



DBS

The largest bank in Singapore and one of the top five in Hong Kong, as measured by assets.

Industry: Financial Services
Geography: Asia, United Kingdom, United States

Deployment Summary

- TIBCO's enterprise application integration (EAI) and business process management (BPM) software are central parts of a fundamental reform and revamping of DBS' technology foundation.
- Foundation platform serves as a basis for delivering scalable and secure multi-channel solutions.

Benefits

- TIBCO's EAI and BPM software accelerates time to market for DBS products while lowering development costs.
- Standards-based TIBCO integration software, built into a service-oriented architecture, reduces the time and resources needed to integrate new systems into DBS' standard platform.
- TIBCO helps lower DBS integration maintenance costs and file transfer costs by 50 percent.



"To be a leading market player, we must act quickly to take advantage of market trends and to seize new opportunities. TIBCO enables us to implement strategic initiatives that would have been too expensive in the past. For example, if an organization wants to operate a service in partnership with us – such as payment processing – we can use TIBCO to integrate the necessary systems quickly and to provide that service to the customer at a reasonable cost."

**Richard Anderson, managing director, information technology group,
 DBS Bank**

TIBCO Gives DBS Newfound Agility

DBS is one of the largest financial services groups in Asia. Beyond the anchor markets of Singapore and Hong Kong, DBS serves corporate, institutional, and retail customers through its operations in Thailand, The Philippines, Indonesia, and China. DBS has dominant positions in consumer banking, treasury and markets, securities brokerage, equity, and debt fund raising.

As DBS started to grow its franchise, it saw the need to build a technology platform that promotes business agility. Systems at DBS were connected by point-to-point interfaces that had to be maintained and modified with time consuming and error-prone coding. And because very few of these interfaces were reusable, the company had to spend significant resources duplicating logic and infrastructure for key services, such as phone and Internet banking, in each channel and market. In addition, DBS had to build duplicate and costly components, such as identity and security modules, for each new application.

DBS selects TIBCO

Instead of attempting to fix integration issues piecemeal, DBS opted to rebuild its technology foundation so that it would provide

the agility required to capture market opportunities while simultaneously reducing IT costs and improving consistency. TIBCO made the short list of potential vendors based on its compatibility with the Teradata business intelligence platform and the scalability of its solution. In parallel, DBS conducted a proof of concept (POC) of the top products, including IBM MQSeries Integrator. Vendors were given a complex integration problem to solve within three weeks.

"We wanted to build a capability for real-time business intelligence, and we needed an integration vendor with a complete vision of real-time enterprise," says Richard Anderson, managing director of the information technology group at DBS. "In the POC stage, we evaluated the number of resources each team had to apply to the test problem. We found that TIBCO required fewer resources and experts, by far, than the other vendors. The performance tests indicated that TIBCO's scalability and performance could meet the current and future needs of DBS."

Reuse of TIBCO services facilitates regional growth

DBS uses TIBCO to help standardize back-office services through a service-oriented approach. To date, the DBS

team has implemented some front-end applications – such as the corporate Internet banking application supported by TIBCO-based integration services. The DBS integration team has encapsulated more than 20 host applications with TIBCO's software. However, at the top of the team's agenda is a plan to build services that wrap the bank's major applications. These reusable services will enable DBS to quickly and cost effectively reproduce distinct versions of its customer-facing applications – for use in different countries – from a shared library of back-office services.

"By providing a predictable, standard way to perform integration and create services, TIBCO helps to reduce the time and resources needed to integrate new systems into our standard platform," Anderson adds. "We expect that this will make it easier for DBS to deliver superior and consistent customer services in every new market we enter."

TIBCO accelerates time to market and facilitates strategic initiatives

The ability to integrate applications rapidly has helped to improve the time to market for DBS products and given the company the agility it needs to react to changing market conditions.

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TIBCO helps DBS lower costs

Using TIBCO has helped DBS to lower costs in several areas. The bank has realized an unanticipated 50 percent cost savings in file transfer management. The maintenance and support costs for integration components also were cut in half. By using the TIBCO-based foundation platform rather than point-to-point integration, another project was able to cut development costs by 20 percent.

"With the new TIBCO-based integration foundation in place, we are now in a better position to suggest innovative cost-saving business solutions," says Anderson. "TIBCO is central to the fundamental reform of our technology foundation – and essential to its success. We are now in the early stages of executing a three-year roadmap to consolidate regional banking applications to improve operational quality and reduce cost. TIBCO provides the robust integration capability we need to get this done."

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TIBCO Software Inc. (NASDAQ: TIBX) is a leading independent business integration software company and a leading enabler of real-time business, helping companies become more cost-effective, more agile and more efficient. TIBCO has delivered the value of real-time business, what TIBCO calls The Power of Now®, to thousands of customers around the world and in a wide variety of industries.

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