LANSA Case Study

CHP leverages LANSA's technology insurance

CHP Consulting, established in 1990, is the leading provider of software and consulting services to the global asset finance industry with headquarters in the U.K. and offices in USA and Australia. CHP's Alfa Systems solution, with its business logic built using LANSA, has grown to become an industry standard in supporting asset finance, vehicle finance and consumer finance operations at top banks, equipment manufacturers and finance companies, including Commonwealth Bank of Australia, Hitachi Capital Business Finance, Lloyds TSB Asset Financing, Siemens Financial Services, Société Générale Equipment Finance and Toyota Financial Services.

Andrew Denton, Sales and Marketing Director at CHP, "By virtue of LANSA we are able to deploy our systems over a variety of popular platforms. LANSA keeps evolving. We can offer new technologies without having to re-develop existing logic. We can deliver high quality, maintainable code very quickly."

Challenge and Choices

When CHP started on the development of its Alfa Systems solution in 1993, Andrew Page, one of CHP's founding directors, had a clear vision in mind of the company and the product he wanted to offer.

"We were then, and still are, Asset Finance professionals first. Our consultants are involved in all aspects of the business, from initial contact with prospective clients to responding to detailed queries on the support desk. They need to understand the business issues and opportunities, the systems that we implement and the technology upon which Alfa Systems is based. IT skills are important, but we don't want our consultants to be dragged down into non-essential technology complexities. It has always been our priority to recruit staff with the right set of business skills."

"At the same time, we had technical requirements. We wanted to deliver a solution superior in architecture that was flexible and scalable, so the solution would work across platforms and in demanding high-volume environments. We needed a reliable and productive development environment that could take care of the underlying complexities, without any penalties in speed and performance."

Justin Cooper, one of the founding directors of CHP, explains why LANSA was selected, "We just thought it was

Andrew Page, one of CHP's founding directors and Andrew Denton, director of sales at CHP.

"With LANSA's help we are always on-time and on-budget."

the best tool in the market. It was the only tool that could handle the mathematics that are required for complex financial calculations, such as present value and cash flows, without having to use 3GL routines."

"As a result, Alfa Systems' business logic is totally written in LANSA, with no user exit programs required at all. This made it very easy to provide our Alfa Systems solution on multiple platforms."

ALFA's Technology Milestones

Alfa Systems supports sophisticated asset configurations, from computer equipment to motor vehicles and more. Features include residual value maintenance, end-of-term options and management, n-tier asset hierarchies, miscellaneous information at asset, agreement and customer levels, whole life asset tracking and profitability and asset level business process control.

CHP has regularly delivered new releases of Alfa Systems incorporating enhanced business functionality and new technology. Major new modules and functionality released include Point of Sale, Credit Analysis and Proposal Management.

Alfa Systems' major technology milestones include Windows, web and mobile extensions, additional deployment platforms and an XML messaging layer.

In 1996, CHP started to use LANSA/PCX the predecessor of Visual LANSA. This allowed CHP to deploy Alfa Systems to multiple platforms, as LANSA/PCX could generate C from the same high-level LANSA source code that was used to generate IBM i code.

In 1998, CHP started to extend Alfa Systems modules with eBusiness functionality and a browser interface to allow its clients' branches, brokers, car dealers and other large customers Web access. "Extending Alfa Systems with eBusiness functionality and a browser interface was an easy evolutionary step for us, because we could build further on our existing LANSA skills," says Denton.

From 1999 onwards, CHP has used LANSA Client, LANSA's end user reporting tool. Denton says, "We had a whole range of pre-packaged reports written in LANSA, but our customers have customized and ad hoc reporting requirements as well. We liked LANSA Client, because it understands the Alfa Systems database navigation, speaks simple English and has field level help. Many other query tools let users bring a machine to its knees by incorrectly joining files."

Alfa Systems makes intensive use of LANSA's virtual fields (a.k.a. formula fields), which are defined in the LANSA Repository with the Visual LANSA development platform, and can be accessed with the LANSA Client reporting tool.

"LANSA's virtual fields are an enormous advantage," Denton continues. "The Alfa Systems database, like most operational databases, is engineered for speed and doesn't store any calculated data. For example, if you try to calculate exposure in any other query tool, you would have to include about 10 fields from several files in your calculation. With LANSA, it is just one virtual field. That makes it easy and completely consistent between all reports and screens in Alfa Systems."

In 2001, Alfa Systems was benchmarked at IBM's Customer Benchmarking Center at Santa Palomba, Italy for volumes up to 3 million contracts, 6,000 concurrent users and several terabytes of data, with significant additional processing capacity still available.

In 2002, CHP started to use Visual LANSA to expand deployment platforms further and to offer a truly graphical and event driven Windows interface. Denton says, "Visual LANSA also made it easy to integrate with other Windows programs. Leasing is a very document intensive industry and our customers use document imaging extensively. Scanned documents can be held within Alfa Systems and it is very useful for our customers to be able to see their documents within the Alfa Systems user interface. Using Visual LANSA we created a single window to all the information they need."

"Now most of our developers are trained in Visual LANSA. Visual LANSA scales well, which is important because our projects range from a few months to multi-million dollar projects with over 50 developers. With the help of LANSA, we have achieved an enviable track record of being on-time and on-budget for every implementation."

Simultaneously CHP started to build Alfa Systems' Extended Architecture XML messaging layer (Alfa/XA). "This allows Alfa Systems' business functions to be used by any third party program on any platform," enthuses Denton.

Alfa Pocket-Quote, launched in 2004, provides a mobile quotation solution that is based on Alfa/XA. Denton, explains, "It lets our customers' remote staff securely access their Alfa Systems solution from their mobile device, for example to produce a quote under current terms and conditions, which is a great advantage."

"As we have grown and technology has evolved, LANSA has been right there with us."

Alfa Web Tier, launched in 2005, is also based on Alfa/XA. It provides a Web application framework that allows CHP's customers to use simple XML tag references to access data and LANSA-based functions within Alfa Systems. "Both Alfa Web Tier and the other Alfa Modules can serve as components a Service-Oriented Architecture (SOA) delivering true enterprise integration," says Denton.

An Ongoing Evolution

By virtue of LANSA we are able to deploy our systems over a variety of popular platforms including Windows, IBM i and Linux. LANSA keeps evolving. We can offer new technologies without having to re-develop existing logic. We can deliver high quality, maintainable code very quickly," continues Denton.

"Alfa Systems' smaller clients can run their system in a Windows environment with either an Oracle or SQL Server database, while larger clients can leverage the benefits of the robust and scalable IBM i or Linux environments," says Denton.

"Cornerstones of the Alfa Systems architecture are efficient database design, parameterization and modularity. The architecture was created by individuals with unparalleled experience in the finance sector, but having a tool like LANSA certainly helped," adds Page.

"We have never regretted our decision all those years ago to use LANSA. As we have grown and technology has evolved, LANSA has been right there with us," continues Cooper.

"For example, we are now on our fourth or fifth evolution of our presentation layer, and LANSA has helped us support them all. This on-going evolution has allowed us to leverage the hundreds of man years we have put into developing the leading solution in our industry."

"In addition, the single repository and the integrated development environment, together with LANSA's supportive approach to our input, means that we can deliver more function with fewer developers and manage this across multiple simultaneous projects," concludes Cooper.

Company and System Information

- Alfa, head quartered in London, UK, is the developer of Alfa Systems, the leading software platform for automotive and equipment finance providers globally. Previously named CHP Consulting, and rebranded to Alfa in 2016, the company has been supporting some of the world's largest and most innovative asset finance companies since 1990. Alfa employs over 300 staff and has offices all over Europe, Asia-Pacific and the United States.
- Alfa Systems implementations featured in this case study are on IBM i, Windows and Linux platforms.
- For more information on visit: www.alfasystems.com

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