



CUSTOMER SPOTLIGHT Bankers' Bank of the West



Bankers' Bank of the West engages 3Cloud for app innovation to solve challenges with key business applications

CHALLENGE

Bankers' Bank of the West (BBW) was formed in 1980 as a correspondent bank. They provide high-quality products and services as well as deep industry expertise to hundreds of community bank clients in the western states and Great Plains regions. The organization is driven by the goal of keeping community banks strong and relevant. BBW had previously invested in building a custom application to track repetitive tasks performed by staff plus any system-wide changes that would potentially introduce either business or technical risks to the organization. This tool was critical to comply with necessary industry regulations and audit requirements. The existing application had a shell in place with the basic needs/requirements; however, some required functions were incomplete.

In a separate situation, BBW had applications that support their Bank Card business offer services related to debit card processing, merchant services, payment processing and credit card offerings. The organization received data in various flat file formats from a third-party financial services data provider. These file formats were not structured for easy programmatic use and required abnormal and error-prone test parsing routines. When the provider modified a file format, it caused significant business disruption. BBW wanted to evaluate their existing application to retrieve data from an API solution, as well as modify it to support a new credit card issuer.

↓ SCROLL TO VIEW THE SOLUTION & RESULTS





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SOLUTION

Bankers' Bank of the West engaged with 3Cloud to solve both of their challenges. First, we partnered with the client to finalize the development of the existing custom tracking application. Our team refactored the existing codebase to provide better organization and encapsulation, making the application easier to understand and maintain. 3Cloud also evaluated additional requests and requirements, mitigating gaps in the initial scope of the prior development with BBW's current needs and expectations.

To solve their data challenges with their apps supporting their Bank Card services, 3Cloud assessed the API offering from the third-party data provider and identified a performance limitation; the applications required transaction data to be aggregated in monthly time frames. We found that a solution was necessary to receive the individual transaction data. 3Cloud created a background service that performs the API requests to retrieve much smaller sets of data daily. We modified the source code of the existing apps and replaced the flat file upload and parsing with data retrieved from the API. In addition, our team created an API service layer to provide accessible endpoints that perform data retrieval and the necessary aggregations, and then formats the result into the required data structures.

⬇️ [SCROLL TO VIEW THE RESULTS](#)



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RESULTS

By working with 3Cloud for final development of their custom tracking app, BBW now has a fully functioning application that addresses all their requirements. Employees can create and view their scheduled tasks and document the completion of work performed. Changes to technical systems can be tracked along with a risk rating to provide insight into potential risks/impacts of those changes. Management can track employees assigned workload, view business and system changes and review the history of these changes over time. The tool also serves as a system of record, providing an audit trail of modifications and changes to satisfy necessary audit requirements.

Our engagement to access and modify BBW's application supporting Bank Card services removed the app's reliance on the complex file parsing logic by utilizing the API with a well-defined database schema. This change removed a significant source of errors and program crashes. Because the data is now retrieved throughout the month and stored in BBW's own database, performance is significantly faster. Other existing applications, as well as future apps, now have access to the data store and API layer, which opens further possibilities for BBW to use this data for other value-add purposes.

BANKERS' BANK OF THE WEST CLIENT PROFILE

Provides products and services to 300+ community banks in the western states.
Annual Revenue: \$4M
Employees: 40
Innovation Focus: App Innovation