

Customer Case Study

Synovus Financial Services

**Multi-channel Service Architecture Delivers “Big Bank”
Solutions with Community Banking Intimacy**

Applications

Multi-channel Service
Architecture

Internet Banking

Products

ActiveBPEL Designer

ActiveBPEL Enterprise for
Apache Tomcat

Industry

Financial Services

Country

USA

Business Profile

Synovus Financial Services is among the leading diversified financial services organizations in the U.S.

Applications

- Multi-channel service architecture capable of supporting a wide variety of current and future business requirements
- Internet Banking
- Re-engineering and optimizing Loan Origination processes, with several other applications planned

Benefits

- ROI: ActiveBPEL® solutions paid for themselves several times over based on developer productivity and application quality
- Best-in-class functionality: Synovus has made ActiveBPEL an integral part of its SOA architecture, with many additional projects planned
- Time-to-market: One day to prototype mobile banking integration application, reusing Internet Banking Web services
- Compliance: ActiveBPEL's advanced features ensure quality and consistency of all information flowing through Synovus' SOA infrastructure

Introduction

Synovus® is a diversified financial services holding company with more than \$30 billion in assets, based in Columbus, Georgia. Synovus provides integrated financial services including banking, financial management, insurance, mortgage and leasing through 40 banks and other Synovus offices in Georgia, Alabama, Florida, South Carolina and Tennessee; and electronic payments processing through an 81-percent stake in Total Systems Services, Inc. (TSYS), a global payments transaction processor.

Long-term financial growth has placed Synovus in the top level of the high performers in the financial services industry for three decades. Synovus has grown from a \$147 million one-bank holding company in 1972 to today's \$30 billion diversified multi-state financial services provider.

Business Growth and Integration Challenges

Synovus' success is founded on delivering diversified financial services to retail and commercial customers through bank subsidiaries that are intimately connected with their local communities. This strategy allows Synovus to remain unique in the markets it serves, particularly in comparison to banking competition that has evolved through mega-mergers.

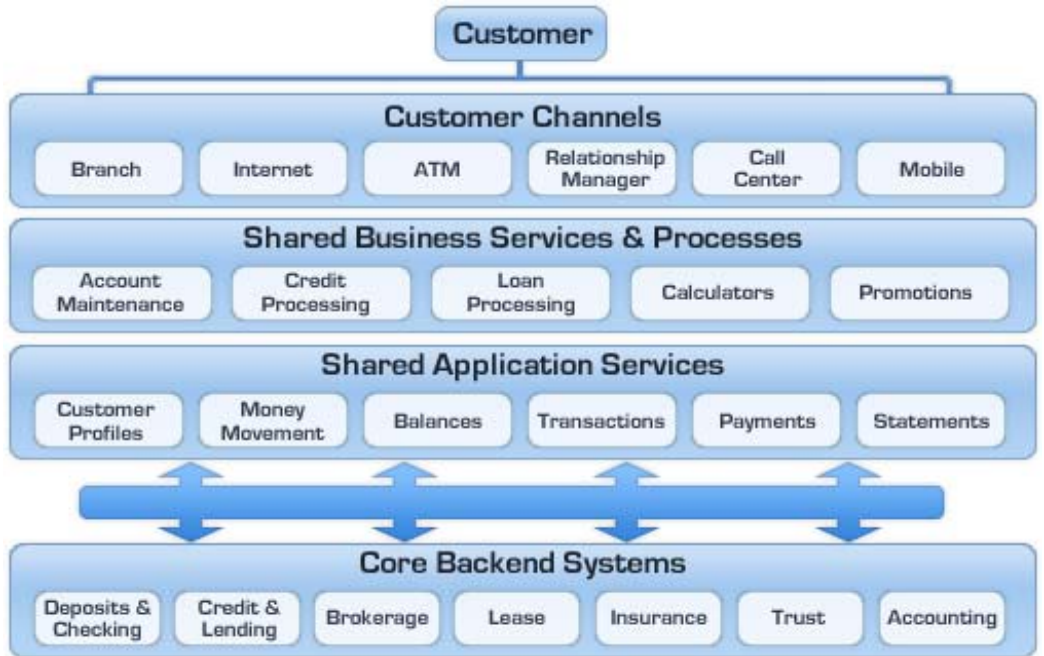
"We needed a technology strategy that would support our growth objectives while enhancing our ability to deliver 'high touch' products and services."

Like most large financial services organizations, Synovus has core business systems that include vendor packages, home-grown applications and service bureau hosted solutions. Together, these systems are vital to the delivery of Synovus' many financial products, but their architectures and execution platforms are highly diverse. John Woolbright, Synovus' Senior Vice President and CTO, stated it succinctly, "By 2005 we had evolved to the point where our IT infrastructure was inhibiting business growth and service delivery. We needed a technology strategy that would support our growth objectives while enhancing our ability to deliver 'high touch' products and services. SOA (service-oriented architecture) concepts seemed relevant to our needs but, given our lean budget and diverse application portfolio, SOA appeared to be

beyond our reach.”

Multi-channel Service Architecture

To support its growth and service objectives, the Synovus IT team envisioned a tiered service-based architecture. The design consisted of a multi-channel middle tier connecting a myriad of backend systems to customizable, user-facing applications. Each backend system would be service-enabled, providing a single, unified interface for all core application components. Upon that foundation, Synovus would implement a suite of application services that could be flexibly integrated to support a variety of business processes.



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David Mize, Synovus’ Director of Development and Architecture, summarized the key objectives of the envisioned technology blueprint. “We wanted to provide an

infrastructure upon which many other Synovus groups could build value. By loosely coupling our application components, we believed we could achieve significant reusability and interchangeability of our core information assets.”

The Business Driver: Internet Banking

Late in 2005, Synovus launched an aggressive upgrade initiative for its Internet Banking services. This project proved an ideal driver for implementing the envisioned multi-channel service architecture, because Internet Banking touched so many enterprise applications.

“...we opted for [best-of-breed SOA components] because we demanded a standards based foundation and superior solutions at every level, and we did not feel we would fulfill those requirements through a single vendor relationship.”

After a false start with an application vendor (“they simply could not deliver” according to Mr. Mize), Synovus instead selected a suite of best-in-class SOA technologies upon which to build their architecture. “We were uncertain about whether to select a single vendor stack or go the best-of-breed component route,” continued Mr. Mize. “In the end we opted for the latter because we demanded a standards based foundation and superior solutions at every level, and we did not feel we would fulfill those requirements through a single vendor relationship.”

Synovus’ implementation timetable was very aggressive. The Internet Banking project was launched in August 2005. The project plan required the first bank to be in pilot testing by February 2006. A phased roll-out to 40 banks would follow in April, just two months later.

ActiveBPEL Designer – the SOA Orchestration “Force Multiplier”

Once Synovus began service-enabling their backend application components, attention quickly turned to selecting a BPEL-based SOA orchestration solution. “Prior to this project, we had no experience with BPEL,” explained Andrew Bowman, Synovus’ Enterprise Architect. “But we were implementing a service-based architecture, so that significantly narrowed the scope of our orchestration options. Considering the complexity of our processes I was skeptical whether BPEL would have the horsepower to meet our needs.”

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Mr. Bowman began his evaluation of BPEL using the ActiveBPEL open source engine and ActiveBPEL Designer. "It was a no-brainer," he explained. "Active Endpoints made it easy for us to get our hands on their technology. We were able to focus on learning and evaluating BPEL rather than spending endless hours in vendor sales meetings. Their support organization was highly responsive, which was a huge benefit during our early days with BPEL."

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Four key business processes formed the basis of Synovus' BPEL evaluation. The chosen services invoked more than 30 backend application components. "We wanted to verify that BPEL could handle our most complex business cases," continued Mr. Bowman. "We were amazed at how quickly we progressed. In just five weeks I implemented all four of our reference processes. At one point our EAI vendor had six people onsite during the implementation doing the exact same processes I did by myself. It was eye-opening to see how much faster I could accomplish the same task using a superior tool."

Leveraging ActiveBPEL's productivity benefits, Synovus quickly embraced BPEL as the ideal orchestration solution for their multi-channel services architecture. "The ActiveBPEL Designer is intuitive and fast," explained Mr. Bowman. "The military uses the term 'force multiplier' when referring to technologies that allow one soldier to do the work of many soldiers. ActiveBPEL Designer proved its value as a force multiplier in our shop. The design, test, and debug capabilities of this tool are outstanding."

ActiveBPEL Enterprise – Process Visibility, Deployment Flexibility

Synovus progressed rapidly through the development stages of its Internet Banking project. Turning next to production planning, Synovus had two primary concerns. Mr. Mize elaborated, "First and foremost, we needed a runtime environment that would provide complete transparency to the underlying business processes. We had to know about both systems *and* business issues *before* our customers saw them. Second, we knew our business services would go through several revision cycles, so we needed an orchestration solution that would give us the flexibility to change on-the-fly, without disrupting the business."

"Using ActiveBPEL

ActiveBPEL Enterprise servers fulfilled both critical production requirements. The

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product's open architecture allowed Synovus to monitor and manage orchestration events at any required level. Further, ActiveBPEL's enterprise-class version management allowed Synovus to continuously improve BPEL processes as requirements evolved, moving new processes into production with zero business disruption. "Using ActiveBPEL Enterprise servers, we have been able to create an operational framework that enables us to manage change and maintain stability at the same time."

Outstanding ROI, Bright Future

Synovus achieved its aggressive Internet Banking project schedule. The pilot bank was brought online in February 2006, on schedule, and phased application roll-out began the following April.

Mr. Woolbright reflected on the benefits Synovus received from ActiveBPEL solutions. "Financially, the benefits of ActiveBPEL are outstanding. We were able to complete an ambitious project with a very small team in a matter of months. And the qualitative benefits of this solution are incalculable. Our IT infrastructure now has tremendous leverage to support our business growth and improve the intimacy we can offer to our customers. Our customers are happy, and our business users are delighted."

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Synovus is now poised for rapid response to competitive pressures and market expansion opportunities. "We recently received a request to support mobile content delivery from one of our business executives," continued Mr. Woolbright. "We were able to deliver a fully functional mobile prototype in one day. You can imagine the reaction we received. Synovus' multi-channel service architecture, powered by ActiveBPEL solutions, will be a key business enabler going forward."