

BARCLAYCARD

Northampton, United Kingdom

- ▶ Tool — Entera
 - ▶ Industry — Financial Services
 - ▶ Application — LINK
-

OVERVIEW

Barclaycard wanted its customers to be able to access account details and other services through the customers' preferred medium. This could be via a Customer Service Agent, the Internet, an automatic voice response system, or via a mobile 'phone. New applications were required to provide such capability.

A new flexible architecture was required which enabled access to complex DB2 relational databases on the mainframe. And rather than provide a direct link from each client type to the mainframe, it was recognized at a very early stage in the project that a multi-tiered technical architecture would be required.

Following a competitive tendering process, Entera intelligent middleware from Borland was chosen. Entera offered the best route to flexible, open client/server systems, and provided an easy and rapid development process.

The result, a new development called 'LINK', has revolutionized the way that applications are developed, and enabled other forms of client systems to benefit from the re-use that such a multi-tier architecture provides.

RETURN ON INVESTMENT

The LINK development has enabled the introduction of new client systems, such as improved desktop systems in Customer Services, a new service to support the Barclaycard / Cellnet mobile phone alliance, and a pilot Interactive Voice Response (IVR) system. Subsequently, a new Internet service was also delivered, benefiting from the code already in place to support the existing client systems.

The LINK system, using the Entera middleware product, has already been confirmed

as the appropriate architecture to take Barclaycard forward into the next millennium. With Entera, all new applications can utilize the latest levels of code, and benefit from the re-use offered by such technology.

COMPANY BACKGROUND

Barclaycard is the largest credit card provider in the UK. Employing over 3,000 staff based in regional offices, supported by an IT department in Northampton, Barclaycard aims to provide the highest level of customer service.

SOLUTION

LINK is a system devised by a team of IT specialists at Barclaycard. It is an innovative middleware layer dedicated to gathering data from a variety of sources, for any chosen client.

The choice of middleware solution had to be found, learned and implemented very quickly, and was a crucial element of the project. After inspecting the field, the clear choice was Entera. Borland's solution offered key middleware advantages over its potential rivals as it was function rich, scaleable and very open.

Importantly, Entera also offered ease of development, because it could hide the complexities of middleware development and implementation from the developers. This enabled them to focus on the application logic and harness their existing skills base by interfacing with other tools and languages.

From the developers' perspective, LINK presents itself as a library of straightforward function calls. These come in two flavors: functions that retrieve particular pieces of information, such as customer's name, address, or balance, and those that return sets of information such as the transactions that have occurred over a given period. Entera allowed these functions to be written very quickly and painlessly.

Iain Mortimer, LINK Project Manager at Barclaycard, likens the process to using "electronic Lego". "We can use all different types of systems and interfaces in this component architecture. Just like different shapes of sizes of Lego bricks, they all just simply and solidly click into place. Entera is like the studs on the Lego bricks, the standard means by which the pieces lock snugly together."

The applications are broken into discreet components that do very finite amounts of work, but when these blocks are assembled together, the result is a powerful, robust application. Before Link, allowing a non-mainframe applications to access the data was extremely difficult and time consuming, with no re-use or component standardization.

In the long term, the plan is for Link to migrate to the Distributed Computing Environment (DCE) standards, but, like many organizations, Barclaycard is aware that

some key implementation issues remain to be resolved by the standards organizations.

"Entera has given us flexible future proofing - we are getting immense business benefits right now, but we need not commit to DCE, CORBA or COM or any other standards until the time is right," commented Mortimer. "We can then simply migrate without any major reworking."

THE PAST AND THE FUTURE

Since the introduction of LINK in 1996, an enormous amount has been achieved. LINK and Entera has enabled a new generation of PC desktop systems to be developed which will see Barclaycard's front line operatives through to the next millennium.

Clive Skinner, Manager of the Interactive and Client Server systems is very pleased with the results. "We have demonstrated in the last two years, what can be achieved if you get the right foundations in place. Entera has been fundamental in this. We are clearly seeing the benefits, and now have an excellent platform on which to base further initiatives".

Skinner added, "Our mobile telephone venture now has around 150,000 users, and the churn rate is much lower than industry averages. In addition, our Internet site is proving a great success and we are seeing hundreds of new users register each week."

The success of the LINK system has been noted at a high level at Barclaycard, and further resources are to be made available to enable a wider range of services to be provided.

"Whereas most organizations are still worrying over the Y2K problem, we are undertaking further developments to provide all our client/server systems with greater functionality. This can be achieved in amazingly quick timescales now that LINK, using Entera, is in place", says Skinner.
