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DataKinetics helps one of the major banks in the U.S. respond to increased credit card transaction volume and decrease their settlement processing time.

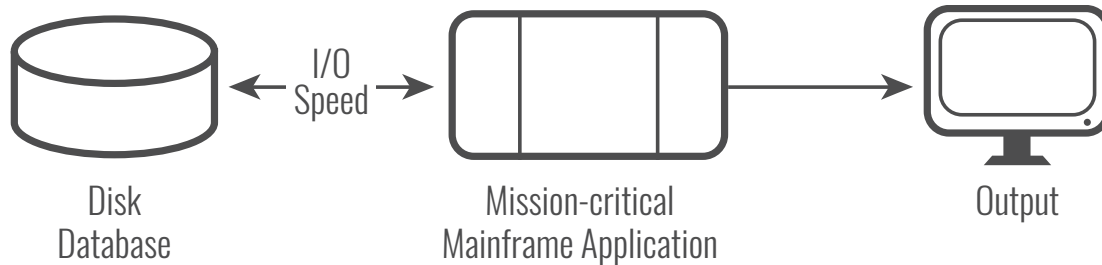
Challenge

To help key applications handle a higher volume of transactions and to easily implement changes to the settlement process.

One of the largest bank and credit card issuers in America was looking to solve these challenges. Obviously, financial institutions like this want their customers to use their credit cards more. However as credit card use increases, the volume of transactions for the settlement process increases presenting a capacity challenge to the company.

The settlement process involves numerous table lookups; for example, checking whether the card is valid, checking whether there is enough credit available, determining if this is a fraudulent transaction, etc. Fast turnaround time is vital as the transaction goes through this approval process to ensure the vendor gets paid and the customer gets charged.

A hardware upgrade was the standard solution for this type of challenge, but the client was looking for a more effective solution.



The Challenge: Transaction processing limited by I/O speed

There is an additional challenge in adapting the processes to accommodate changes to rules, such as currency exchange if the purchase was made in a different country. The client desperately needed a change from their legacy process that included participation of IT development staff, and required weeks or months for even the smallest changes. A hardware upgrade would not solve this issue.



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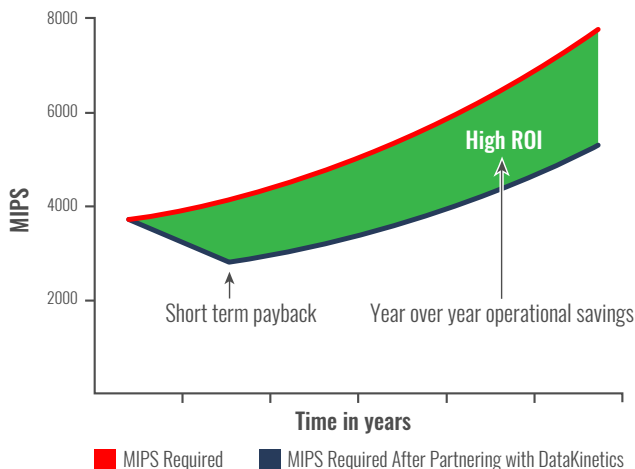
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Solution

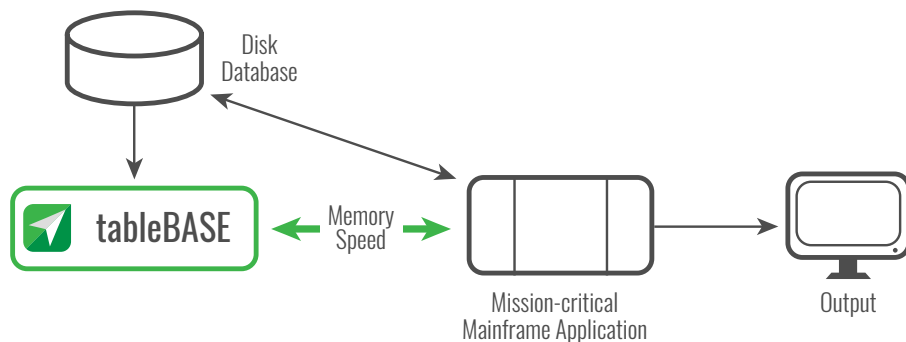
Optimize key applications to increase performance and maximize efficiency using DataKinetics tableBASE® in-memory technology.

With DataKinetics, the key mainframe applications used far fewer MIPS than they need to do their processing—batch and online applications both benefited by sharply reducing resource usage. This meant that IT could delay planned upgrades, allowing them to reallocate millions of dollars to other IT projects. Coupled with the cost savings were increased real-time transaction processing rates and reduced burden on the batch window to process account updates.

Reference data that was accessed most often was copied into tableBASE high-performance in-memory tables. Applications accessed that data using an API. No DASD changes were required and no application logic was changed. The result was faster processing time and greatly reduced overhead, allowing for an increased transaction volume while decreasing the time needed for processing. There was also a significant reduction in operational costs associated with the application optimization.



Optimizing key mainframe applications using tableBASE can make a significant impact on IT operational spend



The Solution: Limit I/O access to reference data

Business rules processing was also optimized and rules are now stored in tableBASE tables—no longer embedded within program logic. Each transaction runs through only the business rules that are applicable to it. Rules are processed just as quickly, but they are now easier to maintain. Updating business rules or creating new rules is a matter of updating tables and no application code changes are required; thus, eliminating a heavy burden on IT personnel and risk to the enterprise.

Changes to business rules that once required weeks or months to implement now require only hours or days, and can be managed by business practitioners without the involvement of IT personnel and processes.



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Time Needed to Change Business Rules



Result

Faster settlement processing and greater flexibility in initiating changes.

By using DataKinetics tableBASE, the financial institution achieved the capacity and optimized performance needed for their critical business applications. This was accomplished at a much lower cost than if they had to solve it with hardware. Also, rules processing is now extremely agile—they are now able to respond to new business needs much faster and can offer targeted offerings to clients without delay.

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