



Royal Bank of Trinidad and Tobago branches out

Growing business in the lush tropics

The Royal Bank of Trinidad and Tobago Limited (RBTT) is one of the largest financial institutions operating in the Caribbean with branches in Trinidad and Tobago, St. Martens/Saba, Antigua, St. Lucia, St. Vincent/Bequia, Nevis, and Curacao/Bonaire. They have recently launched a joint venture with Bancassurance, where they can offer unique products blending the best of

banking and insurance. Regular and vacationing customers can visit its branch offices and conduct financial transactions with VISA/PLUS, MasterCard/CIRRUS, and the Trinidad/Tobago-based LINX Debit Network.

The challenge

RBTT chose applications that worked best for customers, partners, and day-to-day operations at their branches. That meant

three completely different types of applications, running on separate platforms and networks.

RBTT is a member of the LINX Network, established by a consortium of financial institutions to facilitate sharing their automated banking machines and point-of-sale debit services. Together with LINX, the bank can access VISA/PLUS and MasterCard/CIRRUS services outside the country.

Software	Communications Server for AIX Communications Server for OS/2
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Hardware	RS/6000 Intel 486, or higher
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Applications	LU 6.2 interface transaction Lotus Notes
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“IBM’s SNA Server for AIX worked flawlessly, and provides smooth seamless communication between our APPN network and the external TCP/IP network.”

Kazim Syne, Senior Manager of Technology Services, RBTT



The switch network is TCP/IP-based and RBTT operations are Advanced Peer-to-Peer Networking (APPN)-based.

The bank needs LAN access to applications, such as the daily financial operations, departmental systems, and office automation, which includes electronic mail, and document management. Currently, AS/400 platforms support these applications. At this point, the bank needed to automate its branches.

The RBTT core business application systems run on an ES/9000. The systems are accessed through IBM Virtual Telecommunications Access Method (VTAM) and 3745 communication controllers running the Network Control Program (NCP). Soon IBM PC Server 500s, with an OS/390 configuration to distribute transaction routing functionality, will complement the operation.



The problem

How can customer service representatives and other banking professionals access the information they need from remote workstations through APPN and TCP/IP networks?

The networking solution

RBTT installed IBM SNA Server for AIX (renamed Communications Server for AIX) on an RS/6000. An Advanced Program-to-Program Communication (APPC) application uses Communications Server for AIX to provide switch information to the bank and customer information to the switch.

To speed branch automation, RBTT has now positioned itself for branch automation. They have replaced 3270, 5250, and ASCII terminals with a modern APPN client/server network to support this goal. The bank installed token-ring LANs with hundreds of workstations running OS/2 as APPN nodes with Communications Manager/2, renamed Communications Server for OS/2.

Communications Server for OS/2 also acts as a gateway network node to access centralized application servers. The centralized banking applications run on several platforms, including ES/9000, AS/400, RS/6000, and PC servers to take advantage of deploying the best applications for the needs of the bank.

“The advantage of this client/server network is that it facilitates easy access to diverse applications and data from a variety of locations and networks, all from the workstation.”

—Kazim Syne

The vision of the future

RBTT expects the new environment to make it easier to serve their customers and increase business by offering additional banking and financial services. For example, customer service representatives can offer customers banking and insurance services, in a single visit to the local branch office.

RBTT expects the new client/server environment can help move the bank into the future in other ways, too.

Not only does the network allow exploration of new business opportunities, it also allows integration of new service enablers. For example, a customer service representative can verify customer signatures or view photographs or document images, right from the OS/2 workstation.

For more information

To obtain more information, please contact your IBM marketing representative or business partner. Or visit the IBM Networking Home Page at: <http://www.raleigh.ibm.com>.



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