



# Case Study: Citigroup

CitiGroup's home grown Corporate Loan Asset Sales System (CLASS) achieves Oracle deployment via ONware from ONgroup. An estimated multi-year effort is reduced to months and the estimated multi-million dollar price tag is reduced to less than a half million dollars. A highly customized and stable CLASS application serves a 3 trillion dollar loan portfolio powered by ONware and Oracle.

**Challenge:** A mandate, arising from the merger that formed CitiGroup, specified Oracle as the corporate database. CLASS, a three-trillion-dollar, real-time, global-loan portfolio application, began life on a Prime Information (MultiValue) platform in 1990. Concerned about the long-term viability of the Prime platform, and faced with increasing pressure for internet development, modern reporting tools, and a GUI interface, CitiGroup went forward with an off-the-shelf solution. When the vertical banking loan package failed implementation, CitiGroup realized the value of CLASS and how difficult it is to replace. The application is mature, stable, feature-rich, and unique to CitiGroup's business rules.

**Solution:** ONware from ONgroup preserves CLASS and re-deploys it on Oracle, in a matter of months—a win-win solution.

Faced with the challenge to get to Oracle, CitiGroup selected a vertical banking loan package called ACBS, which runs on an IBM AS400 using DB2. After three years and an \$8 Million expense, the ACBS implementation is abandoned and Citigroup contracts with ONgroup.

CitiGroup scheduled a Proof of Concept (POC) to convert the existing applications and data to Oracle using ONware. ONgroup's Professional Services group redeploys a representative subset of CLASS to ONware, using Oracle as the database. With just enough data to test the integrity of the redeployed application, the POC is a success.

ONware is a database independent operating environment that allows MultiValue applications to become independent of proprietary technology. This means that Citigroup continues to use the CLASS application logic with a state-of-the-art database, and other new technology. This satisfies their mandate and frees them from the constraints imposed by outdated hardware, database, and operating system.

After a weekend effort, the migration of the pilot applications and data to Oracle was completed. A CitiGroup Vice President came to the ONgroup offices to test the applications. Impressed with the speed in which the CLASS applications and data port to Oracle, and the fact that application logic runs without problems, Citigroup scheduled an ONware training class for the next week at their offices in New York. "I think we found the solution", stated the VP.



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The wealth of Oracle tools available lead to the decision by CitiGroup to choose Oracle. During the training class, the ONgroup class instructor demonstrated how the Oracle tool WebDB can deploy the ONware Oracle enabled CLASS application to an Internet browser based environment. The goal is to allow the Borrower to do transactions over the Internet. An additional benefit of the move to Oracle is that overnight processing is completing hours faster.

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As of September 2005, Citigroup have outsourced the enhancements and support of their CLASS Application to ONgroup. ONgroup are responsible for the many application extension projects to extend the life of the CLASS system as well as ensuring that it continues to run smoothly and that the many automated overnight, monthly, and quarterly processes run on time. ONgroup support staff and engineers liaise with the Citigroup Business Unit in Delaware and support IT staff based in New York. CLASS integrates with many systems, including an automated fax process and java application which supports Citigroup's web access needs.

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