A Bank for a Cashless Society

Case study

mBank

We Care

Raincode is committed to preserving the business value of existing systems.

- ✓ Phased Migration
- ✓ Online & Batch
- ✓ CICS emulator for 3270 screens
- ✓ SQL handled by the compiler
- ✓ EBCDIC mode
- ✓ SQL Server as a target database

The Customer

mBank, one of the most innovative banks in Poland, was founded in 2000 as Poland's first digital bank. Checks are now non-existent in the country and contactless payment is standard. mBank was awarded for having the best mobile application in Central and Eastern Europe and for its foreign currency exchange platform, mFX. Amid fierce competition, mBank continues to innovate, improve user experience, and cut costs.

The Problem

mBank's award winning gamification of the banking user experience resulted in a dramatic increase in the number of interactions with the mainframe, while the cost of servicing these ever smaller transactions began to exceed the corresponding revenue. By 2014, it was clear to mBank that the mainframe would no longer deliver adequate scalability and profitability, so they decided to move their entire core banking environment to Microsoft's .NET platform.

The Solution

Accenture's Alnova© core banking solution was migrated to .NET in phases. They first moved a sub-set of mBank's customers to .NET while targeting DB2 on the mainframe as an interim configuration before finalizing the migration process.

99.99% availability for business-critical applications thanks to a phased migration.

Core banking system moved to flexible server-based platforms.

Through an incremental migration scenario, rehosted programs on .NET and mainframe applications were able to share the same database during an interim period prior to final migration.

OpEX reduced by 80%.

Moving the core banking system from traditional mainframe to flexible, server-based platforms resulted in an OpEx reduction of 80%.

A new generation of developers empowered.

Raincode compilers interact seamlessly with new development in C#. mBank was able to modernize its existing code at their own pace without jeopardizing their business and transfer knowledge from the legacy team to a new generation of developers.

mBank's customers are able to instantly secure loan approvals through their smartphones and can be talked through mortgage plans by service agents over Skype.

mBank won the "Distribution & Marketing Innovation Awards" by EFMA and Accenture in 2013, 2014 , 2015 and 2016.

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RAIN CODE
mainframe to .NET

Mainframe to .NET and Azure