

Capital Bank of Jordan's shift to the cloud delivered by STS

Executive Summary

It is not new for STS to achieve victories in the digital transformation arena. There has been a tremendous movement towards DX adaptations, a matter where STS has always been championing and committing to be the trusted digital transformation partner for its diverse clientele of several verticals including financial services and insurance, manufacturing, education and more.

This year we are adopting the Azure story as our proud success story; where we STS excelled in its implementation as an answer the client's challenges and during their DX endeavor.

Capital Bank of Jordan (CBoJ) – A big entity with equally big DX Challenge

STS's client, Capital Bank of Jordan (CBoJ), one of the largest financial services players in the country, had a vision to offer digital services that are customer centric and evolves around their daily needs.

Therefore, CBoJ has went into an extensive digital overhaul to deliver new digital experiences for corporate banking, as well as mobile and web applications for retail banking through online Banking.

CBoJ started their DX journey back in 2017 where they have acquired in-house internet banking services using Backbase and later decided to launch it on Microsoft Azure using Kubernetes as a service for the first time in the Middle East. Although a highly-complex process, STS and Microsoft were on hand to aid in implementation.

Due to the sensitivity and intricacy of the online banking omnichannel; CBoJ realized that their online banking offering was highly dependent on the cloud, such as their database, customer service and a number of highly sensitive projects that require high availability and uncompromised security. STS measured the weight of CBoJ Challenge and identified the solution to move these services to Azure and be supported by a fully cloud-native platform, and agile working practices to have an enviable position of being able to scale and adapt as needed. With this being said; STS highlighted Azure's computing power and all the on cloud features the bank needed and identified that migrating to Azure accelerates the bank's transformation by giving them state-of-the-art tools and services that facilitates the transition. Moreover, Azure has the flexibility to move to the public cloud while maintaining some data and applications on premises in a hybrid model to accommodate for security and regulatory requirement, performance and others.

CBoJ confirmed that Azure as a solution amongst other cloud platforms such as AWS, google, etc. As it provided numerous benefits such as Platform as a Service PLaaS, cost reduction, risk mitigation, compliance and accelerated digitization of mission-critical services. Moreover, Azure has exceptional integration capabilities given that the bank operates mainly on Microsoft solutions. Azure also stood out

with its availability aspect and its ability to resolve the challenges of systems by harnessing the its advantages of global presence, continuous availability, business continuity, and centralization of data. A virtual datacenter running on Azure would replace several datacenters resulting in a reduction of the cost of operation and capital expenditure. The on-demand, scalability and the elasticity nature of Azure service would indeed meet the seasonal demands. The modernization plan entailed a short-and-a long-term IT transformation strategy to implement the migration in stages.

Challenges identified by STS:

- An urgent need for banks to shift into a speedy and reliable solutions, and provide uninterrupted online services that allows the bank and its customers to proceed with their transactions with easy accessibility features
- Need for a cloud infrastructure that is secure and fulfils the bank's security requirements for its critical services and other solutions.
- Need to improve transaction and process efficiency
- Need for a secured storage facility and no risk involved
- Need for an agile platform allowing the bank to utilize according to their consumption needs
- Need to improve availability and business continuity of core applications and critical systems

Description of Services

STS worked with MS throughout the CBoJ cloud migration project and carefully analyzed the business problems they were facing and their vision to advance digitally. The teams created transformational roadmaps for several portions of the project which included: designing and building the infrastructure, preparing the cloud to host the bank's omnichannel, and measuring the capacity while insuring the security and maintenance plans are in pristine condition.

STS with MS aimed to build the customers' own digital capabilities through training workshops and advisory services. To accelerate cloud adoption, it is vital that the bank's designated staff members are able to access Azure and learn how to use the tools through training sessions so that they don't have to re-create technology that already has been commoditized.

STS offered the following services:

- STS followed Azure cloud adoption framework to plan, assess, migrate and optimize Azure hosting environment
- CBoJ partially hosted core business servers on Azure therefore STS seamlessly migrated the following into Azure: The Omnichannel, customer service, data base and some services and projects

The migration was successful and their critical servers were moved into Azure IaaS.

- STS performed cost management and monitoring advisory services Azure consumption to control, Azure spend and offering by Azure VM RI and cost control recommendation.
- STS provided Azure Managed Services to manage and maintain a healthy environment for CBoJ

STS and MS delivered its Azure based development environments and application hosting within around 10 months, while some critical systems were up and running in almost 1 month.

Measuring Success

- Azure cloud increased the overall performance by 30% compared to the on-premise infrastructure with better availability and lower cost
- Increased integration of the data center as a SQL to the already available on premises solution
- The ROI increased due to the pay as you go option and no advanced payment, the bank was able to save cost tremendously and invest in other arenas of business
- Azure Cloud provided 50 TB storage capacity
- Efficiency increased by more than 40% Using the availability sets for Azure
- Increased systems availability from to 99.999%, harnessing the power of Azure hyper- scale and global availability.
- CBoJ is satisfied and they are planning to continue with fully migrating their data center to be hosted 100% on cloud along with other ongoing azure projects.

This Azure Migration success story is one example amongst 35 customers that STS successfully implemented with high customer satisfaction and who are still growing their annual Azure consumption.

Microsoft and STS – A rich history

STS has been loyally partnering with MS since its inception, enabling its customers through adopting the most appropriate MS technologies amongst the other solutions in the market. Due to their successful MS offerings in the market and throughout various industries; STS has managed to acquire a dense list of competencies as a gold partner in many aspects such as Gold Cloud Platform, Data Platform, Data Center, Security and much more gold competencies.

Armed with the Gold Cloud Platform competency; STS's engineers were able to excel in implementing this Azure project and facilitate to its success, as they were highly equipped with the certifications and knowledge required to deliver it in the best way possible.

Moreover, STS has been awarded the Partner of the Year awards for three consecutive years in 2016, 2017 and 2018.