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Case Study

DIGITALLY COVERED

Banko di Seguro Sosial IT team makes continuous use of WaveMaker to modernize mission-critical applications in a matter of months.

Mission-critical
Web Applications

Faster
Go-To-Market

4+ years
of Continuous Engagement

> The WaveMaker team responded very quickly to our requests. Project execution was smooth and we are very pleased with the results.
>
> Franklin Prince
> ICT Manager, SVB Curaçao

Banko di Seguro Sosial
Sociale Verzekeringsbank
Social Insurance Bank

Industry:
BFSI - Social Security

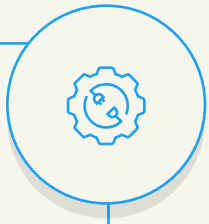
Location:
Country of Curaçao - Kingdom of the Netherlands

No of Employees:
300+

SNAPSHOT

Business Scenario

- SVB digital solutions needed to synchronize faster with dynamic government policies and stakeholders requirements
- Existing technology and team expertise could not scale to the stakeholder requirements impacting day-to-day business operations
- Customer experience was not consistent across applications
- Investment in Microsoft SQL Server had to be reutilized for economies of scale



Solution

- SVB IT team invested in a low code platform for the rapid development of applications and was provided standardized training
- A consistent visual framework was replicated across all applications
- A core shell consisting of database integration, secure API interfaces, and UI was created to be reused across applications
- Microsoft SQL Server Membership Schema integrated with WaveMaker for reuse

Benefits

- A lean team of 4 developers was able to operate in a self-service* model using WaveMaker with minimal help
- Reuse of core-shell cut down the turnaround time for application development
- Mission-critical applications impacting business were created with fast go-to-market
- A critical emergency response application was created in 2 days
- Third-party integrations such as FaceX API was now possible

BUSINESS SCENARIO - **THE LEGACY CONUNDRUM**

Banko di Seguro Sosial (Bank of Social Security) is based out of Curaçao Island, a country under the sovereignty of the Netherlands. Sociale Verzerkingsbank (SVB) upholds its social responsibility to ensure a sustainable social security system for all its fellow citizens. The bank caters to the government and performs executive functions dealing with insurance policies against health, old age, accidents, and unemployment.

Being a major provider of insurance for an island of over 158,000 citizens, SVB has endeavored to ensure that the entire process of insurance: cover to claim is hassle-free. To do so, the bank digitized its internal and external processes with the help of an internal IT team with legacy expertise. These mission-critical applications covered a gamut of operations that SVB catered to. Certain citizen-facing applications such as the SVB healthcare portal took care of crucial online services provided to healthcare entities and patients. Others such as the Central App Membership management project were pivotal for the administration of applications, users, roles, and security settings. Even more critical was the API-driven web service used by the tax department through which companies could submit their insurance premium declaration directly to SVB.

However, Sociale Verzerkingsbank (SVB) had a set of challenges that they needed to overcome:

- SVB worked within the government framework. Government policies and regulations were subject to change with time. SVB's applications had to comply with these. Additionally, they catered to other departments such as health care, tax, and insurance, which had a dynamic range of requirements that existing applications couldn't scale up to. As a result, critical processes such as premium payments, tax payments, and healthcare processing were adversely affected and customer experience deteriorated. A synchronized evolution of applications was a need of the hour to fulfill these changing requirements.

- The existing applications were built on legacy technologies such as Microsoft stack and Centura framework. These applications were not present as a web service. Some applications were built on the Microsoft Silverlight front end, a deprecated application framework with limited browser support. As a result, user experience across applications was inconsistent and limited. Any kind of improvisation using the existing technology would have resulted in the undue expenditure of time, effort, and money.

- SVBs investment in Microsoft SQL Server was expensive. Most of their business logic resided in stored procedures in the database. Existing user policies built into the membership schema had to be reused. SVB was keen to utilize a platform that could reuse the existing schema as well as stored procedures. This would save cost as well as effort and create a standardized security model.

GOING MODERN - THE SOLUTION

The modernization effort at SVB was spearheaded by Sociale Verzerkingsbank's IT team of 4 developers. Having had some experience with rapid development platforms before, SVB specifically searched for popular low code platforms and came across WaveMaker. After further evaluation, WaveMaker's capabilities such as the ability to create responsive UI through simple drag and drop, integration of third-party APIs, integration with existing databases, and most of all ability to create customized web services were some of the features that they found appealing and catering to their needs. Further research revealed an economical cost model and value additions in comparison to other low code platforms. Sociale Verzerkingsbank(SVB) purchased 5 developer licenses for WaveMaker Enterprise and the lean team of 4 developers set out to modernize their applications. Though the team consisted of mainly legacy programmers, they were able to transition to the technical framework of WaveMaker easily and were able to develop web applications while operating in a self-service model* with a quick turnaround time.

In this midst, the SVBs IT team faced a hurdle in customizing the security of ASP. NET's SQL Server membership schema into WaveMaker. WaveMaker professional services stepped in at this juncture to analyze the complicated algorithm accessing the schema. Within 5 days, the professional services team created a view for authentication and configured it for security. This was an important milestone for SVB in its path to modernization since all further development depended on the consolidation of database security.

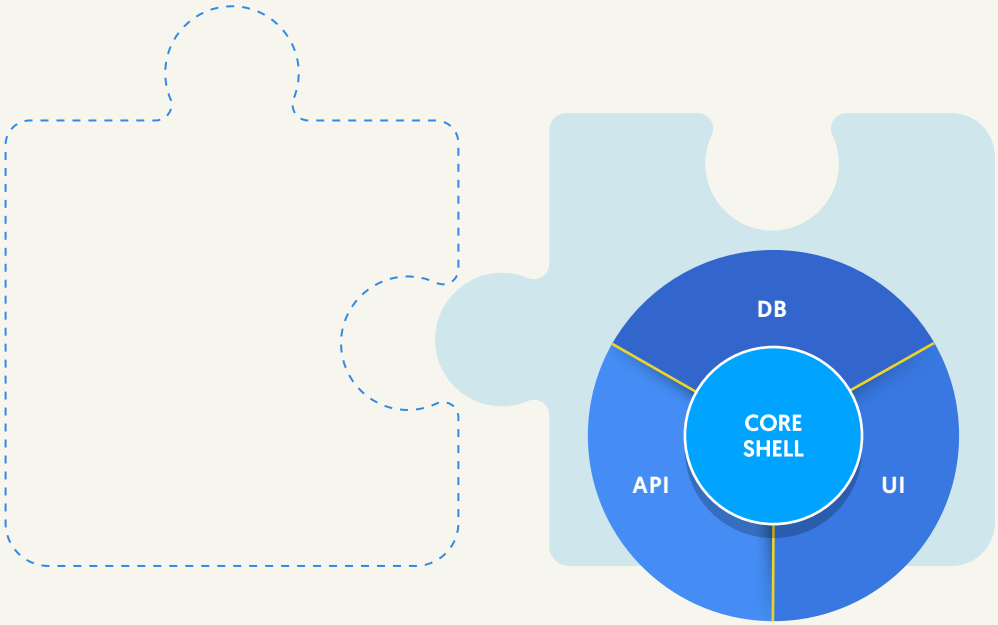
With this impediment out of the way, the SVB IT team set out to transform its applications on the WaveMaker platform. Government regulations mandated that SVB keep the infrastructure in-house which meant that applications could not move to the public cloud. The IT team then used a three-pronged approach to solve its technical issues:

- The IT team used WaveMaker to develop a consistent visual framework for all applications. Reusable and common UI elements such as responsive layouts, page templates, widgets, and design patterns were created that could be reused across applications.

- WaveMaker was used to import the database schema and map it to the UI. The stored procedures that held the business logic were reused by exposing it as a REST API for the UI to consume and render. Additional workflows were customized.

- Features such as ‘Login’, ‘Forgot Password’, and ‘Email Notifications’ were common in disparate applications. Using WaveMaker, IT engineers at SVB created a wrapper API for all common services and workflows. This in turn was reused across applications thus removing redundancy. The API calls were further secured by adding a second level of security using API interceptors.

Database integration, API interfaces with added security, and UI elements were cohesively bound together to create a core-shell. This core-shell could now be reused across all applications. This significant functionality and WaveMaker’s inherent drag and drop capability were then used to transition the customer applications from a Microsoft-based framework into a Java-based one.



In addition to the applications mentioned earlier, the IT team developed crucial applications such as a web application for retrieving data from insured persons for the right of recourse. An absence-from-work administration system for determining wages for employees was created by integrating the REST APIs provided by JotForm, a third-party integration.

> *“An emergency measure application intended to support government agents to overcome unemployment due to Covid-19 was built in solely 2 days!”*

BENEFITS - THE FRUITS OF LABOR

SVB's IT team was able to modernize all its existing legacy applications and additionally create new ones with minimum downtime. As a result, Sociale Verzerkingsbank was able to respond to stakeholder requirements rapidly. The user experience was uniform and exceptional. Government regulations were adhered to. The digital transformation that SVB underwent changed the way that it did business with its stakeholders.

The WaveMaker team relationship with SVB was that of client-enabling engagement. With just five days of standard training and minimal support on request, SVB's lean team of developers was able to transition from the Microsoft framework to Java low code effortlessly. As a result, they rolled out 6+ mission-critical applications in a span of mere months.

> *"It fulfills our purposes and allows us to connect our applications to other systems or vice versa. The frameworks on which WaveMaker is based are known to many developers and they are also extensively supported. Knowledge about these frameworks and additional libraries is also easy to obtain and to implement"*

The creation of a core shell of the database, API, and UI elements was a strategic implementation by the team. This significantly reduced the response time from the IT department for enhancements and new developments. Developers could now focus on creating feature-rich user experiences and third-party integrations around this abstraction.

Sociale Verzerkingsbank's long-term association with WaveMaker is at the heart of its digital transformation. Its IT team has been using WaveMaker for the past 5 years and continues to do so. Currently, they are aiming at releasing an application every month. WaveMaker has also enabled the SVB IT team to experiment and implement interesting solutions like FaceX (Face recognition API) integration to validate customers (an important security feature for SVB during claims). The fact that one developer could build a single emergency response application in response to the pandemic in just two days speaks volumes of the platform's rapid development capabilities.

SVB IT team has achieved a repertoire for churning out responsive web applications using low code with fast go-to-market and is now planning the development of applications specifically for the government. The team is particularly appreciative of the rapid development capabilities of WaveMaker, no lock-in of code, its cost-effective commercial model, its ability to be inclusive of professional developers of varied skills, and most of all its ability to enable the IT team to be self-sufficient.

The low-code approach using WaveMaker helped set the base for the client's accelerated app transformation. SVB's continuous engagement with WaveMaker is steering them towards the path of rapid application modernization and eventually larger business outcomes.

Write to us at **info@wavemaker.com**

**Self-service model - Customers enable themselves to use the WaveMaker platform for product development with minimal support.*