



Banking Case Study

Leveraging Performance bottlenecks of a Global Retail Bank

Case Study - "Leveraging Performance bottlenecks of a Global Retail Bank" "Partnering with STC Third Eye has provided an efficient, flexible, cost-effective solution to meet our IT needs. Their contribution to our Banking solutions testing has proved invaluable in terms of quality-assurance capabilities, excellent testing processes and ability to understand our requirements. They have helped us to achieve significant reduction in testing cost from our offshore initiative. We are exited with the commitment shown by them in delivering our project on schedule"

- Head of Global Banking Product Development (IT)

The Customer

The customer is a global Retail banking firm serving 30 million customers and has a footprint in 4 continents, which has built an international reputation for excellence in serving the banking sector. The client frequently upgrades their application with advanced technology and evolves futuristic business models leveraging on global information and enhancing the performance of the application.

Industry Challenges

Today Banking sectors are under tremendous pressure to increase their business volume by focusing more on customer retention and enhancing relationship with them. Most of the banking software's are client-server applications which needs continuous cycle of up-gradations, integrating transactions from common servers, reworking navigation and usability to meet business and competitive needs, acquiring new and innovative technology or business process upgrades.

The Banking applications generally involves large amount of financial transactions failure or errors in such applications may lead to substantial financial losses to the customers and the reputation of the organization using such software will be at stake. Such evolution greatly complicates traditional performance optimization approaches, requiring a more interactive and automated approach to eliminate bottlenecks before they reach the production environment. Availability, scalability and performance problems tend to require long discovery, diagnosis and removal cycles as their cause can be very difficult to uncover.

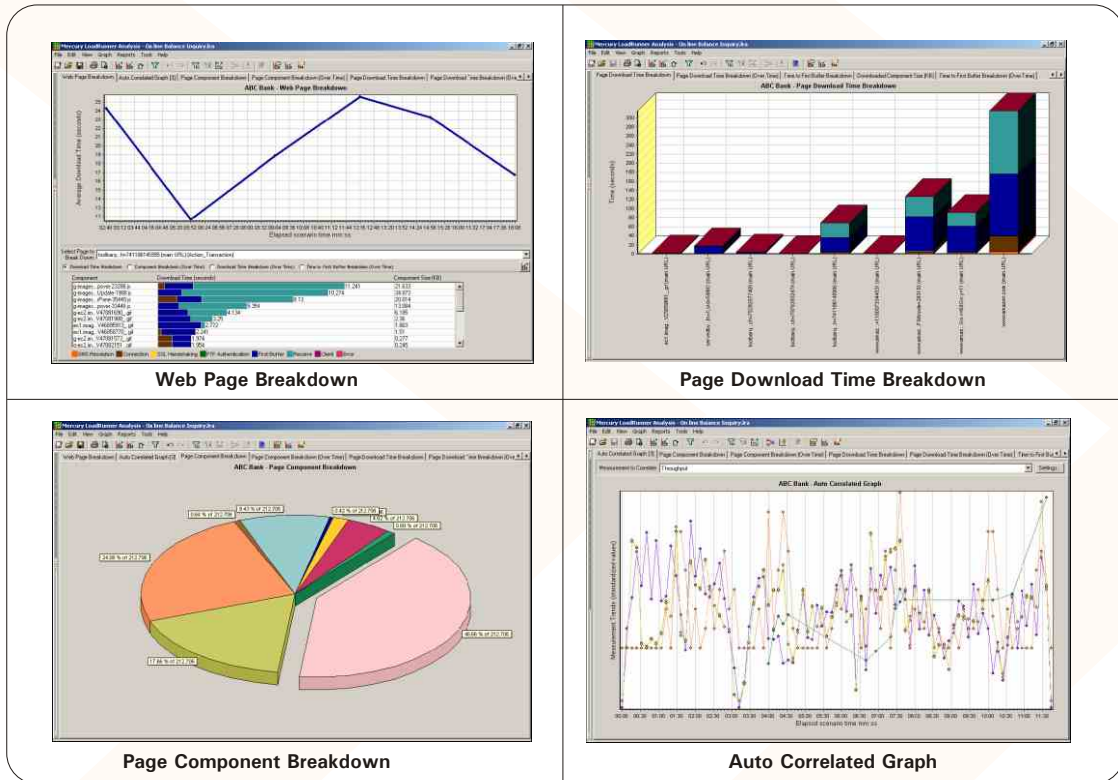
Situation

The bank was aggressively seeking to become the leader in the banking & financial services space in Europe market amongst the largest private banks in the retail-banking segment. To implement the same, the bank tapped the retail banking space by offering various deposit as well as loan products. The lending side of their business offered loans for automobiles finance, housing loans, personal loans, finance against securities and other hire-purchase loans. The bank has a nationwide sourcing of loans applications through a mix of branch and Direct Selling Agent (DSA) network. They have also appointed a number of Field Investigation / Contact Point Verification Agencies to provide the geographical coverage for field investigation for the sourced applications. They also have a large automobiles dealer network as business partners, who act as sourcing channel for auto loans.

Solution

STC Third Eye with its expertise in banking domain understands the client's business requirements and tests the application. Extensive focus is given on domain by means of team training, Knowledge transfer and trainings conducted by (SME) Subject Matter Experts. STC has prepared a High level test plan, Designed Business Scenarios and Ran the Scenarios in a configured environment with end-user perspective by using Mercury Load runner to detect critical performance bottlenecks and suggest performance tuning of the system. All the test cases written are focused on domain-specific business processes and user scenarios. Our Performance testing center of excellence (PTCOE) has analyzed the results and delivered metrics:

- Connect time
- Transaction Response Time
- Web Page Break Down
- Web Server Resources
- HTTP Request Time
- Throughput
- Database Resources
- Server hardware resources (cache, memory, CPU, network) usage



Areas of Expertise

- Retail Banking
- Investment Banking
- Wholesale Banking
- Risk Management

Retail Banking

- Loan Origination and Processing Solutions
- Account Management
- Teller/ATM
- Application Re-engineering
- Cheque Processing
- Mortgage Processing Solutions
- E-banking
- Credit Card Processing Solutions
- Tracking and Analysis systems

Wholesale Banking

- Automated Treasury Operations
- Trade Finance
- Trade Settlement Systems
- Payment systems and clearing solution
- Cash Management
- Cross Border Payments
- Decision Support Systems
- Relationship Management

Investment banking

- Wealth Management
- Private Banking
- Asset Management
- Investor Services

Compliance and Risk Management

- Credit/Market/Operational Risk Solutions
- Asset & Liability Management
- Compliance Framework for SOX
- AML Solution
- Information Security Consulting & solution

Benefits

Our performance testing services will address performance issues in your application, by testing under simulated, realistic user load conditions. The benefits of performance testing services are

- Measuring the factors that affects the performance most (response times, performance glitches, operating speeds, and scalability)
- Provide confidence in the applications performance before deployment, with objective data to support a go/no-go decision (for example the end user response times)
- Determine the scalability of the application and the capacity levels that the application can achieve
- Identify performance issues and bottlenecks and their causes. Where needed, provide detailed evidence that will speed up the resolution of problems
- Establish performance baseline for service measurement, provide critical information prior to launch to optimize infrastructure and support successful service operation management (for example failure behavior beyond performance boundaries)
- Monitor critical indicators so you are quickly aware of any changes to your expected levels of performance
- Accurate performance results, with the right knowledge and the right equipment, including test beds.

About STC

STC ThirdEye Technology (India) Pvt Ltd, is India's largest Independent software testing organization providing End-to-End testing Services We build and operate dedicated India-based testing centers for our customers with the latest computing and data communication technologies, and deliver our services, with high standards of security and confidentiality. Consistent qualities of deliverables under compressed time schedules enable us to get repeat business. We help Fortune 500 ERP, BFSI, Healthcare, Gaming and Telecom solution providers We are ISO 9001:2000 certified organization. For more details, please visit us at

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