BAWAG P.S.K. is one of the largest and most profitable banks of Austria with more than 1.6 million private and business customers and a well known brand in the country. The business strategy is oriented towards low risk and high efficiency.

**BUSINESS BACKGROUND**

Business segments are Retail Banking and Small Business, Corporate Lending and Investments and Treasury Services and Markets. The center of the BAWAG P.S.K. business strategy is the offering of easy to understand, transparent and first-rate products and services which meet the requirements of the customers.

**SYSTEM PROFILE**

The “BAWAG P.S.K. Bank für Arbeit und Wirtschaft and Österreichische Postsparkasse Aktiengesellschaft” (P.S.K.), Vienna, operates the IT with the z/OS operating system. The corporate data is stored in DB2 databases. ORACLE is the database platform for the Open System environments.

**BUSINESS ISSUE**

In relationship with another project P.S.K already had a client component of tcVISION installed. Magister Markus Lechner, Head IT Applications: “tcVISION was already in use and we had made good experiences as far as functionally and support is concerned. Because we were in the planning process for the implementation of another project we included tcVISION in the list of software solutions. The goal of this project has been the reduction of the load on the IBM mainframe and as a result the reduction of costs. The intention was to offload data from our core database system to a less expensive system in real-time and to provide read access from that system to the new infrastructure. The reasons for this were constantly increasing CPU costs on the mainframe because of the growing transaction load of the Online Banking, Mobile Banking and Self Service devices. A large percentage of the load was caused by Read-Only-Transactions.”

**TECHNOLOGY SOLUTION**

Markus Lechner: “After a presentation we arranged a Proof Of Concept. The

important aspects of the POC were not only the functionality of tcVISION within the project but we also wanted to see whether our expectations would be met related to performance and CPU consumption on the mainframe. In addition to tcVISION we also evaluated another product. All of our expectations have been met to our full satisfaction during the POC and we made the decision to proceed.”

After a short implementation period the project is now in production for one year. Markus Lechner describes the project: “The primary objective of the project with tcVISION was the reduction of CPU load on the mainframe to reduce our costs. Our intention was to offload data from our core database system to a less expensive system in real-time and to provide read access from that system to the new infrastructure. We use tcVISION for the realtime replication and we use Apache Hadoop as a cost efficient system for the storage of the data. In addition to the primary usage scenario we have the benefit to also cover additional use cases. This includes Real-time-Event-Handling and Stream Processing, Analytics based upon real-time data as well as the possibility to report and analyze structured and unstructured data with excellent performance. The system can be inexpensively operated on Commodity Hardware and has no scalability limitations. Compared to the savings the costs of replication (CPU consumption) of tcVISION are very low.

The support provided was excellent during the implementation phase and also during the production phase. Inquiries by telephone or E-mail cause prompt reactions. Problems that came up during this period were solved as soon as possible even to the extent that the tcVISION software had to be extended.”

There are additional plans to extend the use of tcVISION in the future. One is to implement a real-time replication from ORACLE into the data lake.
Magister Markus Lechner draws a conclusion: “tcVISION enables us to significantly reduce our mainframe cost through a real-time replication to a less expensive environment. tcVISION performs a very economical log file based replication. In addition we are now in a position to implement numerous application cases based upon the replicated data which would have been too expensive and resource intensive on the mainframe.

Realtime-Event-handling, Realtime-Analytics, Realtime-Fraud Prevention are only a few of the use cases that we currently cover.”