

case
study

CIBC

CIBC Adds New Client Access Options
With ACI Web Access Services™





Canadian Imperial Bank of Commerce (CIBC) is a leading North American financial institution comprising five strategic business units: retail products, retail markets, wealth management, CIBC world markets and Amicus, which is CIBC's co-branded retail electronic banking business. CIBC has more than 8 million retail banking customers and approximately 8,000 corporate and investment banking customers.



CIBC Banks on a New Solution

CIBC's telebanking system processes more than 80 million transactions per month and provides remote banking and Internet banking facilities to more than 3 million customers. To offer these customers additional access options to account information, CIBC wanted to develop client front ends using simple object access protocol (SOAP) and Web services.

"With Web services becoming more standardized, and with strong input from our corporate architecture group, we felt that SOAP was the best protocol to update the message protocol between our application servers and the remote banking system," said Matthew McLarty, application architect at CIBC. With SOAP and Web services, CIBC would be able to support rapid development of client software via integrated development environments (IDEs), such as Microsoft® Visual Studio, .NET and the Apache™ Axis project.

Building on Past Success

CIBC has an extensive BASE24® environment that includes BASE24-atm®, BASE24-pos® and BASE24 Remote Banking™. "We've developed an excellent working relationship with ACI," McLarty said. "ACI has always provided prompt responses to our requests and delivered high-quality products."

Upon learning about CIBC's SOAP project, ACI presented CIBC with ACI Web Access Services™. Web Access Services is a Web server solution that brings new life to existing applications. The solution allows businesses to offer new Web-based services to end users.

CIBC conducted a proof of concept using Web Access Services with its new application servers. The proof of concept was successful and allowed CIBC to finalize the technical requirements for the new messaging paradigm. CIBC's proof of concept began in February 2002, and throughout the next few months CIBC identified several product enhancements.

"Each enhancement was incorporated into Web Access Services quickly and effectively," McLarty said. By October 2002, all of the code was tested, and all of the desired messages were fully supported.

Benefits for BASE24 Users

At CIBC, all transactions provided by the BASE24 ISO host interface can be automatically exposed as Web services. Moreover, the Web Access Services SOAP engine supports incoming SOAP-formatted requests based on Web services definition language (WSDL), and de-serializes the request into an ISO format that BASE24 recognizes. As a result, Web Access Services can Web-service-enable the complete BASE24 ISO host interface transaction set with no code changes to BASE24.

Additionally, the Web Access Services SOAP now offers a PC-based application. This application, ACI Web Services Tool Kit™, generates WSDL documents, which describe the message structure, and supports numerous IDEs to expedite client application developments that maximize BASE24 services.

Going Forward

In the future, CIBC plans to use Web Access Services to support Web services-based access for more than 35 BASE24 transactions, including bill payments, account inquiries,

transfers and new transaction types such as "consolidated view," which produces a complete account and product list to customers. CIBC also anticipates using Web Access Services for other customer touch points, like interactive voice response (IVR), Internet banking and branch environments.

With ACI as its technology partner, CIBC is confident that it will remain successful. The company is pleased with the technology and support it receives from ACI.

"While working on this project, we developed a unique client-vendor relationship with ACI," McLarty said. "They made us feel like we were all part of the same project team."

Experience, Expertise

Every second of every day, more than 800 customers around the world rely on ACI solutions to process payments, manage risk, automate back-office systems and provide application infrastructure services. More customers use ACI software to manage higher payment volumes, of greater diversity, across more platforms and geographies than any other provider in our field. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you.

ACI Web Access Services is developed and supported by ACI Worldwide. All other companies' products are trademarks, registered trademarks or service marks of their respective companies.

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*Matthew McLarty
Application Architect
CIBC*



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