



Esteem Helps Darlington Building Society Achieve Regulatory Compliance

Solution Overview

When Darlington Building Society decided it needed a fresh approach to its IT infrastructure, it carried out detailed research to source a suitable partner. With mortgage and insurance regulation imminent and the Financial Services Authority churning out numerous consultation papers containing detailed rules and guidance, it was essential that the chosen partner could be relied upon to maintain business continuity and also prepare the Society for the new regulatory regime.

Esteem and software partner Lynx Financial Systems provided Darlington Building Society with all the reassurances it required and in addition convinced the Society that overall customer service would improve.



INVESTOR IN PEOPLE

Darlington Building Society

Darlington Building Society aims to be the mutual provider of choice for savings, housing finance and related services for individuals served by its distribution network. It is the only mutual building society based in County Durham, the Tees Valley and North Yorkshire. Having no outside shareholders to pay dividends to, the Society is able to invest its profits to provide benefits to members through the provision of higher interest rates for savers and lower interest rates for borrowers. Darlington Building Society remains very strongly capitalised to enable it to continue looking after local interests for the benefit of current and future members.

The Challenge:

At the outset, Darlington Building Society was using an IT system that was based on software programmes written in-house to manage day to day operations and deliver a range of services to its customers. Due to new and constantly changing regulations introduced by the Financial Services Authority, Darlington was finding it increasingly time consuming and expensive to continually rewrite its software programmes in order to meet requirements and regulations.

With the deadline for compliance with the Financial Services Authority's Consultation Paper 186 (CP186) mortgage regulation guidelines approaching, Darlington realised it would need to rethink its IT infrastructure to enable it to remain competitive in its market and continue to deliver high service levels to its customers.

Darlington Building Society needed to achieve the guidelines set out by CP186 to be allowed to continue trading and would need the support of a superior IT infrastructure solution to enable it to do this with minimum disruption and within a specific budget.

Esteem Systems:

Esteem Systems is a Sun Microsystems Datacenter accredited partner and boasts an impressive customer base in the financial sector. With employees undertaking regular training, Esteem offers customers the most up to date knowledge and expertise in a range of technologies and offers complete IT solutions and services designed to fit specific requirements and meet defined objectives. Services include consultancy, infrastructure design, solution implementation and managed services.

Esteem partners with a large number of software companies to deliver end-to-end solutions, which seamlessly deliver applications to end-users. With a thorough understanding of the challenges facing financial organisations both today and in the future, Esteem can work to address key issues, lower the total cost of IT ownership and ensure business continuity through comprehensive access strategies.

David Dodd

Director and General Manager of Darlington Building Society, said:

"Esteem and Lynx worked alongside us to deliver a fast and effective solution. We were experiencing problems with having to rewrite our own software all the time but with Summit, all this will be done for us and we will be free to concentrate on delivering excellent service to our customers.

"The solution had to ensure that we would be compliant with the CP186 guidelines and regulations and Esteem and Lynx have used their knowledge, understanding and skills to ensure our infrastructure solution addresses this as well as our other objectives."

Solution Overview

Hardware:

2 x Sun V880

Software:

Veritas NetBackup
Lynx Summit

Services:

Provision of hardware
Infrastructure design
Infrastructure configuration
User migration
Consultancy

Benefits

CP186 compliance
Greater efficiency
Low total cost of ownership
Improved customer service

The Result:

Now in place, the solution offers improved performance speeds, high main memory, backup and recovery within 24 hours, the ability to achieve CP 186 compliance, data protection and high accessibility to information for employees and customers.

Lynx Summit application delivers an end to end processing and administration system for dealing with customers and their portfolios of mortgage savings or banking products. Summit also helps control the way financial products are administered and the customer-level view gives a complete picture of the various types of products available against specific accounts currently held by the customer; enabling Darlington to offer customers the best advice and a fast, responsive service.

By investing in this new solution, Darlington has fulfilled the requirements of CP186 and has the ability to restore business operations within 24 hours in the event of systems failure. The backup server off-site also protects data and ensures that in the event of a fire or damage to the on-site server, again, normal business can be resumed in the minimum amount of time.

Combined, the benefits of the new system will enable Darlington Building Society to service its customers to the best of its ability. With the added assurance of compliance with industry regulations, Darlington will move towards the ideal of twenty four by seven customer service at very competitive levels.

The Business Solution:

Working alongside software partner Lynx Financial Systems, Esteem designed a solution for Darlington Building Society based around one main Sun Microsystems server and a second recovery server to be based on another site several miles away. These servers replaced ageing NCR platforms and provided a range of benefits to Darlington Building Society including improved performance speeds, greater memory capacity and wider application compatibility.

The servers are complementary to Darlington's data centre environment and excel in supporting an array of applications. They also offer high reliability, availability and serviceability; and are supported by a number of processors and high main memory for outstanding performance.

To implement the solution, Esteem worked closely with key software partner Lynx Financial Systems. Lynx engineers operated alongside Esteem to provide expertise and advice on the requirements of the financial market. As the software programme being implemented was Lynx's own Summit solution, the company's input was of vital importance and enabled Esteem to deliver a turnkey solution to Darlington.

Veritas NetBackup was introduced as part of the solution to deliver centralised back-up, recovery and disk-based data protection to Darlington Building Society. NetBackup offers transparent protection of mission critical corporate data and enables users to restore their own data in the event of loss - drastically reducing costly IT support team intervention. As part of Darlington Building Society's IT strategy, NetBackup now plays an essential role, providing high availability of information and ensuring Darlington can resume normal operations and provide services to customers within 24 hours of any system failure.

Esteem and Lynx worked together throughout an initial testing phase and subsequently the implementation of the solution. Data transfer and user migration was handled professionally and swiftly to ensure zero loss of data and minimal loss of operational time through systems downtime. This enabled headquarter and branch staff to operate as normal and benefit from use of the new system in a short space of time.