



Integrating Solutions – the Power of Legacy

intelligent financial software

Integrating solutions – the power of legacy systems

We are often asked the question - what is the technological cornerstone of most large lenders today?

The true answer is that, if we look beyond the typical Enterprise Resource Planning or Customer Relationship Management packages, we see those decades-old host applications. Tried and true, they were often custom-built from scratch, yet still run many of the most critical operations of the modern enterprise.

Now, many lenders and technology suppliers characterise these systems as roadblocks on the route to new and better ways of working. But imagine, rather, the role they could play in strategic IT initiatives.....

The challenge of legacy applications

So, what do these legacies look like? What sort of general profile can we form?

Well, often they reside on older platforms, including such stalwarts as IBM mainframe, AS400, HP/Compaq VAX/VMS and OpenVMS, HP e3000, and various UNIX systems.

Typically, they will combine business logic with data and presentation logic to various degrees, and were built with third-generation languages.

They do not have a programmatically addressable API. At best, interfacing via batch files will have been built in and evolved over time, increasing in complexity with each modification.

They will also use rigid presentation-layer interfaces, such as 3270, 5250, VT52-520, and HP/700, that do not meet the requirements of today's browser-enabled users.

AND, are so business critical that they can't be discarded!

All of which means that around 75% of today's corporate information still resides right where it's been for decades - locked inside these legacy applications. The trick is retrieving that information for new uses.

If only you could somehow merge them with newer generations of technology....?

However, when it comes to integrating host applications with other systems, your choices are limited, because most host applications are not structured to provide a clear separation of logic and data. Instead, the valuable business logic they contain is tightly entwined with both data and presentation logic, and, furthermore, these applications do not have standard APIs, making access prohibitively difficult.

So, when they *are* unable to access the business logic directly, developers have two options. They can either penetrate the application through the screen interface, or go straight to the data itself. Many IT organisations mistakenly assume that direct database access is the only real choice.

A technological approach to meet the challenge

In order to compete in the complex landscape which these legacy systems inhabit, software houses increasingly need to have well developed strategies to bring the legacies into play, rather than have them seen as a pure and simple block to clients adopting new technology solutions. These strategies will be formed around three founding aims:

Freeing data through

- Enterprise data aggregation across multiple systems
- A single point of access
- Reduced integration complexity
- Provision of ubiquitous, secure access to bridged data and transactions
- Delivery of extremely high availability and fail-over

Insulating legacy systems by

- Shielding the developer from knowing how to interact with the many data stores available
- Providing a consistent interface that can be reused throughout the enterprise in any business application that might require it
- Reducing the cost of development of business applications
- Allowing for the possibility that back end data stores can change without impact to the end user or application developer

Releasing new wave applications such as

- Flexible user interfaces
- Re-use of existing data and business logic
 - Linkage to all existing data
 - Access to all "legacy-locked" business logic
- Development of web-services based delivery approach
- Rapid development thereafter

The good news is that a range of technologies are available today, and are being employed already by some technology suppliers to develop toolsets that achieve these aims. The success of their market propositions is increasingly improved by having a path for lenders to travel, which can now include their legacy system stack as a benefit to be exploited, rather than an obstacle to be removed.