

CA Advisor

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Union Bank of California Improves Online Banking Services by Ensuring a Consistent Customer Experience



The Union Bank of California, founded in 1864, offers a broad mix of financial services to both business and individuals — including consumer, small business and corporate banking; real estate finance; investment and financial management; insurance services and global custody.

Challenge: Safeguarding Customer Satisfaction

In addition to branches with extended opening hours, Union Bank offers its customers increased access to their accounts via online and telephone banking facilities. Based on a number of core Web applications, these facilities must be highly available and highly performing to maintain customer satisfaction levels.

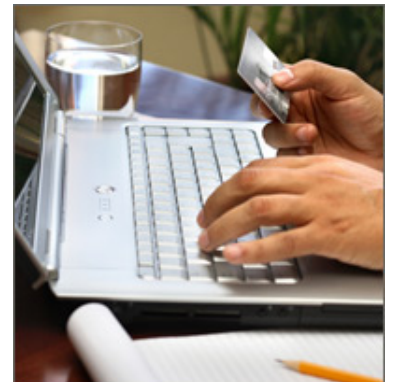
Union Bank has a heterogeneous IT infrastructure, which combines the latest Web technology with older legacy systems. Although it has extensive existing monitoring solutions, those solutions monitor the other individual elements of the IT infrastructure that are interconnected with their Web application environment. Without an Application Performance Management solution, it is very difficult to understand their customers' online experience or monitor the application and associated transactions because those transactions flow through individual components of the IT infrastructure. With a siloed approach to monitoring, Union Bank was unable to guarantee the speed and quality of its Web applications or its ability to match the service expectations of its thousands of customers.

As Dominic Koroly, vice president of the Union Bank of California, explains, "We lacked end-to-end visibility of the customer experience, which meant that we were only made aware of certain issues when an individual contacted us to complain. We estimated that on average 100 customers experience a fault before someone complains, so we were keen to take a more proactive stance to minimize disruption and potential dissatisfaction."

Solution: Continuous Systems Availability

Union Bank was already using CA's solutions for Network and Systems Management as well as CA Wily Introscope[®], part of the CA Wily Application Performance Management solution, to monitor parts of its Web infrastructure. They decided to supplement their existing monitoring capabilities with CA Wily Customer Experience Manager (CA Wily CEM) — to focus on the monitoring and management of the customer experience as well as the quality of service levels that are provided to customers.

"CA Wily CEM is used to monitor the bank's full suite of commercial and home banking applications, including its single sign-on solution," adds Koroly.



This equates to more than 35 applications, 350 critical business transaction definitions running within 50 Java Virtual Machines. CA Wily CEM is integrated with IBM Tivoli NetCool and CA Wily Introscope, and monitors up to 1.5 million customer transactions a day for Union Bank, enabling Union Bank's application infrastructure support team to quickly detect problems in real time and drill down to quickly identify the root cause of those problems.

The ability to monitor and report on key online Web applications has helped improve alignment between the quality assurance and IT teams.

The team is then able to prioritize any issues and ensure they are resolved before customers are affected. As Peter Duffy, Critical Situation Manager for the Union Bank of California, explains, "CA Wily CEM

saves a vast amount of time by instantly isolating where a problem lies. We can then call upon the expertise of the correct team to fix it as soon as possible."

This ability to monitor and report on key online Web applications has helped improve alignment between the quality assurance and IT teams at the bank. For example, CA Wily CEM has enabled Union Bank to define more realistic service level agreements, measure its transactional performance against them and report understandable results back to both IT and the business.

Result: Boosting the Quality of the Online Customer Experience

Customers can now access online banking applications much more quickly and easily — for example, the bank's single sign-on solution now has a customer-generated transaction success rate of 99 percent. Thanks to this improved performance, Union Bank is able to provide a consistent online experience, which is key to maintaining customer satisfaction and corporate profitability.

"'Severity one' incidents were defined as issues that were reported by customers; as problems are now consistently resolved before customers are impacted, the term has had to be redefined," comments Koroly.

The bank's proactive approach to application performance management has enabled it to:

- Increase the efficiency of its IT and critical situation teams
- Improve customer satisfaction with online banking services
- Safeguard reputation and profitability

"Using CA Wily CEM we are able to guarantee the quality of the online customer experience," comments Koroly. "This helps boost customer satisfaction levels, which is essential to the success of the business in today's demanding and competitive banking industry."

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