



Leveraging eMerge for automated tasks and digitilization



The Client

The client is a major player in the European financial sector. This institution has a robust back-office system, the eMerge application, specifically designed to manage the banks' mortgage loan portfolios for all its customers.

The eMerge application is on the IBM Z platform. This back-office application has a high volume of business operations including creating and maintaining client accounts, reports, business calculations, simulators, correspondences, personal details and more.

The Challenge

The client's mission was to create on the eMerge application, a new frontend with a unified look and feel like the rest of the bank's digital applications. It should allow access to the mortgage application through the Internet for all the bank's agents and customers.

The access to the back-office application will be using web services developed specifically for this purpose; these web services can be used also from other allowed sources. An API can then read from the web services enabling the applications to interact with third-party applications.

The Solution

The client chose Sapiens eMerge platform on IBM Z, to develop the web services that perform updates on client accounts according to the current application business operations. IBM Z integrates advanced AI into the hybrid cloud, optimizing performance, security, and decision-making where critical data resides, delivering the agility every business needs.

The web services are emulating the business application operations by using the original eMerge transactions and business rules, therefore there is no need to rewrite the business rules and any change on the original business rules (core application) will be transparent for the web service and no change is required in the web services. For many years these rules have been on the legacy system, and by using web services, the customer does not need to rewrite everything to provide a digital experience for their customers.

The web services use JSON messages to perform the required updates business functions on IBM Z. By utilizing the Web Service well established public communication system, Sapiens provided the bank with dramatically improved cost-effectiveness of information transfer, increased reliability, and accelerated development.

The Benefits



Maintenance

Changing of business logic will not require a change of web services and the changed business logic will be expressed in the web service too.



Unified look and feel

No new application is needed to meet the requirement of a unified look and feel in the application's frontend.



Reuse of web services

Reuse of webservices across various applications.



Accessibility

The new front end and eMerge applications using web services on IBM Z are accessible for internal users and / or external users (Agents)



Digital services

In the future, the bank can expose services to the loan owners for updating their accounts using some of these web servicing screens.

The Results

The use of web services for eMerge application on IBM Z creates a notable change in the current work of the client. The seamless improvements resulted in operational efficiency, no need to rewrite a new complex application, no changes are required on the current eMerge application, the platform stays on IBM Z, and only a new front end needs to be developed. Leaving the legacy system in place, the web services layer allows for modern technologies to connect to the core. This layer opened a new world of applications to all the bank's users.

Investment in IBM Z opened access to the data and shows it in a more accessible way via modern technology due to the ongoing availability of historical data and logic.

Now with the ability to make the apps more accessible and user friendly, users are uploading more information, saving time, and the bank receives more applications helping them focus on growing their business.

The collaborative effort between Sapiens and the leading European bank stands as a demonstration of the successful optimization of critical back-office operations. By leveraging eMerge's innovative technology solutions and expertise, the bank achieved substantial improvements in managing its mortgage portfolios, ensuring a seamless and efficient experience for its valued customers while upholding industry-leading standards of operational excellence and security.

Sapiens Insurance Platform

A future-proof, AI-based, open and integrated insurance platform, which accelerates innovation, delivers sustained value and empowers insurers to grow, differentiate, and stay ahead. [Learn More >>](#)

About Sapiens

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