



windows embedded customer case study



Chinese Bank Expands Global Operations, Cuts TCO \$1.1 Million with Intelligent System

Customer: China Minsheng Banking Corporation

Website: www.cmbc.com.cn

Customer Size: 10,000 employees

Country or Region: China

Industry: Financial services—Banking

Partner: Nantian Electronics Information Corporation

Partner Website: www.nantian-info.com

Customer Profile

China Minsheng Banking Corporation was established in 1996 under mostly private ownership. Based in Beijing, the corporation has more than 200 outlets throughout the country and more than 700 banks worldwide.

Solution Spotlight

- Reduced annual cost of ownership US \$1.1 million
- Increased uptime by 10%
- Improved manageability with remote updates
- Enhanced customer service with better connectivity and UI

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“We estimate that we can cut 20,000 labor hours and save approximately CNY¥7 million (US\$1.1 million) annually in maintenance costs with Windows Embedded.”

He Xiaojie, Information Specialist, Technology Department,
China Minsheng Banking Corporation

To expand its worldwide operations, China Minsheng Banking Corporation (CMBC) needed a banking solution that would connect ATMs, customer-service terminals, and specialized applications. The bank implemented an end-to-end solution anchored by Windows Embedded that connects 30,000 terminals and 4,000 ATMs with a Beijing data center. The intelligent system provides CMBC with better flexibility and support for business growth, improves system manageability, enhances customer satisfaction, and lowers the total cost of ownership.

Business Needs

China Minsheng Banking Corporation has played an important role in the transformation of the country’s financial industry. The first commercial bank under mostly private ownership, CMBC is committed to banking reform and the implementation of standard, industry-leading enterprise banking systems. Today, the rapidly growing bank has 200 outlets in China and more than 700 international locations.

Like most banks, CMBC serves customers through an array of ATMs and staffed terminals. The bank maintains more than

30,000 terminals and 4,000 ATMs worldwide, and it wanted to implement self-service kiosks as well. However, the stand-alone systems were difficult to maintain, and integrating new applications and peripheral devices was also challenging.

“We wanted to implement new marketing channels, and to respond faster to market changes,” says He Xiaojie, Information Specialist in the Technology Department at China Minsheng Banking Corporation. “However, our existing system was difficult to customize and upgrade and connectivity could be a problem.”





To support expansion and keep up with China's evolving business environment, CMBC wanted a better banking system—one that would enable connectivity between ATMs, customer-service terminals, and line-of-business (LOB) applications.

Solution

CMBC turned to Nantian Electronics Information Corporation to help implement a new solution. Nantian is a Microsoft partner and leading Chinese provider of automated banking solutions. The company already had a strong relationship with the bank. "Nantian has a broad partnership with us in both hardware and software," says He. "The level of support and cooperation has been ideal, and we expected to gain a solution that would ease expansion and provide better security."

Nantian designed an intelligent system based on the Windows Embedded operating system, Windows Server, and the Microsoft .NET Framework. In addition, the system uses Language-Integrated Query (LINQ)—a component of the .NET Framework—to build queries.

The intelligent banking system includes a network of service terminals, ATMs, and kiosks that connect with back-end servers running reporting, line-of-business, and management applications.

CMBC expects to complete its global rollout by July 2013, including the addition of approximately 2,000 kiosks. The solution is centrally managed from the bank's Beijing data center.

Benefits

With a centralized, end-to-end banking system based on Windows Embedded Standard, CMBC bank gains better support for business expansion, easier management, improved customer satisfaction, and a decreased total cost of ownership.

Provides Better Support for Business Growth

By taking advantage of the Windows Embedded platform, Nantian designed a

solution that it can easily customize to support new services and provide better support for business growth. "With a more flexible solution based on Windows Embedded, the bank sees the business benefits instead of the technology," says Lin Ying, Program Manager at the Nantian Electronics Information Corporation. "They gain an end-to-end banking system with improved scalability and transparent, virtually unattended maintenance."

Improves Manageability

Another key benefit of the new solution is centralized management. "The Windows Embedded system is much easier to manage," says He. "For example, we can remotely perform upgrades and other management tasks, and there is better connectivity with peripheral devices."

Enhances Customer Satisfaction

A more reliable, end-to-end banking system means better connectivity not only between technologies, but also between customers and the bank's services. "The intelligent banking system based on Windows Embedded promotes better interaction with customers," says He. "It's also more stable, and we have increased uptime by 10 percent, both of which improve satisfaction."

Better flexibility also helps the bank enhance the customer experience. "By using a solution based on Windows Embedded, we can quickly add new services to meet customer requirements," says He. "Ultimately, the customer benefits from both better service and stable performance."



Cuts TCO by More than \$1 million

By taking advantage of an enhanced interface and better connectivity between applications and devices, CMBC is spending less time troubleshooting technology issues. "With a banking system based on Windows Embedded, staff are spending less time running the system and more time developing business projects," says He. "A more reliable system means lower total cost of ownership."

The bank expects to reduce IT costs significantly by deploying devices running Windows Embedded. In the past, engineers traveled five times each year to maintain 2,000 kiosks. Now, the company can handle management tasks remotely. He says, "We estimate that we can cut 20,000 labor hours and save approximately CNY¥7 million (US\$1.1 million) annually in maintenance costs with Windows Embedded"

Software and Services

- Windows Embedded Standard 7
- Microsoft Server Product Portfolio
 - Windows Server 2008 R2 Enterprise

- Technologies
 - Microsoft .NET Framework 4

Partners

- Nantian Electronics Information Corporation