



T A R A N T



Tarant Case Studies for FLEXCUBE

Leading Commercial Bank in CEE



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Client Overview

This case study pertains to one of the biggest commercial bank in the whole of Central and Eastern European region. It operates over 1000 branches in different countries of the region. The Bank has plans to acquire more small and medium size banks in Eastern Europe.

Project Overview

The Bank wants to develop a fully functional core banking system with Java based front end and FLEXCUBE back end processing system to facilitate uniform deployment across the acquired banks. Tarant has been spearheading this project with significant contributions from its FLEXCUBE professionals.

Implementation Size

The scope of the project is limited to CORE, CASA, FT, SI and Lending modules. In the first phase customers, customer accounts and funds transfers will be handled through the Java based front office application. The other modules like SI and Consumer Lending will be directly handled from the FLEXCUBE back office.

Services Rendered

Tarant has provided continuous support to the Bank in overcoming the above challenges by participating and delivering quality results right from PWT until model implementation and support.

Our consultants have made a business visit to the Bank during the PWT and assisted the bank's team in finalizing the scope, identifying the gaps and work-around.

We were involved in reviewing the Conceptual Design document prepared by the bank team and we prepared the Technical Design Document for the Development of the front end system – FLEXCUBE interface for CIF, CASA and FT modules.

Our consultants have helped the Bank with the complex parameterization of IC rules for the accounts, ICCF charges for the FT and SI modules and defining formula based tricky components and status change descriptions for the lending module.

Our technical experts were involved in a detailed data mapping of fields between the front end screens and the interfacing XML layer. We have developed a real-time online interface between the Java Front end and FLEXCUBE for CIF, CASA and the FT modules. Also we were responsible for the complete change management and we kept the development and the Technical Design Document synchronized for future references and enhancements. We have always provided a generic and flexible design to accommodate the future enhancements and developments.

We have provided the expert advice on preparing and executing the test cases. Our consultants have reviewed the test case document and confirmed overall coverage of the test scenarios.

Challenges

Front-end integration

The Bank has multiple applications to cater to their operations on various modules like CIF, CASA, Funds Transfer and Lending. To avoid toggling between multiple systems, the Bank uses single front end application through which various transactions are routed to different systems. In the same way, a separate on-line interface had to be built between the Java front end and FLEXCUBE for CIF, CASA and FT modules.

The Bank has got complex parameterization requirements with different IC application for various accounts based on the type of account, tenor and the tiered amount.

Unlike normal interface between two independent applications where both applications will have their own data source, the Java front end application didn't have any data source. All the information has to be fetched and displayed from the FLEXCUBE system.

Refreshing maintenance and product data to this front end system online was a challenge.

Things We Do Differently

Our consultants, during the Technical Design Document review had proactively identified the gaps in the interface design regarding the non-availability of the data source in the interfacing system, and provided alternative options to refresh the static and product maintenances from FLEXCUBE data source.

Our team, with its prior exposure to the CEE market has suggested various parameterization changes to the lending products by which all the products are kept more generic and configurable. This has avoided lot of re-work efforts during the later stage of the project.

We have suggested a “Gold Copy” concept where all final tested and verified parameterization and static maintenances are captured in a separate environment. This enabled the Bank to quickly create new environments ready for testing with readymade day 0 setup.

We have insisted and helped the bank in documenting all the changes made to the design documents and parameterizations. This ensured that all the changes are taken to the “Gold Copy”, so that redundant fixes and re-work efforts are avoided.

Conclusion

Tarant FLEXCUBE professionals have relentlessly worked with enthusiasm and ensured that they tide over all the challenges and successfully complete the project. The bank/FLEXCUBE implementation partner having seen the expertise and dedication of Tarant employees invited Tarant for providing additional services during implementation. Moreover Tarant is seen as an able partner by the bank to initiate its future endeavors in different countries.