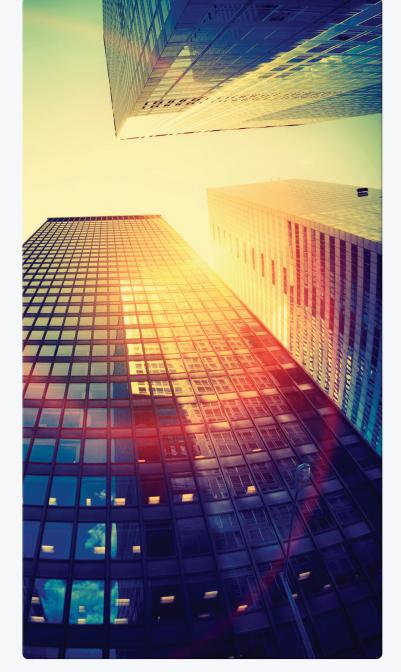






Market disruptions can play havoc with your business. Primeton's enterprise transformation solutions will position your company to be ready for the next one.





he most successful businesses have one thing in common: a commitment to investing in technology. Making sound decisions and choosing the right technology path can mean the difference between maintaining a competitive advantage and facing financial disaster. What's more, an aging IT infrastructure can leave you chasing the competition for years.

However, even the best technology investments can become a liability overnight when a market disruption takes place, such as the advent of the Web and the proliferation of mobile smart devices. The key is to prepare for these sorts of changes with each decision you make, and map out a migration path that includes the right technology partners. Primeton is doing just that, using its Enterprise On Service (EOS) Platform to help the world's largest enterprises prepare for tomorrow.

Be Prepared for Business Disruption

For decades, the pace of technology change has increased almost exponentially. While platforms, languages and applications were once updated over the course of years, today's technology updates occur in days. What's more, this describes the normal day-to-day business cycle in the world of technology — disruptions may require you to react even more quickly.

Every so often, a disruptive technology, movement or trend occurs that demands a shift in focus, an acceleration of your existing development plans or a complete sea change in your technology direction — or all of these. Making matters worse, disruption is often unpredictable and can occur when you least expect it.

History shows that companies with a technical edge will have a competitive edge. Therefore you must be positioned to react when disruption occurs; enterprises that hesitate will likely disappear. Let's take a look at the Web and mobile technologies that are still affecting enterprises today.

The Web-Transformed Business: The advent of the World Wide Web in the early

1990s created a wave of change with which businesses are still contending. With information, communication, raw data and useful applications at everyone's fingertips, the Web also has speeded up the overall pace of technology change. Besides having to maintain an online presence, enterprises must also deal with an entirely new

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genre of technology: Web applications.

The Web's transformative effects have brought about enterprise architectures and the move to create service-oriented architectures (SOA) to better leverage and Web-enable legacy software systems. The

Web also has forced many businesses, such as banks and other large institutions, to begin thinking about modernizing their overall infrastructures. Unfortunately, even today, much of this older infrastructure (e.g., mainframe technology) still exists. Even with SOA helping to Web-enable older applications, the cost to maintain and enhance



them can quickly become a liability. Although upgrade cost is an issue, it's not the only one.

For many enterprises, there's no clear path to application modernization, and 15 years into the 21st century, modernization isn't easy. There are companies with software to help, but these are often disparate solutions that weren't built together but rather are packaged and sold together. Instead, what enterprises need is a single, integrated set of solutions that they can phase in over time, providing a comprehensive migration path that will continue into the future.

The Age of Mobility: As if the Web weren't enough of a disruption, the advent of mobile smart devices has caught many companies off-guard. A lot of them are in a race to find a balanced approach to their mobile application offerings. Attempts to "bolt" a mobile app onto the front of an older client-server or mainframe-based application are often less than ideal and may fail altogether. As a result, enterprise modernization efforts must take mobility into account in addition to the Web.

The Web and mobility are only two recent examples of how unpredictable disruptive technology can always be around the corner. Will you be prepared for the next technological disruption? The answer may dictate the success or failure of your enterprise and its ability to be an industry leader. Let's take a look at some strategies to help you prepare.

Modernization and Transformation

Nearly 99 percent of banks' back-end server applications are running on older frameworks.¹ These legacy frameworks can directly affect your ability to deal with user demand-based functionality. For example, as mobile trends have encouraged hyperconnectivity, the sheer number of user requests has increased

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99%

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hinder your ability to deliver on those user demands.

With modernization and transformation, the biggest challenge is transforming back-end legacy systems to deal with changes and the increasing demands of a savvy user base. The next challenge is to find a cost-effective way to address mainframe and client-server applications that aren't easily modernized.

Modernization is increasingly important for all enterprises that rely on technology for future growth, but especially for banks and other financial institutions. With the financial crisis mostly behind us, it's critical that these enterprises quickly offer customers new products with hyperconnected services that go beyond what's offered today. Otherwise, they risk a new crisis.

According to KPMG's report "Banking Outlook: An Industry at a Pivot Point," the last four years of earnings improvements

dramatically, and these older frameworks can at U.S. banks have been achieved mostly through cost cutting and other restructuring. The report goes on to suggest that it's time banks shift from a defensive strategy to an offensive one, and transform their technology infrastructures to better connect with customers, mine value from big data, improve internal processes, leverage the cloud for cost savings and growth potential, and rebuild their public images.

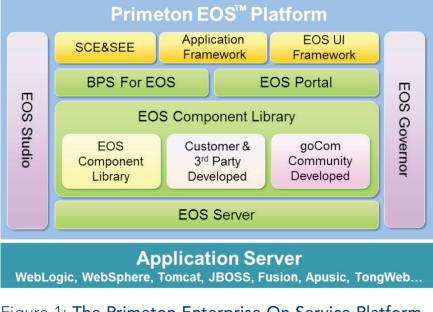


Figure 1: The Primeton Enterprise On Service Platform

As with most business problems, choosing the right technology is the key to solving the modernization challenge. Process also must be considered in any modernization effort. For instance, to successfully transform decades-old legacy applications, an agile approach works well, with incremental changes that start right away. However, you need a comprehensive technology platform that supports this incremental approach.

> Think of this effort as a journey that will evolve over time, so the modernization platform you choose must go beyond your current plans and prepare you for the future

> "In our view, the next crisis could revolve around IT, given the value and volume of data that banks generate, the attraction of that data to cyberthieves and vandals, the complexity of banks' IT systems, and banks' utter reliance on those systems, some of which are highly coordinated while others are dispiritingly disjointed," KPMG

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says. There will be an increasing burden on IT over time, requiring you to transform your infrastructure today.

Describing the need for modernization, KPMG explains, "It is, unquestionably, a top-of-the-house strategic imperative, and everything about these changes in technology must be driven by the customer and the business imperatives."

The Human Resource Factor

The human resource aspect of modernization is just as important as the technology you choose. Not only are you modernizing your applications, you also must modernize your approach to development and your developers themselves.

We see a trend emerging toward visually assembling application architectures and components to generate new applications. This paradigm uses a building-block approach to application assembly resulting in very rapid prototyping, user-interface refinement, application integration and the use of subject matter experts as developers.

Visual application assembly tools enable business analysts to turn ideas and strategies into working applications without a traditional development cycle. Tools include business process management software that lets workflows be defined with on-screen flowcharts; visual user interface builders through which dashboards and reports are easily generated; and visual templates that support the live importing and exporting of data into and out of business applications such as spreadsheets and word processors.

The applications built with these visual tools meet the needs of the majority of business users. For applications that require further development, these tools are often built on platforms that support integration with more

PRIMETON EOS COMPONENTS

Enterprise On Service (EOS) A Java EE-compliant application server with Eclipse support, unique visualization tools that provide full application life-cycle support for mission-critical, highperformance applications.

Enterprise Service Bus (ESB) An industry-leading service integration platform for high-performance, reliable messaging with easy management and monitoring features.

Business Transaction Platform (BTP) A business transaction engine built on an advanced serviceoriented architecture (SOA) and standards for new application development and legacy application and database migration. A lot of effort went into ensuring that the Primeton EOS Platform views transactions in the same way a bank does. Security and accountability are paramount, with an audit trail maintained at each phase of each transaction.

Business Process Suite (BPS) A full-featured business process design and management tool that's like no other on the market.

Mobile Enterprise Platform (MEP) A full life-cycle mobile application development environment with tools to help migrate existing applications and data to mobile devices.

Enterprise Portal Platform (EPP) A content management and personalization suite with singlesign-on support for Web portal development.

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traditional development life cycles. The result is an extremely agile development process that improves rapidly with user feedback and helps you adjust to disruptive technologies.

Primeton EOS: Your Migration Plan

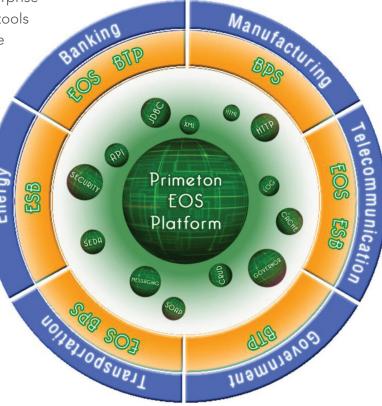
The Primeton EOS Platform supports an agile approach to application modernization, with standards-based enterprise software and visual development tools similar to those just discussed. The Primeton EOS Platform is a cohesive, integrated solution. It's not a stovepipe software stack composed of components from different vendors through acquisitions. Instead, it's an organically grown set of solutions, built to work together from the beginning.

The Primeton EOS Platform is based on Java EE. Primeton also is a contributor to the

Figure 2: The enterprise markets that the Primeton EOS Platform serves

development of standards, such as Service Component Architecture (SCA) and Service Data Objects (SDO), and a key member of many standards organizations, such as the Organization for the Advancement of Structured Information Standards (OASIS).

The Primeton EOS Platform is made up of several components (see box, p. 5). The



user interface, administrative consoles and monitoring tools for each component of the platform are consistent and comprehensive. Additionally, visualization is used to unify the platform's components, so that as you build an enterprise application, you don't have to worry about which of the platform's components you're using. Business process flows are modeled visually, with additional visual tools to aid in problem solving.

Overall, Primeton provides a visual approach to application construction that utilizes drag-and-drop definition and construction. With this technology and approach, you can make application development simpler for everyone, developers and nondevelopers alike, letting business analysts and other subject matter experts easily build end-user applications.

A Proven Platform

The Primeton EOS Platform was built specifically to meet the needs of transformation in a very challenging environment: the Asian markets. Historically, enterprises in countries such as China have operated with old proprietary technology. Given the strict regulatory requirements and careful government oversight, modernization efforts tend to be prohibitively expensive when done in isolation.

However, with China's growing role in global economics, the need to be forward looking in overall technology direction has grown as well. The Primeton EOS Platform has helped Chinese businesses transform their applications and meet regulatory requirements, remain standards-based, cut costs, leverage existing workers and grow their businesses.

Primeton's customers include the Industrial and Commercial Bank of China (ICBC), <u>the</u> <u>world's largest financial institution</u>, as well as China Mobile and China Telecom, which are among the world's largest mobile and telecommunications companies, respectively. Primeton has chosen to serve as a close partner with these enterprises to help them learn and share from each other's efforts with the platform. Today, more than 300 enterprises globally use the Primeton EOS Platform.

Find out what some of the world's largest banking, telecommunications, energy and manufacturing companies have already discovered with the Primeton EOS Platform. Your business requires an unrelenting focus on connecting with customers through new IT infrastructure that delivers innovation and value — now and in the future. With its seamlessly integrated components, consistent administrative interfaces and unique visual

development approach, Primeton can help your business prepare for the future today.

1. The top 50 banks are running custom back-end systems that were developed in the mid '60s, '70s and '80s. The remaining 6,114 banks, based on recent Accuity data, are all using legacy technology, including Fiserv, Fidelity Information System, ACI and Jack Henry & Associates.

About Primeton Software, Inc. To meet the challenges facing the enterprise caused by the legacy status of client-server and mainframe business applications' inability to communicate directly to the Web, Primeton Software assists the enterprise in the migration of existing business functionalities and services on to the Web through the deployment of its proven software solution suite.

With more than 300 enterprise customers, Primeton Software is the provider of the world's leading SOA (service-oriented architecture)-based application platform to the enterprise market with 200 technology partners, over 60 telecommunication operators, and in excess of 400 developer resources located throughout Asia. Primeton Software is one of the primary contributors of the SOA international standards SCA (Service Component Architecture) and SDO (Service Data Objects), and it's a key member of the OASIS (Organization for the Advancement of Structured Information Standards) e-commerce committee.

Primeton Software products include Enterprise On Service (EOS®), Business Transaction Platform (BTP®), Business Process Suite (BPS®) and Enterprise Service Bus (ESB®). We have sold and implemented our solution to the enterprise market, which includes the following industries: banking, telecommunication, government, manufacturing, energy, transportation, healthcare, retail and e-commerce.

The value drivers of our enterprise-wide application development platform solution are to assist enterprise customers to achieve lower cost production, higher quality products and services, faster delivery to market, and thus maintain their competitive edge.

