

## Alltel Information Services

- Industry:** IT software and outsourcing services for banks
- Product(s):** BEA WebLogic Server™
- Project:** Build an infrastructure that supports expanded access to core banking systems and rapid delivery of e-banking services
- Why BEA:** “Most mature J2EE implementation in the marketplace,” enabling rapid software development and customization for individual banks; ease of integration with core banking systems; transaction reliability and scalability required for top-tier institutions; futureproofing to protect bank investments and competitiveness
- Highlights:** In first year, Alltel developers have increased productivity by 450%; new developers (including Cobol programmers and nonprogrammers) become productive in 2-3 weeks

### COMPANY BRIEF

Nearly half of all mortgage lending in the US and 15% of all checking accounts are processed by Alltel software. Alltel Information Services is a division of Alltel Corporation, which is also the nation’s 5<sup>th</sup> largest wireless provider and 6<sup>th</sup> largest local telephone company. Alltel has over 30 years of experience providing IT solutions to financial institutions, including core banking software systems and outsourced services. The company currently counts among its clientele top-tier and community banks in the US, Europe, the Middle East and Asia-Pacific.

### BUSINESS CHALLENGE

Alltel’s clients depend on the company’s software and services for their core banking systems. Today, the challenge is to use new standards-based technologies to open up access to the data in these systems, enabling banks to deliver more value to customers, bring new services to market faster and streamline operations. Alltel’s client banks, for example, need to offer e-banking services that enable customers to view their accounts and perform transactions from Web browsers and mobile devices. They need to provide banking officers, tellers and call center staff with instant access via intranets to customer account data and core banking functions. Increasingly, banks want to do it using thin clients, which reduce per-desktop cost of ownership, and Enterprise Java Beans, which make software functions easy to modify and reuse.

Alltel’s dilemma was how to provide all of these new capabilities without compromising what the banks already had and valued most: absolute reliability. Since 1994, Alltel had been building its service delivery applications using BEA Tuxedo transaction middleware; now it needed a Java-based platform that could provide the same performance under the highest transaction loads.

“We’ve deployed very large branch and call center networks using Tuxedo,” says John Brady, vice president of Alltel’s Emerging Systems Architecture Team. “Some of the banks we work with have up to 5,000 call center representatives and perform 300 to 400 transactions per second. Over the next few years, as we add more personalization to banking services and expand our use of wireless and voice-based technologies, we expect

a ten-fold increase in transaction volumes. The new architecture had to meet today's demand levels and scale far beyond them."

## BUILT ON BEA™ SOLUTION

Alltel prefers the BEA WebLogic E-Business Platform as an infrastructure for rapid development of new software and services for its client banks. WebLogic provides the same scalability and transaction integrity as BEA Tuxedo, on a fully compliant Java Enterprise Edition (J2EE) platform that integrates with and extends the value of existing systems.

"The very first application we did on WebLogic enabled us to wrap functionality around our core account systems," says Brady. "Our client institutions can now allow their customers to set up rules that automate certain banking functions. For example, an end-customer might create a rule that says, 'if my checking account balance drops below \$500, send me an email and transfer funds from my savings account.' That's a tremendous convenience for the customer."

Brady says the WebLogic standards-compliant, component-based platform makes adding such functionality pretty fast and straightforward. Increased development productivity has enabled Alltel to meet surging client demand for electronic bill presentment and payment applications, sped up the process of customizing software for individual banks and enabled banks to roll these services out to their customers much faster.

"In the first year development productivity increased by 450%, measured by the number of functional software components produced," he says. "That's partly due to the nearly 90% reduction in code you get when you move from C++ to Java and partly to the ease of configuring and deploying Enterprise Java Beans within WebLogic. It's also much easier on WebLogic to integrate with all the varied legacy systems our client banks have."

According to Brady, the average time for a developer to be trained and become productive on WebLogic is 2 to 3 weeks. And Alltel has been able to staff its development teams not only from the best Java programmers—who are interested in working on WebLogic because of its leading-edge J2EE implementation—but from other, sometimes more readily available sources.

"Our company has many Cobol programmers who are very valuable because they have knowledge about what business applications need to do. To continue to benefit from this knowledge, we have to retrain these people, which is far easier to do in Java than it was in C++. We also like to take people who don't necessarily have any programming experience, but who understand the banking business. We recruit them right out of business school and train them in Java and WebLogic—there's no way we could ever do that in a C++ development environment."

Alltel's positive experience with WebLogic contrasts with results from projects undertaken on other platforms.

"We have not been able to get a successful implementation on anything but BEA WebLogic," says Brady. "Sometimes a client bank will insist on another platform, but our experience has been that these products don't seem to be as mature in the marketplace and don't support the full set of standards that we're trying to code to within our applications."

BEA CUSTOMER PROFILES  
Alltel

Looking ahead, Brady is confident that Alltel will have the means to continue to meet rising client expectations while protecting investments in core systems.

“There’s going to be a lot of thrashing in frontend technologies over the next couple of years as we all start to implement more wireless services and new capabilities such as voice XML. So we need to have a specific architecture that allows us to move forward and adapt to those changes. At the same time, banks don’t want to switch out their systems every year. It’s important for us to choose a platform for deploying these new technologies that will last and will maintain a competitive edge in the marketplace.”