

Countrywide's Solution for Host Integration With CRM

Solution: WRQ's Verastream® Transforms Business Logic and Data Into Service Accessible Through Structured Tables

By Ellen J. Silverman

Founded in 1969, Countrywide Financial Corp. has become the leading provider of consumer and business-to-business financial services in domestic and international markets. Countrywide, through its family of companies, originates, purchases, sells and services mortgage loans, and offers related products and services, such as insurance brokerage, mortgage-backed securities brokerage, and underwriting and retail banking. As of December 31, 2002, revenues totaled \$4.5 billion.

To maintain success in a very fast-paced market, Countrywide needed to provide a more efficient means of getting information to their sales forces.

This information was locked in host systems, operating in isolation among Countrywide's different business divisions. Information on a single customer was dispersed throughout the systems, with no way to pull all that information into an overall view of the customer's activity with the company.

In order to unify customer information across its divisions, Countrywide decided to embark on a customer relationship management (CRM) project.

"The goal of our CRM project was to harmonize our disparate systems to create a single, real-time view of the customer," said Ed Godycki, Countrywide's executive vice president, CRM and

e-Business Technologies. "We knew that we had to solve the integration challenges immediately, but the complexity of our host systems proved to be our greatest challenge."

Integrating host information with newer applications is particularly challenging because these applications were not written to be integrated with different technologies. They function according to a paradigm that is completely different from newer programming methods. They are procedural rather than object-oriented. Often they are unstructured and unorganized. They have been modified over the years and the modifications are undocumented. They are not neatly separated into tiers — the data, logic and presentation are intertwined and cannot be neatly extricated. Some newer applications have transactional interfaces but the majority have no defined API access. Many run on proprietary, non-relational databases. But even if the database is newer, because the data layer is not separated from the logic layer, it is unwise to write directly to the database. Often the only access to these applications is through the terminal interface.

Countrywide considered addressing this host integration challenge with a home-grown solution, but after some investigation determined this route to be too costly, time-consuming and risky. As Tony Vigna, vice president, CRM Development, explains, "This was too complex a task to get all interfaces built and would have been a very high-maintenance pro-



ject. We sought a solution from an outside vendor to use in repeatable ways.”

Ultimately, Countrywide turned to WRQ, a leader in host integration, to take care of bringing the host systems into Countrywide’s CRM implementation.

Encapsulates Host Functionality Into Services for Rapid Reuse in New Applications

WRQ Verastream is designed to provide real-time integration in host-intensive environments. Verastream encapsulates key host functionality into services that can then be used with new applications.

Countrywide had made the decision to use Siebel e-Business Application as the corporate framework for all customer information. Verastream’s job was to produce services out of Countrywide’s host systems and to make those services available to Siebel.

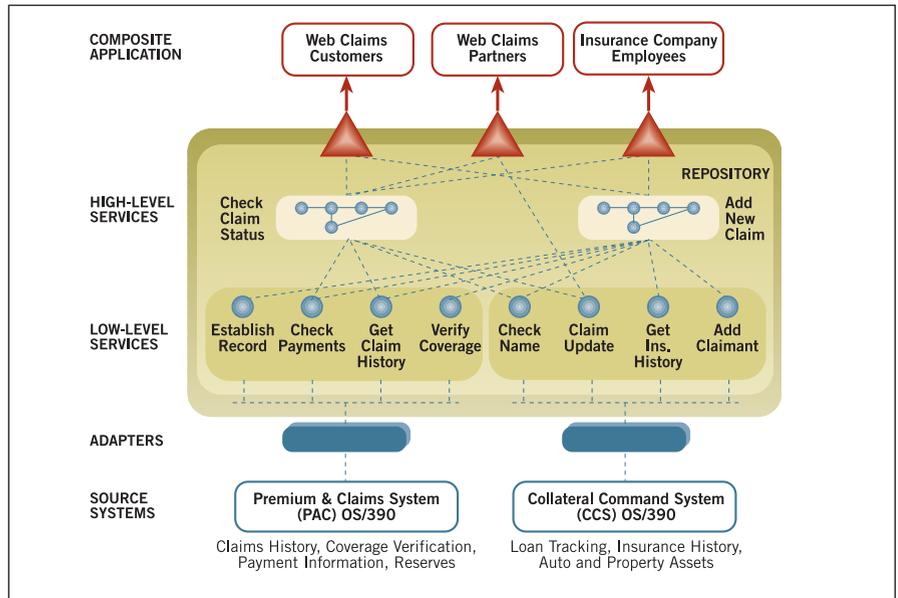
The first Verastream project at Countrywide integrated the claims processing systems of Balboa Life & Casualty with Siebel 7. The entire project, including the Siebel implementation, took four months, the kind of rapid turnaround time that Countrywide required.

Driven by Services

Verastream works by transforming relevant data and business functions from highly disparate systems into interchangeable services, which can then be used in composite applications. This approach leverages existing, proven systems to do most of its work. With Verastream, developers can build composite applications that integrate information from a broad range of host types, including IBM OS/390, IBM AS/400, HP VAX, and HP e3000. In the first Countrywide project, Verastream integrated functionality running on IBM mainframe and AS/400 systems with Siebel.

Verastream provides an advanced abstraction process that takes place at multiple layers:

- Abstraction of communication details of the host application, via technology normalization
- Abstraction of operational details of the host application, via encapsulation of functionality into services
- Abstraction of the programming details required low-level tasks from host applications into high-level business



functions, via service composition.

This process completely insulates developers on the front-end from the complexity of the underlying host applications.

Once abstraction is completed, Verastream makes its services available to new applications through leading, industry-standard interfaces. Verastream provides equal support for Java and .NET so that application developers don’t need to learn new programming skills. Countrywide used Verastream’s Siebel interface, which automates the process of linking Verastream services to Siebel business objects and virtual business components.

Access to the Host Through Standard SQL Commands

A unique abstraction capability available to Verastream users is Verastream’s table representation. Verastream can make a host application look like a database table. This means that an unstructured compilation of host screens and data can be viewed by the developer as a structured collection of tables. Like standard databases, Verastream’s table representation supports procedure calls and SQL commands. This gives developers access to host data using a very familiar language.

Generates Rapid Results With No Disruption

Verastream’s abstraction capabilities produce rapid integration by reducing development complexity and optimizing individual skillsets. Because Verastream’s approach to host applications is non-invasive, there is no risk of disruption

to mission-critical systems. And because Verastream produces services that are reusable, the product can dramatically accelerate enterprisewide integration. Once the host functionality is encapsulated for integration with the first application, that service is available for reuse in any other application that needs it.

Reusable services can be stored in the Verastream repository, where all authorized developers can have access to them for use in their own integration projects.

In fact, the Countrywide team is taking on several additional projects, moving the Verastream technology across the organization so that functionality siloed in host systems can be extended to new applications.

Both Godycki and Vigna were very pleased that WRQ delivered the initial Siebel integration project in such a timely manner.

Godycki states, “Overall, we are very happy with our decision to turn to WRQ for help with our host integration needs. Verastream is applicable across a broad range of midrange and mainframe systems and we can use this technology anywhere, not to mention the money and time we saved. We now have greater flexibility in technical decisions. The initial results were rapid, and the integration was seamless.”

Verastream integration software is available from WRQ, Inc., 1500 Dexter Ave. North, Seattle, WA 98109. Voice: 206-217-7100 or 800-872-2829; Fax: 206-217-7515; Website: www.wrqi.com.