



DUBAI BANK
Ethical and Shari'a Compliant

Customer: Dubai Bank
Web Site: www.dubaibank.ae
Number of Employees: 700
Country or Region: Dubai
Industry: Financial services—Banking industry
Partner: LINK Development

Customer Profile

A Shari'a-compliant financial institution, Dubai Bank has won awards from the World Finance organisation for being the "Best Islamic Bank in the Middle East" and "Best Islamic Product Provider."

Software and Services

- Microsoft Server Product Portfolio
 - Microsoft BizTalk Server 2006 R2
 - Microsoft SQL Server 2005
 - Windows Server 2003
- Technologies
 - Windows Communication Foundation

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Bank Achieves Fast Time-to-Market, Cuts Development Work by 70 Per Cent

"The proof of return on investment for these Microsoft technologies is that we no longer have to make fundamental changes to the architecture, and services are highly stabilised."

Faizal Eledath, Chief Information Officer, Dubai Bank

Dubai Bank required a reliable IT infrastructure to launch new service delivery channels, such as Internet and phone banking. Within just four months, a Microsoft consultant and Microsoft partners helped it implement an architecture based on Microsoft® BizTalk® Server 2006 R2, the second release of BizTalk Server 2006. The bank has not only launched new services, but also reduced system development work by 70 per cent, achieving quick time-to-market for its applications.

Business Needs

Dubai Bank is a Shari'a-compliant financial institution providing corporate banking, retail banking, and investment services to businesses and individuals in the United Arab Emirates. Within just five years of its launch in 2002, the bank's net profits reached AED131 million (U.S.\$36 million) in the first quarter of 2008—a 300 per cent increase compared to 2007 first quarter results.

This fast growth was a result of the bank's three-year business strategy that was implemented in 2007. A key goal for Dubai

Bank was to establish a reliable IT infrastructure to deliver services through new delivery channels, such as by Internet and telephone. Faizal Eledath, Chief Information Officer for Dubai Bank, explains: "As a new bank, we wanted to gain a competitive advantage in the market by providing the latest services—including online and phone banking—and SWIFT service to provide inter-bank financial transactions. But to take these offerings to market, we needed a more scalable technology environment than that which we were using at the time."



Previously, the bank found it difficult to add new services due to its rigid IT infrastructure. Chandrashekhar Sundaram, Architecture and Integration Manager for Dubai Bank, explains: "Each service delivery channel was directly linked to all business applications. Any change in online banking, for example, meant modifying rules in applications used for finance, credit card management, and customer relationship management. Also, it was time consuming to launch a new service because we had to write codes from scratch and re-design the whole architecture."

The organisation looked for a technology to make integration between business processes and delivery channels more flexible. Eledath says: "First and foremost, we needed to improve the infrastructure design so that a change in one application did not mean changing business rules in all of them. Only then could we think about launching and managing new and advanced services."

Solution

Eledath considered technologies such as WebLogic and IBM, but chose to use Microsoft BizTalk Server 2006 R2 for business process integration. A key factor was its orchestration feature, which helps business analysts and developers to independently change and evolve processes and application building blocks, without having to redesign the entire solution.

Eledath adds: "BizTalk Server 2006 could also protect our previous IT investments because it easily integrates with other technologies, including Microsoft SQL Server 2005 data management software and Windows Server 2003 operating system."

A Microsoft Services engineer worked with Sundaram's team to identify the project scope. He then worked with architects from LINK Development—a software development subsidiary of Microsoft Gold Certified Partner LINKdotNET—to design a service-oriented architecture. BizTalk Server acts as a middleware between multiple applications

and services. To further improve system performance, the consultant worked on pre-release code of BizTalk Server 2006 R2.

For data security, the team used Active Directory® Federation Services in Windows Server® 2003 to provide application access only to authorised users. All data transferred from business applications to the delivery channels is also encrypted.

A specialist in service-oriented architectures, LINK Development deployed the solution and developed a business adaptor to simplify the socket-based interface between the existing systems. This improved integration between middleware and core banking applications.

The architecture went live in August 2007—within just four months of starting the project—on the released R2 update of BizTalk Server. The bank launched its first delivery channel—a new online banking service—with support from Microsoft Gold Certified Partner VeriPark, who delivered the user interface. The channel was built using the Windows® Communication Foundation programming framework. It can integrate with other systems used within Dubai Bank as well as by third parties such as public utility organisations.

Sundaram says: "Working with the Microsoft consultant and partners, our IT team has gained the required skills to manage the architecture, and we could launch the online banking service ourselves."

Benefits

The new infrastructure at Dubai Bank was one of the first implementations of BizTalk Server 2006 R2. It has streamlined communication between different technologies and is a key driver behind the bank's services. Dubai Bank also recently introduced a phone-banking system where the IT team had to write 70 per cent fewer codes for the new applications, compared to the previous development process. "The

proof of return on investment for these Microsoft technologies is that we no longer have to make fundamental changes to the architecture, and services are highly stabilised," Eledath says.

- Cost savings—Dubai Bank can use 70 per cent of the existing application codes for new delivery channels.
- Short time-to-market—less coding requirements means the IT team can add channels quickly. Sundaram says: "We can also focus on user interface aspects rather than modifying the system's business rules."
- Easy management—the IT team has launched 30 services without needing technical support from Microsoft or the vendors.
- Technology-independent—the architecture supports applications based on any technology, helping the bank easily add services.
- High scalability—the bank plans to launch 200 branches with the next two years, and Eledath says: "We are confident that the system will efficiently support the business growth."
- Fast-growing user base—30 per cent of the bank's customers are using online banking service within just six months of its launch.
- Added benefits—applications built on Communication Foundation securely integrate with external systems. Customers can pay utility bills online through the bank's Web site.
- New services—Dubai bank plans to launch SWIFT transactions because the infrastructure meets the required security standards.
- Improved operations—IT environment is helping Dubai Bank implement electronic workflows, a customer relationship management system, and an automated loan origination process—all based on Microsoft technology.