

# Case Study POBI/Bank

With Convertigo, banks control millions of transactions automatically - while reducing costs

“The Convertigo mashup platform has been assessed according to all the robustness and functionality criteria required to meet the needs of banking groups with an international outlook.”





## With Convertigo, banks control millions of transactions automatically - while reducing costs.

### Challenge

For banks and credit establishments, secured access to external files with sensitive data is essential to streamlining management processes, analyzing risks and having access to the information necessary for decision making.

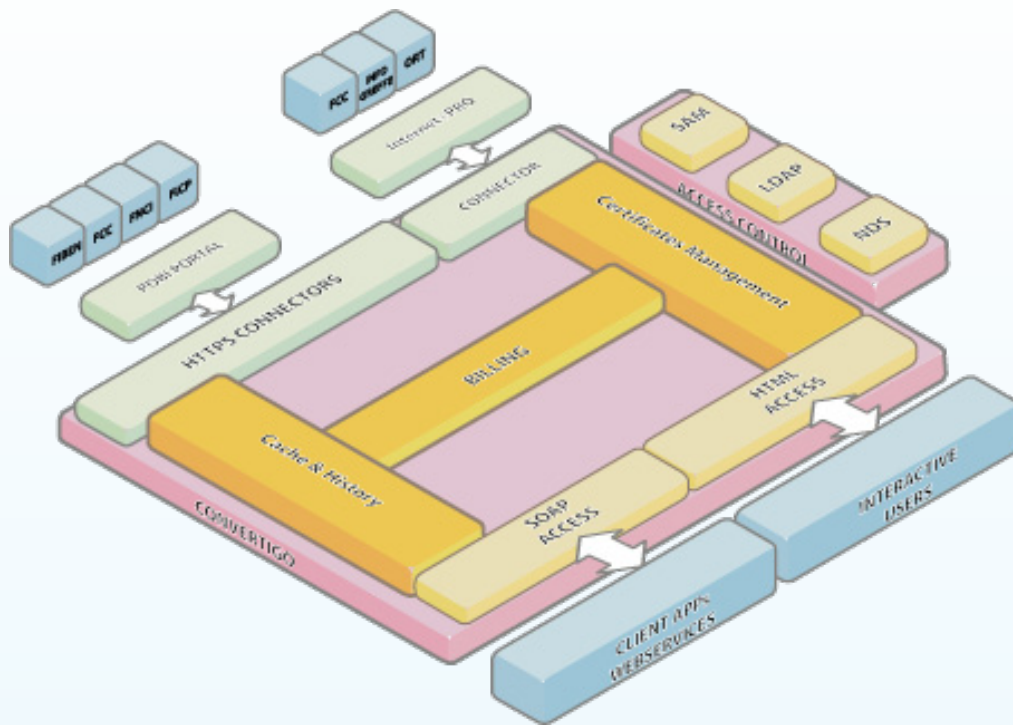
The use of payment incident files is currently increasing. The Bank of France publishes this information in different files (such as FNCI, FCC, FICB, and FIBEN) accessible via the secured POBI Internet portal.

To simplify access to this portal, manage administration and mutualize costs, a number of large French banks today use Convertigo's mashup technology. With this solution, users can easily access sensitive data published in the portals including that of the Bank of France, and integrate them in their business applications.

Access to this type of information also has an impact on controlling costs, as these services are invoiced by number of visits. It is therefore essential for bank establishments to mutualize access and keep close track of traffic to avoid redundant transactions.

### OBJECTIVES

- › To access original data and diverse technologies
- › To manage certificates to ensure secure access to data
- › To easily create interfaces with business applications
- › To benefit from excellent performances for ever higher transaction volumes



FUNCTIONAL ARCHITECTURE

## Solution

To validate functional suitability and test performance, a series of evaluation benchmarks for solutions was implemented to compare a number of market products. The Convertigo solution was chosen subsequent to this test phase. In the case of access to the Bank of France (POBI) portal, the Convertigo mashup solution is used to:

- » Manage user authorizations to access sensitive data (FICP : Fichier national des Incidents de remboursements des Crédits aux Particuliers – National file for repayment incidents for Retail Credit, for example) and control consultation costs.
- » Track the statistics and access costs per accounting cost center.
- » Trace replies to safeguard against double requests and avoid pointlessly repaying the same request.
- » Manage software and hardware certificates (share one or more smart card readers for all users).
- » Process, on the same gateway, more than one organization/company thanks to the concept of virtual servers.
- » Implement POBI services in business applications with the use of open multi-platform APIs (such as web services, SOA etc.)

### REASONS FOR CHOICE

- » The simplicity and rapidity of solution implementation
- » Reliable and proven performance
- » The reactivity of the very strict security procedures of the banking world
- » A technology that enables easy tracking of upgrades (eg: adding files or updating the structure of data published in the POBI portal)

**“Access interfaces for interactive users are based on light HTML clients and provide a user-friendly presentation for data coming from a number of sources.”**



## Results

The implementation of this mutualized solution means substantial savings for banking groups, thanks to access controls and invoice tracking.

The performances measured when testing the solution have lived up to expectations: today, the Convertigo solution can manage close to 15 million transactions per year.

Use of the Convertigo Enterprise Mashup Server also opens up a number of mashup creation possibilities for strategic business processes, enabling solicitation of sensitive data securely and with controlled deployment times.

Other uses such as access to INSEE, Infogreffe and ORT banks of information thus become feasible.

All applications developed on the Convertigo Mashup Enterprise Server benefit from its open technical architecture:

- » XML/HTTP/HTTPS connectors to remote sites.
- » Security managers for PKI and certificate support.
- » Buffer and request history manager on a based on data files or SQL
- » Request planning to manage POBI portal operating hours.
- » Integration with supervision tools on the market (TNG, TIVOLI, Patrol and others).

## About Convertigo

Convertigo delivers Mashup solutions to enterprises. The Convertigo EMS provides a platform to create composite applications from legacy (green screen) applications, unstructured Web sites, and SOA APIs. This is accomplished with studios tailored for developers and business analysts to create Web 2.0 mashups from almost any source, while reusing existing data and process information. Convertigo is radically changing how companies create applications, with the agility and reliability needed to innovate, streamline business processes, and improve customer satisfaction.

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### BENEFITS

- › **Performance:** more than a million transactions are handled every month, and this figure is increasing
- › **Reduced costs:** controlled use through access controls and consultation history
- › **Sustainability:** the solution remains relevant when source data changes.
- › **Agility:** an upgradeable system that does not require large amounts of technical resources
- › **User satisfaction:** a simple and user-friendly interface, well adapted to managerial practices.