Open M and Visual M Help Centra Speed Delivery of Electronic Banking Services

Anne Thaneus

Three-Tiered Client/Server Application Nets High Returns

Faced with an aggressive 10 percent annual growth rate, Centra Federal Credit Union had to find a way to service its 75,000 (and climbing) membership and still control costs. The answer? Senior management decided to leapfrog the Columbus, Indiana-based company into the 21st century with a breakthrough electronic banking service based on InterSystems' Open M technology.

Centra will install interactive kiosks in most branch locations, enabling members to access their accounts, cash handwritten checks, apply for loans, and conduct virtually all of their banking electronically. As a result, the credit union, which manages $300 million (U.S.) in assets, will boost customer service and increase sales by providing 24-hour availability of its services.

To make its electronic services goal a reality, Centra's development staff used InterSystems' Open M and Visual M GUI development tool to build a three-tiered client/server application.

Steady growth, cost pressures build case for client/server application

As Centra's business continued to grow, one question became increasingly important: How to service a diverse membership in a cost-effective manner? The credit union's strategic goal is to provide products and services for its membership at a lower rate than commercial banks and financial institutions. But containing rising overhead in the face of rapid growth was no easy challenge. In response, Centra's senior management team decided to leverage its information systems resources to develop a series of comprehensive electronic banking services.

"We can compete with $50 billion banks by offering a higher level of service," said Cameron Minges, Centra's systems analyst and chief developer of the interactive kiosk project. "By offering electronic banking in addition to our teller services, we're providing high-quality service and taking advantage of sales opportunities by allowing members to open new accounts, get rate information, do 'what-if' calculations, and a variety of banking activities."

Centra processes approximately 200,000 transactions per month. By meeting a portion of that demand with electronic, tellerless services, Centra hopes to provide first-rate member service with lower costs.

Visual M made development fast and easy

Centra retains a three-month on-line history for each of its 150,000 checking and savings accounts. "In order for us to launch this new service, the credit union branches had to gain access to the database, something they did not have at the time," Minges said. To help with the overwhelming task of transforming a national, centralized banking operation into a client/server environment, Minges turned to InterSystems Open M.

"All the front ends for the credit union have been written in Visual Basic," explained Minges. "When the kiosk project made user access to the database a requirement, we decided to employ Visual M because of the way it complements Visual Basic." What I liked about working in Open M was that we were able to format and set up data structures very easily," Minges continued. "I also liked the fact that Open M runs on a lot of platforms. I could write a routine for the VAX, place it on a UNIX server, and have it work the same. There was very little tweaking to do."

Centra's three-tiered client/server application speeds delivery of services

When Centra's MIS staff began planning its development effort, it chose a three-tiered client/server approach to keep the VAX dedicated to processing back-end customer transactions.

All member information resides on the VAX, and, as Minges said, "We wanted to keep the VAX clean because those front-end transactions still come first. We cannot have members waiting in line." So developers created a second tier, an NT server that acts as a traffic cop, routing requests for data from the kiosks to the VAX and then back again to the clients. Minges wrote the kiosks' GUI application in Visual Basic with Visual M.

"One thing I really didn't want to do was replicate our database in three different places," explained Minges. "And what I really liked about working in Open M is the ability to have a Visual M GUI, a server that does all the processing, and then having the VAX act as a data server."

Centra also developed a home banking extension to its kiosk application, enabling members to dial in from their PCs and access their accounts. To provide that additional service, programmers wrote a server application using Open M. A front-end application, written in Visual Basic, resides on the user's PC. Users dial into a UNIX server, which in turn routes the request to the VAX, retrieves the data, and then downloads it in a file to the member's PC.

"Right now we're also using Open M to build a call center application," Minges said. "The only thing that's going to reside on the client is the Visual Basic program with Visual M. And the three-tiered option gives us the ability to let the data remain on our mainframe and then have the choice of either writing another M application on our UNIX box or our NT box.

"Without Open M, development would have taken much longer," he maintained. "Open M not only made our development effort easier, but InterSystems' expertise made a big difference in moving the project forward. The support we've received has been tremendous." *M*

Anne Thaneus is a free-lance writer.

Reprinted by permission of InterSystems Corporation.
