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“IMTF always fulfils and even manages to exceed our expectations.”

Greg Hutchinson, Principal Application Developer, Farm Credit Canada (FCC)

Farm Credit Canada (FCC), one of the most important lenders for Canadian farmers, automated its loan renewal process in record time on the basis of IMTF group’s RIA framework, ULC Core (UltraLightClient).

The name “Canada” invokes images of wheat fields, blooming yellow canola and prairies with huge bovine herds. Canada is one of the greatest exporters of agricultural produce due to its high surplus production. Agricultural utilization is concentrated, however, on a mere eight percent of national territory.

Europeans may be astonished to know that Canadian farmers need to compete in the global markets with almost no state subsidies. Lenders such as Farm Credit Canada (FCC) contribute importantly to a competitive agricultural sector. The organization was founded by the Canadian government in 1959 under the “Farm Credit Act” to support those farmers who could not procure loans from commercial banks. In contrast to banks, FCC receives no money in payment but merely acts as lender. “The farmers utilize our facilities for seeds, fertilizer, farm machinery, land purchase or other purposes”, says Greg Hutchinson, Principal Application Developer at FCC. The organization employs around 1400 staff in 100 branches and serves almost 70,000 customers. “You won’t find typical bankers with us, but rather people with an agricultural background and a passion for farming”, as Hutchinson continues.

Loan Renewal Automation

Over time this erstwhile “Lender of Last Resort” has turned into “Lender of First Choice”. FCC now commands a market share of 60%. Many credits are regularly renewed and 600 staff are responsible for such loan renewals. For years staff had to manually comb through Excel spreadsheets for repayment details of credits due. Hutchinson decided a few years ago to automate this work with the aid of a new Loan Renewal Process (LRP). “The new LRP was intended to be distributed as a Rich Internet Application (RIA) with the aim of merging all information required for loan renewals from various basic systems – as well as the necessary process steps – into a browser based interface”, Hutchinson elaborates. Staff can access a “work list” containing all loans due for renewal in the next 90 days from any workstation. By double-clicking on a dossier they are automatically guided through all the steps of the renewal process.

Hutchinson’s IT team originally started developing the new LRP on with JSF technology (JavaServer Faces). The new process was intended to be designed and implemented 15 months later. However, Hutchinson was not satisfied with the progress of the work. “The application built using JSF felt rather clunky. It took a lot of effort to produce a usable

ULC Core at FCC in brief:

The challenge: at Farm Credit Canada (FCC) 600 staff are tasked with the regular renewal of loan agreements. They previously tracked the data with Excel spreadsheets, which they had to comb through manually to find credits falling due.

The solution: using ULC Core, the credit renewal process was automated as a user friendly RIA. Today, via their browsers, staff can access a “work list” containing all loans due for renewal in the next 90 days. By clicking on a dossier they are automatically guided through all the steps of the process.

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interface. Apart from that, the technology was very complex and extremely fragile. When we made a change in one place, something would break elsewhere”, he recalled. At a JavaOne conference he attended a demo of ULC Core, the kernel of the RIA Suite from the Swiss company IMTF group. The concept caught his imagination straight away. Shortly afterwards a three-week proof of concept took place. Following management ap- proval, developers began to completely rewrite LRP on the basis of ULC Core eight months after the original start of the project. They rapidly gained familiarity with the toolkit thanks, amongst other things, to an optimal knowledge transfer from the existing Java platform to the likewise Java based ULC Core. “Although we lost almost eight months and had already used up 50 percent of our budget, we went live on the scheduled date without exceeding the original budget”, Hutchinson added.

More rapid and intuitive than the competition

ULC Core includes many benefits compared to other RIA toolkits: “Most important for us were the enormous time savings. Using ULC Core we were twice as fast with the development of the new user interface, which is firstly more intuitive and secondly provides more functionality. The product proved to be extremely stable and our developers got used to it very fast”, Hutchinson said in summary. The greatest advantage of ULC Core, as he emphasises, is that the RIA toolkit is entirely Java based, which considerably reduces complexity and saves both time and money. Also the purely server-sided architectural concept brings significant reductions in programming effort, according to Hutchinson. Updates and enhancements can therefore be far more rapidly implemented and applications speedily tested locally. Since then, FCC has tackled further projects on the basis of ULC Core. Currently new user interfaces are being developed for the CRM system and for a banking solution.

Hutchinson praises the efficient collaboration with the specialists from IMTF group in Switzerland. To meet the specific demands of the Canadian developers, IMTF engineers expanded ULC Core with an additional layer of abstraction. This“Work Bench”, specifically developed for FCC, simplifies the programmers’ work with functionality such as window navigation, context sensitive searches and special toolbars. “IMTF’s specialists possess a wide range of knowledge and can be rapidly integrated into our various projects when needed”, says Hutchinson. And he finally adds: “IMTF always meets and regularly even exceeds our expectations”.

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