

# The SOA Approach to Integration and Transformation



Frank Sanchez  
president, Enterprise Solutions  
Fidelity National Information Services

## Architecture Delivers Faster Time to Value and Boosts ROI

Many forces — including increased competitive and margin pressure, mergers and acquisitions, changing regulations and a complex economic environment — are driving financial institutions to seek out technology solutions that can help them navigate challenging conditions while generating an acceptable rate of return. It's a tall order.

Internally, IT organizations struggle with "brittle" legacy architectures that make changes prohibitively expensive, time consuming and high risk. Multiple systems of record create data redundancy while islands of automation isolate data and business logic; difficult integration challenges create intense demands on resources; and troubling inconsistencies plague the user experience.

For years, IT executives have struggled to keep pace with the rapidly changing business environment, but it has been a frustrating, uphill battle. That's why so many institutions have deployed Service-Oriented Architecture (SOA) as a cost effective approach to transform complicated technology environments into seamless, streamlined, easy to maintain infrastructures.

Banks have discovered the remarkable power and ROI potential of SOA, the open programming standards originally developed to enable Internet-based commerce. By deploying SOA, institutions can operate more efficiently and with a leaner cost structure, contributing to the overall financial health of the organization.

### Enabling Enterprise-Wide Integration

Integration challenges have been costly and difficult to overcome for financial institutions. Every time a bank upgrades a core processing application, replaces

functionality provided by a core application, implements a new regulatory requirement or automates a new business process, the complexity and investment required to do so can be staggering.

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However, SOA can mitigate the risk of sky-rocketing integration costs because its naturally open architecture can interact with disparate systems in an orderly way. The architecture also makes it easier and less costly to integrate technology platforms within the organization, and offers the first viable solution for low-risk legacy migration. By deploying a middle-tier architecture like the FIS Xpress Integration Solution

Suite, institutions can connect their back-end core application systems with any front-end channel solution; pricing, product and process functionality can be pushed into the middle tier; and business lines can dynamically change parameters as needed.

The implications are tremendous. The FIS Xpress Integration Solution Suite provides a standards-based, vendor agnostic solution that deploys into existing enterprise architectures and reduces the Total Cost of Ownership. It provides pre-built sets of services within a flexible and extensible framework to rapidly accommodate changing business requirements. It delivers "Time to Market" advantage, creates a consistent online real-time multi-channel experience for the consumer and enables the automation of manual processes across the enterprise.

### The Services Advantage

Service-Oriented Architectures are also an effective solution for leveraging the functionality of existing core processing systems. Utilizing standards-based business services — the building blocks of success — on top of core processing applications, and orchestrating the service layer using open standards, financial institutions gain flexible performance, long-term scalability and an unparalleled view of the enterprise and its customers, even while continuing to operate legacy systems.

The ability to seek out and access customer data about accounts, channel utilization and product preferences from across the enterprise gives financial institutions the power to increase wallet-share and measure the cost of doing business at the granular level.

Data access also drives down the bank's transaction costs since each customer activity no longer has to be repeated in every business silo. Even though some channels may not be consistently available for all products, fulfillment processes can still be streamlined and efficient, offering a high level of service quality and faster reaction times to customer needs.

#### The Ultimate Advantage

Service-Oriented Architecture (SOA) allows banks to shed many of their technology constraints so the business of banking can be more innovative, customer-centric, streamlined and profitable. SOA offers this and much more.

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As the foremost platform for contemporary business automated solutions, a Web services and Service-Oriented Architecture environment packs a tremendous amount of power to transform financial institutions and change the way they model their business.

However, the ultimate advantage occurs when working with an experienced, trusted

partner like FIS to dramatically accelerate the time to value of SOA. Xpress is the proven enabler of enterprise-wide integration and aggregation of dispersed data, delivering a common customer view, improved risk management, greater customer satisfaction and significant competitive advantage through the delivery of innovative products and services across lines of business.

Most importantly, Xpress can be deployed on a standalone basis, or within an institution's existing SOA investment. This powerful solution supports a “federated” computing environment and either provides the central integration platform or augments an existing SOA platform in the banking enterprise.

SOA generates high performance business advantages, as many institutions are discovering. Whether it is used to transform an entire organization or solve a specific business problem, SOA will have a profound effect on the future of banking. ■

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LEADERSHIP isn't a promise.**



**It's a given.**

#### **Commitment. Investment. Results.**

Fidelity National Information Services is the visionary leader and proven partner for banking systems. With years of experience and a global reputation for excellence, we deliver results better than anyone. Whether you need core, channel or integration applications, or simply better performance from the systems you have, FIS delivers.

**Isn't that what leaders do?**

**We Know Banking.**

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800.874.7359

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