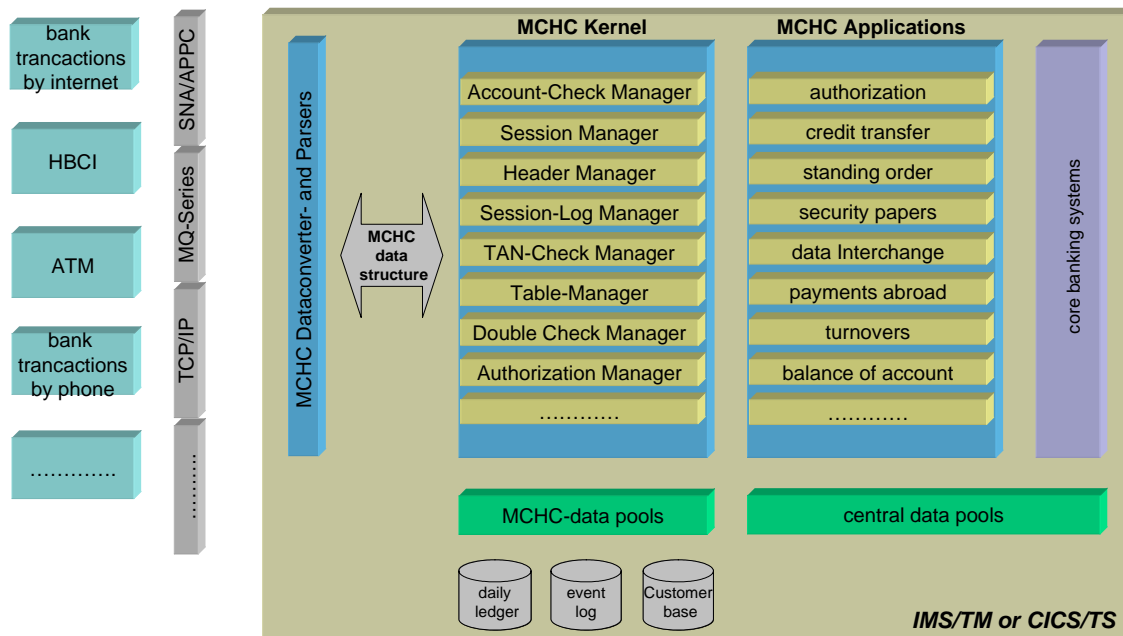
Which central functions will be required

- Interface support to different channels of distribution via various data formats for example HTML, 3270, HBCI, XML etc.
With the implementation of a new interface, the whole business function is made available.
- Technical interfaces to specific service applications (for example: SNA LU6.2, TCP/IP, MQ-Series)
- Conversion between the data format of the channel of distribution and various applications with different sequences of dialog at the mainframe
- Central daily ledger and event recording are a medium suitable for audit and hotline services
- Security of access control incl. the profiles of authorization
- In-house test system for the application (for example via XML)
- Performance optimization, communication with the mainframe will be simplified
- Supporting distributed mainframe applications (s target several computers)

And: all functions of banking will be one time realized and made available to all channels of distribution.

Our answer: The Multichannel Hostconnector with the necessary central components for IMS or CICS

Multichannel Hostconnector



Solution Levels

The architecture of the application is constructed in four levels. This are:

The MCHC Dataconverter

The Dataconverter ‚knows‘ the different messages per channel of distribution and converts them to a single central MCHC data structure. With it all further levels can work with the same message.

MCHC-Kernel

Takes over the central functions of creating

- the daily ledger and event recording
- Central mainframe gateway
- Routing to application (if necessary to an other mainframe)
- Dialog- and Session control
- User- and profile-check

The MCHC - applications (API)

Interface to the several uses and platforms

The core banking systems

Functions of banking, which are uniquely developed for different channels of distribution