

ENSEMBLE SUCCESS STORY: FORUM SOLUTIONS



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Application Provider Quickly Integrates Product with Customers’ Systems

Forum Credit Union, of Indiana, is very happy with the loan origination and processing application they developed several years ago. So happy that in 1999 they formed a subsidiary called Forum Solutions to sell their TAPS Lending™ application to other credit unions and banks. The challenge? With every sale, Forum Solutions needed to customize the application to interact with whatever existing systems their clients might use.

“The application needs to talk to many different hosts and legacy systems that have been around forever, as well as to our clients’ CRM systems. It has to interact with all of these platforms and multiple databases on the business logic level,” says Cameron Minges, Chief Operations Officer for Forum Solutions. “Every time we deployed, we were doing quite a lot of work, just to make TAPS fit into our clients’ environment. Every credit union and bank uses a different mix of existing applications.”

Even though every deployment involves different existing applications, the basic procedures for loan origination and processing are similar throughout the banking industry. Forum Solutions figured they could drastically cut their deployment time if they used an integration platform. Says Minges, “That’s where the business layer – basically the workhorse of the application – runs. We use adapters to connect to all the different databases, legacy applications, and CRM systems that our clients use. And we kept the front-end user interface that we had developed in .NET using C#.”

Forum initially started to develop the business layer using Microsoft’s BizTalk, but they ran into difficulties. Because they are a long-time Caché database user (TAPS was originally developed using Caché), Forum turned to InterSystems for advice. “InterSystems came and demonstrated Ensemble for us. We were very impressed,” Minges recalls. “Ensemble is a comprehensive

integration platform. It had a lot of the adapters that we knew we would need, and it had a built-in XSLT parser. That was very important because most of the systems with which we integrate use XML as their data standard. The easier it is for an integration platform to 'speak' XML, the faster we can customize TAPS for our clients."

One additional benefit of Ensemble was its rules engine. A rules engine is an interface that allows users to create and manage business rules independently of the processes that use them. For example, when a customer applies for a loan, their bank or credit union will offer them an interest rate based upon the customer's credit history, assets, debt, etc. The business process (the fact that the bank needs to decide on a rate) is common to all banks, but the business rule (the formula used to determine the rate) will be different for every bank. A rules engine allows businesspeople to manage and adapt business rules according to the needs of their organiza-

tion, without going to a technical expert to change the code in the business processes. "We had to have a rules engine," says Minges. "We explained our needs to InterSystems, and they proved Ensemble could meet them."

"We made the decision to go with Ensemble at the end of April," he continues, "and we began beta-testing the enhanced version of TAPS in August. Clients will be going live by the fourth quarter of this year." Why was Forum able to put its TAPS rollout on such a fast track? Says Minges, "With Ensemble, it's one environment for everything. That allows much faster development. Also, Ensemble shares a lot of core technology with Caché. It was very easy for our developers to learn to use Ensemble."

Minges estimates that the new Ensemble-based version of TAPS can be deployed at customer sites in one-third the time as the old version. "That can potentially save us a significant amount of money each year," he says.

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