

Beijing City Commercial Bank (BCCB) Achieves Greater Efficiency in e-Bank Services with AscenLink®

● Company Background

Beijing City Commercial Bank (BCCB) is a new type joint-stock commercial bank whose shareholders include the local financial department and many famous enterprises in Beijing. BCCB, formally known as Beijing City Commercial Bank Co., Ltd., was established on Jan. 8, 1996. Today, it has 110 branches and one business department. By the end of 2002, the deposit surplus of the bank reached 118.8 (RMB) billion, and the total assets reached 135.3 (RMB) billion, giving it a net profit of 720 (RMB) million.

The difficulties of managing a financial institution in today's society have become even harder with the dramatic increase in the number of competitors in Beijing. BCCB recognized this challenge early on, and invested in developments of their IT technology so they could provide more reliable and flexible services to their customers. The fact that the financial industry relies heavily on network communication technology to provide reliable and secure services is why many financial companies continuously spending money to develop more advanced IT technology.

● Challenge

Facing the strong competition from the banking industry, BCCB's main challenge was how to use and improve the current network infrastructure in order to improve the quality of the services as well as expanding the services to suit corporate and personal banking. In addition, more flexible and customized solution will be introduced to meet the clients' individual needs. BCCB introduced its E-bank services in July of 2000 and would like to meet the following challenges:

Challenge 1: Ensure Non-stop E-bank Services

BCCB's latest service, E-bank, is regarded as a valuable source of profit with the increasing number of clients who have access to the Internet. To offer such a service will require a non-stop network infrastructure that will continuously provide reliable and secure transaction services in order to gain the clients' trust. This is the main challenge BCCB faces with regards to E-bank services.





Challenge 2: Improve Network Reliability without Changing Outbound Network Connections

In order to guarantee non-stop services, BCCB uses two ISP connections to connect E-bank to the Internet: a 10m cable line from CNC International and a 2M cable line from China Telecommunications. The challenge will be how to improve the stability and performance of the connections by automating functions such as Auto-routing and backup system, instead of manually performing these functions.

Challenge 3: Efficient Integration and Use of Network Resources

With the old network system, the cause of a disconnection in the network could not be pinpointed to a single source. Therefore, the challenge is to have the network automatically perform load-balance and let the administrator easily manage the network by receiving easy-to-understand network statistics. The administrator can then analyze the network behaviour and make adjustments when necessary.

● Why AscenLink[®]

After a strict testing procedure, BCCB chose AscenLink as its network equipment provider because of the following:

- 1 AscenLink offered load-balancing which would be performed with different ISDN connections such as ADSL, DDN, and Fiber, using methods such as routing, bridging, PPPoE or DHCP client to integrate the connections.
- 2 The Multihoming feature can add stability of the outbound services and significantly reduce the risk of failure.
- 3 Load-balancing and Fault-tolerance features to improve the performance and reliability of the network.
- 4 Multiple algorithms to choose from for load-balancing, i.e. by round-robin, by upper and lower bandwidth limits, by connections, and more.
- 5 LinkReport offers administrators an efficient way to manage the network using statistical analysis regarding the network behaviour.

AscenLink's features and functions outclass its competitors in the same price range. As well, its price is more reasonable compared to higher-end competitors, such as F5, while offering similar functions. In addition, AscenVision's knowledge of the Chinese market has improved the usability of AscenLink, and provided an easy installation procedure and management tool for the network administrators.

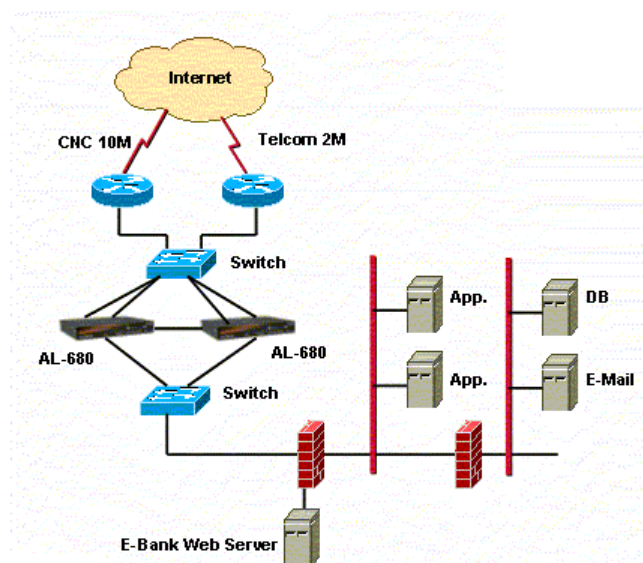


● Solution

After carefully analyzing the situation at BCCB, AscenVision proposed a solution which includes the following features:

- 1 Using AscenLink to integrate the multiple ISP connections will provide functions such as backup lines, fault-tolerance, and multihoming, and improve the quality of the services.
- 2 Using the high availability (HA) mode with two AscenLink machines will provide another layer of backup support should one AscenLink machine fail. This will further reduce the risk of failure in the network.

Topology:



● Return on Investment

- 1 AscenLink's easy deployment and high usability can easily integrate the old network with the new one. Its user-friendly interface can also reduce the cost and time for the administrator to learn the system and manage it.
- 2 After BCCB used AscenLink to integrate its ISP connections, it has been able to efficiently use its bandwidth and eliminated the cost of excess bandwidth. This will save the company an estimated \$500,000 RMB annually.
- 3 AscenLink has improved the efficiency and stability of the E-bank services, which in turn has increased the clients' confidence in the system. BCCB has seen a rise of profit from E-bank and expects an increase of 30% this year.