

**Mingle and Go facilitate a 70% Improvement
in Release Time with a 50% Reduction in
Deployment Costs at the UK's Largest Premium
Finance company**

**Thus improving the frequency of releases while accelerating
adoption of Agile best practices**



Executive Summary

Premium Credit Limited (PCL), a part of Bank of America, is the largest premium finance company in the UK and Ireland. When enhancing the application that manages financial transactions for over 600 schools, the company was looking to improve the frequency, robustness, and efficiency of its complex software delivery process. ThoughtWorks Studios' project management solution—Mingle—and release management solution—Go—not only accelerated implementation of Agile best practices but reduced deployment costs by 50% while improving speed of releases by 70%.

The Customer

With 1.7 million customers, gross advances of £3bn in 2010 and having processed 17 million direct debits, Premium Credit is the # 1 premium Finance company both in the UK and Ireland. Premium Credit doesn't only help businesses and individuals spread the cost of their insurance premiums but also works with 4,000 intermediaries to provide the finance to pay annual fees such as professional fees, membership subscriptions, commercial service charges, and school fees. Premium Credit's School Fee Plan (SFP) has for over 14 years worked with over 600 independent schools and colleges in the UK and tens of thousands of parents and students to simplify the payment of school fees to regular direct debit payments.

Premium Credit—The UK and Ireland's No.1 Insurance Premium Finance Company

Premium Credit is the No.1 Insurance Premium Finance Company in the UK and Ireland



Welcome to Premium Credit

Whether it's for personal or business use, insurance is essential for most of us. Indeed, 2009 saw around £30.5 billion* being spent on insurance in the UK and £2,726.5 million** in Ireland.

For many, paying a hefty insurance premium in one go can put a strain on the budget - but Premium Credit provides an affordable solution. For over 22 years, we have helped businesses and individuals pay for their insurance by spreading the costs over regular instalments, instead of paying the whole premium upfront.

Premium Credit doesn't just help businesses and individuals spread the cost of their insurance premiums, we also provide the finance to pay **annual fees** such as professional fees, membership subscriptions, commercial service charges and **school fees**. We have 1.7m customers and achieved gross advances of £3bn in 2010, processing 17 million Direct Debits. We work with 4,000 intermediaries across our chosen markets.

That's why we're the No.1 Insurance Premium Finance Company in the UK and Ireland. And, as a **Bank of America** company, we provide the financial strength and stability that comes with being owned by one of the world's largest financial organisations.

We achieved gross advances of **£3bn in 2010**



The Challenge

Premium Credit's IT department was tasked with enhancing the web application used in the SFP. The application enables internal users and schools to manage their finance agreements, search customers, view details of agreements with intermediary/schools, track payment schedules and monitor details of the credit and debit rates. It also supports customers running reports and online credit control integration. The application was developed using Oracle PL/SQL (Procedural Language/Structured Query Language) and .NET.

The 20-member team working on the enhancements comprised 5 Oracle developers, 5 .NET developers, 3 quality analysts (QA), 3 business analysts (BA), and 4 managers. Using two systems for developing and managing business logic—Oracle-PL/SQL and .NET—meant that releases of .NET code and Oracle code had to be well coordinated with synchronized deployments to ensure that they manage the varied flavors of deployment. “It was really important that we could deploy both .NET code and Oracle code at the right level and track the changes, so we could verify that the changes were made correctly in both places. Discrepancy in the changes in the interface or business logic could break the whole application. Improving the time, efficiency and robustness of releasing the application were challenged due to these deployment issues. We evaluated Rally as a prospective project management solution, but felt that it did not have the flexibility or usability to adapt to our specific situation. For release management, we tried AntHillPro (AHP) but it was a bit low on flexibility and usability. It was very Java oriented and we faced some problems with build agent communication,” says Ian Bridson, project manager at Premium Credit.

Real-world processes are bound to change, thus it is far better to work with a flexible solution, so you can adapt to change without locking in everything upfront. The flexibility and visibility provided by Mingle and Go were key to enabling us to improve our delivery process.

*Ian Bridson
Project Manager
Premium Credit*

The Challenge

Each developer and QA had their own environment comprising a website and on a shared web server, services on a shared application server and an Oracle database. “We needed to automate the process of building, testing and deploying code through the various stages to Production in a controlled & auditable manner.”

We basically wanted to achieve this:

- More efficient use of developer time—more coding, less deploying.
- Improved code quality by testing more builds more often with instant feedback for correction.
- A more robust and repeatable release process, reduce risk, and key man dependencies.

It was really important that we could deploy both .NET code and Oracle code at the right level and track the changes as well as eliminate key man dependencies in the process. Improving the time, efficiency, and robustness of releasing the application were challenged due to these deployment issues and the number of environments we needed to deploy to.

How did Mingle and Go help?

The team evaluated and decided to use Mingle—ThoughtWorks Studios' Agile project management solution—more than two years ago, and Go, their Agile release management solution, approximately 6 months ago. “Flexibility and usability of the interface were the two main features that drew us to Mingle and Go. We could set up cards, properties, views, reports, dashboards, and entire process and deployment workflows the way we wanted. As the team was new to Agile when we first got Mingle, the card wall view was particularly useful in reinforcing the concepts, sprint planning, and checking our physical card wall,” says Ian.

- Flexibly adapting to the way the team worked: Go enables the team to flexibly automate deployment of both the Oracle PL/SQL code and the .NET code efficiently. Mingle adapts to the team's workflows and enables visual tracking of dependent and conflicting processes. “That is where Mingle and Go came in handy really. Go allows you to deploy both Oracle and .NET code in a robust and repeatable way. As we have one database per QA and developer, not only are manual deployments very time consuming, but they also need to be hand-held by an expert in both .NET and Oracle. With Go, the QA self-services deployments of both .NET and Oracle PL/SQL code, without knowing the details of each of them. The entire release cycle from testing to user acceptance testing (UAT) to pre-production and production is automated and deskilled. Thus, you have a mechanism for a more reliable release through promotion of builds, knowing that the integration between the .NET and Oracle components has been tested thoroughly prior to the release, which is something we couldn't be sure of previously, as we promoted Oracle code straight from subversion to production” says Ian.

Visibility and control of the deployment is far more crucial than just automating builds. A lot of other tools can do basic CI. The big difference Go brought in was release management. It enabled us to not only to automate our builds, but to deploy it to a number of different environments, run automated tests, know what build is on what environment, and get notifications on build events.

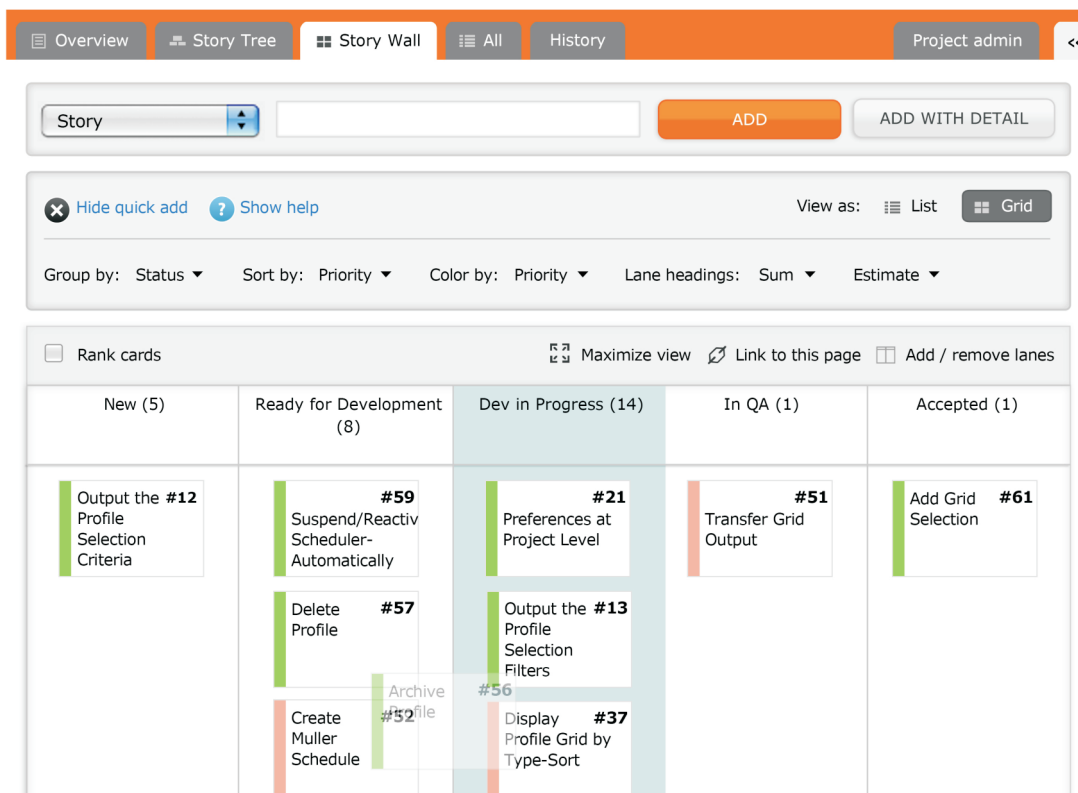
*Ian Bridson
Project Manager
Premium Credit*

Mingle helps with tracking the various aspects of story development. “For instance, a story that has both Oracle and .NET changes can be well detailed on the Mingle card. After the Oracle developer works on the story, s(he) can provide details via Wiki markup, comments, property changes, etc., before the story is transitioned to the .NET developer. This enables efficient handover of information between those working on differing technologies,” continues Ian.

- **Visibility, visibility, visibility:** Go's user interface (UI) and dashboard provide the entire team with a simple yet detailed view of the status and progress of the deployments. “Go's pipeline dashboard and views enable us to see exactly what's going on with the deployments—what stages are in process, which builds to trigger, status of the continuous integration pipelines, etc. quite easily. Mingle's reporting capabilities—macro support and charts, combined with the ability to set up different views and multiple dashboards help provide visibility into the different development work flows,” says Ian.

- **Get the most out of Agile:** Mingle and Go accelerated adoption of both Agile management and engineering best practices like continuous integration, customer collaboration, high responsiveness to change, etc. “With Mingle and Go, we can release more frequently. And in a robust and efficient way. Instead of every 3 months, we now release new functionality every few weeks,” says Ian.

As Mingle and Go are built with an emphasis on usability, it is easy to use and thus furthered collaboration with business users, which in turn yielded returns. “Non-technical users can raise defects, UAT change requests (CR) for live data, or manual operations (MOR) through Mingle. This automates and simplifies the process as defects were earlier raised in MantisBT, and CRs were managed manually on paper or using spreadsheets. Go abstracts the complexity associated with deployments, and QAs or members of our Systems team not familiar with the technicalities of the code can trigger push-button deployments easily,” emphasizes Ian.

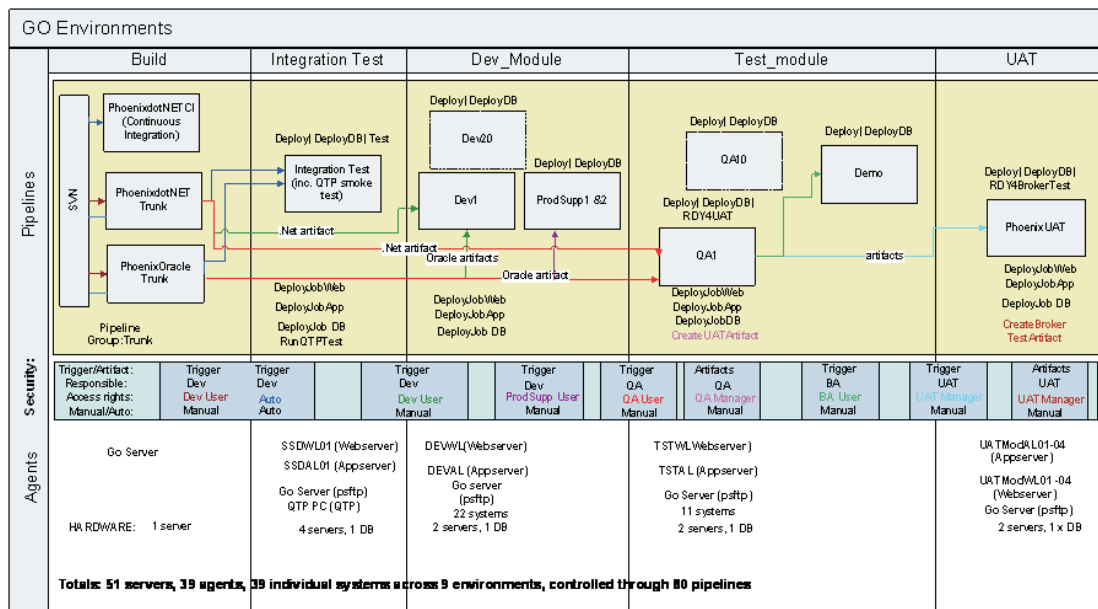


Virtual Story Wall: Accurate real-time visibility for the entire team

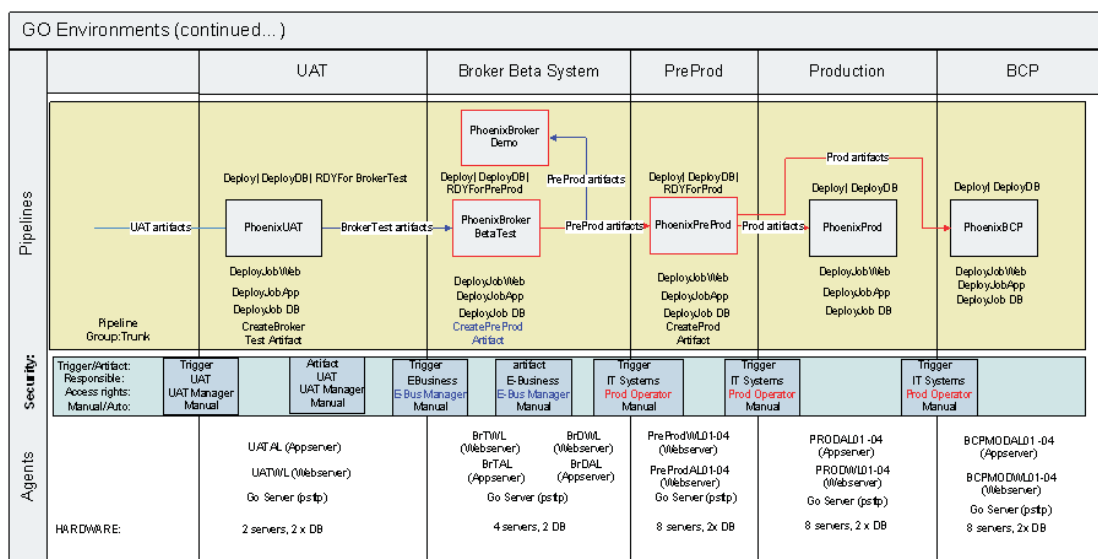
The Results

And the results are not only tangible, but also quantifiably impressive.

- Release time reduced by 70%.
- Deployment costs halved.
- Major releases every 3 weeks down from every few months.
- Productivity savings of 1360 person-hours per year.
- Defect time to life reduced by 67%.
- Defect management effort reduced by 25%.



Go's release management capabilities enabled the team to reduce deployment costs by 50% and release time by 70%.



“Go deploys to 16 servers and installs all PL/SQL on the database server in less than 10 minutes. This includes time to switch to business continuity site, upgrade, then switch back again, etc.” says Ian. “Additionally, our defect time to life has reduced from 15 in the initial year of releases to an average of 5 in the last 3 releases. Mingle makes it easy to track which stories have outstanding defects, so that these can be managed to completion in time for release of the stories. Mingle’s dashboards, history, and comments also simplifies defect tracking, which is useful in defect triages and saves effort in managing defects. These features have reduced defect management admin by 25%,” continues Ian.

“Time to release has been reduced by 70%. Additionally, the number of people required to perform the release has been halved as a result of the process being automated and deskilled. This reduction in time and manpower and increased reliability and repeatability has allowed us to deploy major releases every 3 weeks.”

- Ian Bridson, Project Manager, Premium Credit

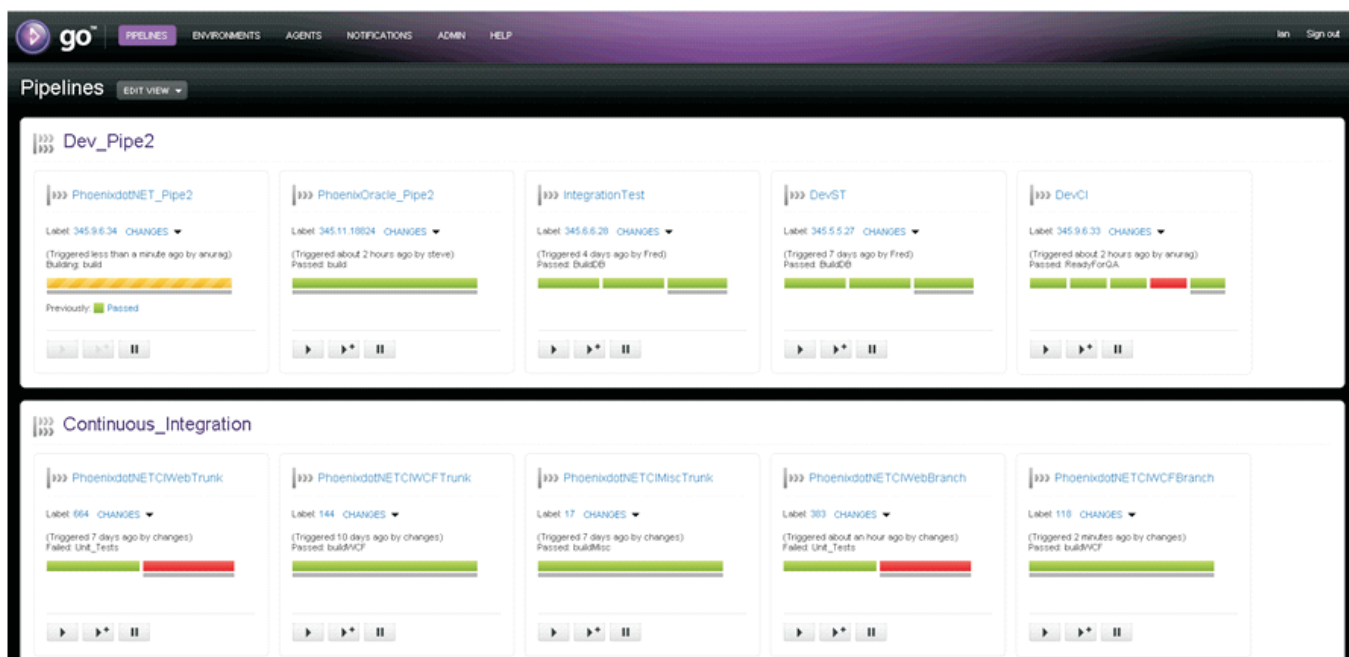


Fig. Part of the Go dashboard, providing real-time visibility of the deployment process

Go has now scaled from 15 agents to 42 agents, and Mingle from 11 to 44 users. “We’ve also just started using Mingle and Go to deploy our MORs, or daily data fixes, and Oracle patches. The process is more robust in that Mingle is used for the electronic signature of MOR release and replaces the paper trail of the forms for releasing data fixes. All the tracking is done in Mingle, with the release being signed off and confirmed by the transition in Mingle. Thus, the release can proceed even if the authorizer is off-site. Additionally, the complete audit trail is in Go, and we can compare the script output of production with the test output and thus verify that the release is good. This had to be done by database administrators (DBAs), and now it can be done by Systems people just at the push of a button. Mingle and Go have thus automated a manual, error-prone process,” continues Ian. ”

“Go has not only accelerated the implementation of continuous integration across our organisation but allowed us to smoothly promote builds through various stages to production, with segregated roles at each stage. Developers no longer have to get involved in deploying code to production.”

- Alain Orset, Head of Development, Premium Credit



About ThoughtWorks Studios

ThoughtWorks Studios is a global leader in Agile software development tools, and its products can be found in development organizations seeking sustainable Agile adoption. The company's Adaptive Application Lifecycle Management (ALM) solution provides a platform for managing all aspects of software development, from requirements definition and project management to test automation, quality assurance, and release management. Adaptive ALM comprises the integration of three products: Mingle (Agile project management), Twist (Agile testing), and Go (Agile release management). Each tool is available as part of a complete lifecycle solution or as a standalone product. Backed by more than 17 years of experience in Agile delivery, ThoughtWorks Studios is the product division of ThoughtWorks Inc., a pioneer in Agile development. ThoughtWorks Studios has over 400 customers in more than 20 countries, including 3M, Honeywell, BBC, eBay, Barclays, Vodafone, McGraw-Hill, and Rackspace. The company headquarters is located in San Francisco and Bangalore, with offices in London and select cities in Europe, Asia, and Australia. For more information, visit www.thoughtworks-studios.com.



Mingle, an Agile management and collaboration tool, provides a common workspace for all team members and an automated system of record for all projects. Mingle can adapt any existing workflow process and easily manages daily development activities. Offering true-to-life visibility in the entire development process for all stakeholders, Mingle helps development teams become more open and collaborative.



Go is a solution for Agile release management, which enables businesses to release software on demand. Go improves collaboration between developers, testers, and operations and provides fast feedback on the production readiness of your software. Using Go, teams can model the delivery process, perform push-button deployments, and trace from deployments back to version control.



Twist, an automated Agile testing solution, provides English-like constructs, making the testing process more productive for all team members. As applications grow in complexity, Twist helps to more easily maintain complex test suites. These suites keep pace with application development and are held as long-living assets.

Mingle Benefits

Easy-to-Use Interface

Mingle's user interface recreates the card wall experience in an online environment. This shared space available to all team members provides visibility into the movement of work from development through to deployment.

Improved Collaboration

With Mingle, development teams can work directly with business stakeholders throughout a project, from recording feature requirements in a story card to showing overall development progress. Managing their projects in Mingle allows team to show consistent and predictable product progress to business stakeholders.

Engineering Best Practices

Mingle reduces tedious tasks such as manually determining project status, which provides more time for each team to focus on software delivery rather than the software tool. With this emphasis on production, teams more easily adopt engineering best practices.

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