BBVA Bancomer maintains its competitive edge by quickly deploying online transaction services to more than 200,000 users with the help of Micro Focus Rumba.

Overview
Grupo Financiero Bancomer (GFB) is one of Mexico’s leading financial services holding companies with total assets of 2.5 billion dollars. GFB operates under a universal banking model and offers a wide range of products and services including commercial, corporate, and consumer banking, credit and private banking, insurance, stock market services, financing sales, services for manufacturers, FX storage services, and commercial exchange.

Challenge
When BBVA Bancomer of Mexico launched its internet banking portal, Bancomer.com, there was a strategic need to extend banking transactions to the web as part of the new online financial services. A previous online transaction services project used a proprietary solution that took a long time to develop, was expensive to implement, and couldn’t keep pace with user demand. For BBVA Bancomer, competition in the financial services marketplace demanded a solution that was fast, reliable and scalable to several hundred thousand users and which could be rolled out quickly.

To provide the right level of customer service, BBVA Bancomer needed to integrate front and back-office systems and deliver reliable, scalable service over the internet. Any online application would need to achieve full synchronization with the mainframe host system and existing databases. To ensure fast user access, BBVA Bancomer wanted a standards-based internet solution that required no client downloads, in effect, a zero-footprint client, web browser solution. After researching the market BBVA Bancomer recognized that only Micro Focus could convert existing applications and core databases to the Internet without reengineering host systems and business processes and with much lower development time and investment.

Solution
Working with BBVA Bancomer’s financial experts, a team of Micro Focus consultants proposed a standards-based solution using the Rumba OBJECTX Development Kit and Rumba Management Server. Using Rumba’s powerful development tools and ActiveX Express Mainframe control as the center of the application, the team developed a scalable, adaptable application that delivers secure, host-based information to BBVA Bancomer customers by converting green screen to HTML ‘on-the-fly’. The solution uses five NT Server machines, three for production and two for backup. Using

At a Glance
- **Industry**: Banking
- **Location**: Mexico
- **Challenge**: To maintain its competitive edge, BBVA Bancomer wanted a standards-based internet solution that provided fast user access without client downloads.
- **Products and Services**: Micro Focus Rumba
- **Success Highlights**:
  - Expanded financial services offerings, revenues, and customer base
  - Increased customer satisfaction with online banking services
  - Recouped development costs in a matter of weeks
a Microsoft IIS Web Server in combination with SSL Certificates provides secure user authentication. In addition, the Micro Focus team built more than 200 Active Server Pages each supporting up to 35 individual transactions, some handling up to 20 host screens. By balancing these loads, maximum performance and uptime is assured.

Results
BBVA Bancomer’s new CLIC application was completed and rolled out in less than six months. The new online banking service portal exceeded BBVA Bancomer’s expectations after a relatively short time. The system now delivers 100 percent uptime and supports over 200,000 users with approximately 14,000 new members signing up per month.

“Online customers require 100% uptime service. Anything less can result in major financial loss for the customer and the bank,” says Ing. Renier Diaz Arciniega, Subdirector of Systems for BBVA Bancomer. He continues, “Rumba Management Server and Rumba ODK addressed our immediate development issues and provided assurance that Bancomer.com will have the flexibility to evolve and support robust and rich information channels that will drive end user acceptance.”

BBVA Bancomer’s immediate return on investment is impressive. Development costs were paid back in a matter of weeks. Equally important, their expanded internet banking portal has outpaced the competition and become an important customer service advantage for BBVA Bancomer.