

## GMAC Commercial Mortgage wins Crossroads 2000 A-List Achievement Award with Transformation Server

Commentary by Niraj Patel,  
CIO, GMAC Commercial Mortgage

### INDUSTRY

FINANCIAL SERVICES

### BUSINESS APPLICATION

E-COMMERCE,  
DATA WAREHOUSING



### About GMAC Commercial Mortgage

GMAC Commercial Mortgage (GMACCM) is an indirect wholly owned subsidiary of General Motors Acceptance Corporation. With some 1,600 employees and a portfolio of approximately \$80 billion, GMACCM has rapidly established itself as a leader in commercial mortgages. The company has been recognized by Microsoft as an aggressive user of technology and has been named to the PC Week Fast Track 500.

### The Problem

GMAC Commercial Mortgage is committed to the Internet and e-commerce as a way to streamline and simplify the mortgaging process, while enhancing customer service and positioning the company for future growth. In 1998, GMACCM launched several important e-commerce applications, as well as a comprehensive business intelligence application. The challenge GMACCM faced was how to integrate data from operational IBM AS/400 (iSeries) systems with new web-based and customer-facing applications running on Microsoft Windows NT.

GMACCM's customer and property data resides in DB2 databases on AS/400 as well as in flat files.

Its front-end applications and e-commerce environment leverage Microsoft SQL Server databases running on Compaq Intel-based servers. The Company required a high performance solution for efficiently integrating and transforming data to and from its web site for continuous availability to customers.

### The Solution

To enable data integration between its data stores on DB2 AS/400 and its web site, GMACCM selected DataMirror software. DataMirror Transformation Server provides the underlying infrastructure required to integrate e-commerce applications with

operational and legacy systems.

It meets the real-time, bi-directional data movement and synchronization requirements of e-commerce and business intelligence applications, even across dissimilar hardware and software environments.

"We have multiple customers who need access to critical information such as loan and investment status via the internet," explains Niraj Patel, CIO of GMAC Commercial Mortgage. "The ability to meet our customer's needs around the clock is key to our success,



and because we are a growing business with changing requirements and a heterogeneous IT environment, we required a software solution with flexibility, stability and interoperability. DataMirror's Transformation Server solution met all those criteria and enables valuable data to be efficiently replicated and transformed to our web site where it is readily available to our customers at all times."

## Business Benefits

Since March 1998, GMACCM has utilized DataMirror Transformation Server to develop a range of new products and services including a number of critical e-commerce applications. These include:

**IQ (Investor Query)** – Investors can view the status of anything they have invested in via the web. Tens of millions to hundreds of millions of dollars may be involved per investor. Transformation Server is used to provide real-time updates to the IQ web site.

**TRS (Trustee Reporting System)** – GMACCM must report all financial data to a trustee who ensures that investors are paid appropriately. Transformation Server rapidly transforms the data into the format required by each trustee.

**GEMS (GMAC Express Mortgage Site)** – Consumers and commercial customers can apply for mortgages on-line and immediately see the status of their application.

**RLC (Revolving Line of Credit)** – GMACCM manages loans from General Motors Corporation to car dealerships. Using the web, GM dealerships can now draw down or pay up their line of credit at any time of the day or night.

**Interactive Voice Response System** – Transformation Server is used to extract pertinent data from operational systems for customer service and support. Updates are done nightly to ensure up-to-date customer information for GMACCM's 30,000 customers.

**Lending site** – GMACCM is in the process of rolling out an application to enable Internet-based lending for commercial applicants.

In addition to delivering data for e-commerce, the company also uses Transformation Server for data warehouse and data mart replenishment. The critical and time sensitive nature of the data and the reach to on-line users make DataMirror Transformation Server a critical component of GMAC Commercial Mortgage's IT and e-commerce infrastructure.

## Rapid Rollout and ROI

The data integration and transformations enabled by Transformation Server support virtually all of GMACCM's key systems and have allowed rapid and tremendous growth. The Transformation Server infrastructure was installed and configured in under one month, integrating several systems and databases and clearing the way for new user applications to be quickly deployed. Going directly to the AS/400 via custom coding would have taken perhaps a year per application. GMACCM leveraged Transformation Server to roll out several key user applications within three months. Transformation Server has also enabled easy access to different kinds of files on the AS/400 without impacting the performance of the core system that drives the business.

The DataMirror solution also enables up-to-the-minute investor data and line of credit information to be updated in real-time. Since the solution was deployed in 1998, GMACCM has seen measurable business benefits. Line of credit usage has increased by 65% and more than 5,000 GMACCM customers

now use the web actively to monitor and self-serve their transactions. This has helped GMACCM improve response time while reducing overall head count. "The speed of data transformations and the flexibility to change things dynamically makes DataMirror Transformation Server an extremely valuable component of our e-commerce initiatives," says Patel.

## The Road Ahead

In the near future, GMAC Commercial Mortgage has plans to further expand its e-Business capabilities by providing the ability to buy and sell portfolios via the Internet. The company's goal is to significantly reduce the time it takes to complete these complicated transactions, streamlining the process from months to weeks. GMACCM expects that its international operations will expand and that the organization will grow to some 1,900 employees worldwide by the end of 2000. The company also plans to implement a corporate extranet that will allow up to 3,000 employees and partners to collaborate and do business on-line. Patel anticipates that Transformation Server will continue to provide the underlying data infrastructure required to support these new applications as they are rolled out.



DataMirror software is available  
on-line at [datamirror.com](http://datamirror.com) or call  
1-800-362-5955

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