

## St.George banks on BMC Software to meet 24/7 customer banking needs



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David Vasey  
Capacity Planning  
Manager  
St.George Bank

**Organization:** St.George Bank  
**Headquarters:** Sydney, Australia

**URL:** [www.stgeorge.com.au](http://www.stgeorge.com.au)

**Industry:** Finance

**Technical environment:** CICS, Microsoft Windows O/S, OS/390, Unix

**About the organization:** St.George Bank is the fifth largest bank in Australia. Through recent acquisitions and mergers St.George Bank's operations and services have increased dramatically.

**Challenge:** St.George Bank must be able to accurately predict and plan for capacity in order to ensure the high availability customers demand. Predicting business growth in the fluctuating e-commerce arena is not without challenge.

### Results:

- > Provided accurate predicting and capacity planning abilities
- > Reduced administration time, through monitoring and reporting functionality
- > Expanded Internet monitoring and servicing capability

### CHALLENGE

Internet, telephone and online automated teller banking activity at St.George Bank nearly doubles each year. Internet banking growth exceeds that of the mainframe, which grows about 10 percent a year. "Up until recently, we were not looking at the Internet," said David Vasey, Capacity Planning Manager at St.George Bank. "Now it is absolutely mission-critical. It has reached the point where I would not say that it is more important than the mainframe, but the risks are significantly greater than the mainframe."

Customer e-commerce demands are changing "banker's hours" at St.George Bank to 24/7. Customers want to be able to access automatic teller machines (ATMs), use their banking (ATM) cards for commercial purchases and manage their account activity online from their homes or offices – all whenever they choose. According to Vasey, this demand has dramatically affected the IT environment. St.George Bank's team members tend to work harder, expect more of themselves and of the products that they use, and expect to do things a lot faster. "We are no longer mainframe-centric," noted Vasey.

"Availability is fundamental, because banking is such a competitive industry. If an ATM is out of cash or offline, the customer may choose to use another bank. So, availability is crucial," said Vasey. Response time is another concern for St.George Bank. Systems should be available to respond reasonably quickly. If systems

should fail, they must automatically and instantaneously switch to a failover system with sufficient capacity, in a seamless changeover.

The bank must be able to accurately predict and plan for capacity in order to ensure the high availability customers demand. Predicting business growth in the relatively uncharted area of e-commerce is not without challenge. Capacity planning is vital for St.George Bank to maintain its position in the marketplace. Service levels must be determined and systems put in place to monitor those levels. Knowledge of current response and batch-throughput times are necessary for establishing service levels.

#### **Customer's perspective**

ATMs must be continuously available, online and adequately stocked with money. "We need to be able to assess current machine capability, particularly capacity and restocking," said Vasey.

#### **SOLUTION**

St.George Bank has long relied on BMC Software for mainframe support. To help find solutions to manage e-commerce growth and availability, the bank again turned to BMC Software. The MAINVIEW solutions by BMC Software provided Vasey and his team with the tools to undertake a comprehensive assessment and modeling of the banking network's disparate systems.

Based on MAINVIEW model results, St.George undertook a major IT infrastructure refurbishment project, which has continued to meet the full expectations of the bank and its customers. MAINVIEW for Performance Assurance is used to collect data on hardware and software utilization and performance, identifying trends that mark the potential for exceeding present capacity limits.

With MAINVIEW Visualizer, according to Vasey, it takes only seconds to prepare a graphical report that delivers technical information in management-friendly formats. "That is where I think Visualizer really excels," said Vasey. The St.George IT capacity planning staff is able to track performance and trend metrics automatically. "This is an enormous timesaving feature," commented Vasey.

"Web/Internet transaction volumes are increasing by around 100 percent every year," Vasey said. "Online banking is one of our most important services and with BMC Software solutions monitoring our Web delivery systems along with everything else, we're able to predict future demands on all systems and act accordingly." The bank now can also predict at which points customers might drop out and how long they would wait before dropping out.

"We have also started using MAINVIEW Predict which gives us the ability to avoid model calibration," continued Vasey. "As a result, we save about a week on new model development, which means we're able to develop models that might otherwise have been bypassed because of time constraints." MAINVIEW Predict is further used to predict growth rate against capacity of the existing servers.

Because system performance so accurately matches what the models predicted, St.George continues to use BMC Software technology for ongoing performance management and capacity planning. During the course of the initial assessment, BMC Software Professional Services capacity planning specialists provided expert advice on maximizing the efficiency of models. Professional Services also recommended solutions specific to planning an infrastructure that would support St.George's growth in online banking services.

#### **Customer's perspective**

"By using BMC Software Professional Services, we gained industry experts who were able to deliver the best possible accuracy in the shortest possible time," stated Vasey.

## **RESULTS**

- > Provided accurate predicting and capacity planning abilities
- > Reduced administration time, through continuous monitoring and reporting functionality
- > Expanded Internet monitoring and servicing capability enabling the bank to predict at which points customers might drop out and how long they would wait before dropping out
- > Provided rapid and easy-to-use graphical reports of service levels and technical information, in management friendly formats

#### **Customer's perspective**

"The performance we get from the new systems matches precisely what the models predicted," said Vasey. "So much so, that we decided to utilize the BMC Software technology for ongoing performance management and capacity planning."

#### **Key products used:**

- > MAINVIEW® Application Analysis
- > MAINVIEW for Performance Assurance
- > MAINVIEW Predict
- > MAINVIEW Visualizer

#### **Key services used:**

- > BMC Software Professional Services



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