



Multi-bank services platform offers robust and secure transaction processing

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Philippe Dermine
Chief Technology Officer
Isabel

BT’s technology and consulting services support Isabel’s mission critical business systems and help the company to explore new strategic areas

Marketplace

Founded in 1994, Brussels-based Isabel is a multi-bank electronic platform provider offering Belgian and international companies a single and secure interface, called IsaGate, to conduct business with their banks. Isabel’s customer base includes over 110,000 businesses of all sizes that rely on the company for electronic transactions and e-banking services.

A combined initiative of over 20 major banks, Isabel offers a message store for almost all electronic financial transactions that occur in Belgium, including processing of pay cheques, sending of invoices, and issuing of digital certificates. This makes Isabel one of the mainstays of the Belgian economy.

Business opportunity

Isabel has turned the internet into a trusted commercial marketplace for an increasing number of Belgian and international businesses. With hundreds of thousands financial transactions – representing billions of euros – taking place each day, the Isabel platform needs to deliver maximum performance in terms of speed, integrity, availability, and security.

In addition to financial services, such as processing of payment instructions and account information, Isabel also enables businesses to perform regulatory e-government transactions including submitting and delivering VAT and employment declarations. It also provides trusted e-business services such as electronic certification of digitally signed emails for notaries and accountants, and automated dispatch of large volumes of invoices.

Achieving these objectives requires an integrated approach that combines best-in-class hardware, software, and connectivity with high-end management and support across all IT domains. “The Isabel platform is complex and critical by its nature. This prompts us to team with partners who are capable of delivering the products, services and support we need to ensure seamless service operations for our demanding clients,” says Philippe Dermine, Chief Technology Officer at Isabel.

Case study

Isabel

“During the last five years, not a single security incident has occurred. During that period, BT has consistently enhanced the resilience of our business and has enabled our banks and their clients to meet and exceed regulatory obligations. At Isabel, we have come to appreciate BT as much more than a mere provider of network infrastructure services.”

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BT solution

The Isabel platform consists of several key components like the message store, a central message gateway, and secure interfaces for Isabel’s applications at customer sites. BT played a key role in developing, implementing, and supporting the message store.

Implemented in the mid-1990s, the message store is based on a BT-developed concept and continues to be at the heart of the Isabel platform. When Isabel opened its services to the internet, BT developed a firewall solution and helped to define security policies. Later, in response to the ever-growing demands of Isabel’s steadily increasing service portfolio, BT teamed with Isabel to move the message store to a redundant server configuration. That new distributed redundant architecture provides the highest levels of performance, security, scalability, and availability.

The next step was the joint development of IsaGate and eInvoice Connector, a secure gateway to Isabel’s e-banking, e-government, and e-business products. The flagship component of the Isabel platform, IsaGate enables fast and flawless processing of large quantities of electronic transactions for the affiliated banks and large companies – safe and secure – without human intervention. In fulfilling a system integrator role, BT provides tailor-made implementations of the IsaGate solution, not only supplying the software and hardware components but also installing and supporting them with monitoring and maintenance services.

“BT offers us a comprehensive and flexible solution portfolio,” says CTO Philippe Dermine, “allowing customers to pick the services they need and tailoring them to meet individual requirements.” In practice, banks may source their own communications infrastructure (leased lines) and rely on BT to provide layered services such as encryption, round-the-clock support and ongoing maintenance. Likewise, customers define their desired resilience and capacity levels, with BT implementing software and hardware in accordance with those specifications.

Results

With more than one million transactions being executed every day, IsaGate plays a pivoting role in Belgium’s national and international electronic financial traffic. BT has made major contributions towards achieving this, and the affiliated banks and their over 110,000 customers have achieved significant savings in terms of time and money, allowing them to focus on their core activities.

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Now that IsaGate and its associated services have proven themselves as time-tested solutions, the moment has come to look at new strategic initiatives. Isabel is considering outsourcing the management of its ICT infrastructure including components like PCs, printers, databases, and remote connections (VPNs). Philippe Dermine concludes: “BT has helped us in developing, implementing and operating a high-end transaction environment. We will certainly be looking at them in exploring the options for responding to our emerging outsourcing needs.”

Main BT products and services

- BT Managed Security Services
- BT Consultancy Services
- BT Systems Integration Services
- BT Hardware and Software Delivery Services
- BT Installation and Maintenance Services
- BT Network Infrastructure Services

Offices worldwide

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