EDB POSTGRES AI

CUSTOMER SUCCESS STORIES

Harnessing the Courage to Innovate: BMO's Digital Transformation Journey with EDB Postgres® AI

BMO

CUSTOMER: **BMO**

Ping Yuan
Senior Manager of Technology Resiliency and Enterprise Operations at BMO

Michael Wintle
VP and Head of Corporate, Commercial and Payments and Cloud Operations at BMO

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OVERVIEW

The Digital Banking Revolution: 50% of the World Will Bank Digitally This Year.

Nearly half of the world's population banks digitally—whether by phone, wrist watch, online purchases, digital payments and deposits. While the overall banking and financial sector has grown an average of 1.2%, the digital banking market is growing over 20% per year with over 3.6 billion users globally.

For consumers, digital banking is a 24/7/365 demand, operating through multiple banking and transaction channels. Compared to traditional banking, it is inherently more complicated and time critical. Multiple payment gateways must be synchronized in near real time, payments are expected to meet regulatory and compliance requirements, and most importantly, the process needs to deliver a seamless and secure experience for consumers as they move from one digital transaction to another.

Leading Banks Face the Challenge to Scale

The demand for advanced, reliable, and secure banking services has never been higher, but despite the burgeoning market, only 18% of financial institutions feel confident in their ability to scale digital solutions. Yet the volume of digital transactions continues to skyrocket, outpacing payments revenue growth 17% versus 6%.

The issue is many financial institutions remain tethered to traditional database providers like Oracle, facing restrictive licenses, escalating costs, and dwindling adaptability. When building modern applications for customers with ever rising expectations, dealing with inflexible architectures or restrictive licensing models can be a major issue. Add to this, the banking and finance industry is highly susceptible to unexpected downtime, which can result from external factors like natural disasters or internal issues like preventable security breaches and database errors. Issues can have a significant impact on a bank's reputation, financial stability, and regulatory compliance.

BMO Fastracks Digital Transformation with EDB Postgres

Fortunately, forward-thinking giants like BMO Financial Group have chosen a different path. With over 12 million customers worldwide, BMO has committed to a digital-first mindset — and Postgres is at the center of their transformation journey.

Recognizing the limitations of clinging to proprietary systems ill-suited for their dynamic needs, BMO saw the transition to a new, agile, and innovative database management system (DBMS) as less risky than maintaining the status quo. For Ping Yuan, Senior Manager of Technology Resiliency and Enterprise Operations at BMO, Postgres was a strategic option for robust functionality and ease of use. She advocates,

"Have the courage to try it. It's an open source based product with a lot of functionality and it's easy to use. Don't assume that commercial products are best—take a chance, install it, test it, try it, and then let the data tell you whether the database can do the job you expect it to."

As the largest contributor to Postgres, EDB emerged as the ideal candidate to deliver across BMO's digital transformation mandate: Guarantee data protection, ensure uninterrupted access for users across any traffic conditions, and stand resilient in the face of inevitable technical hitches.

Architecting Resilience: Uninterrupted Service to BMO's 12 Million Global Customers

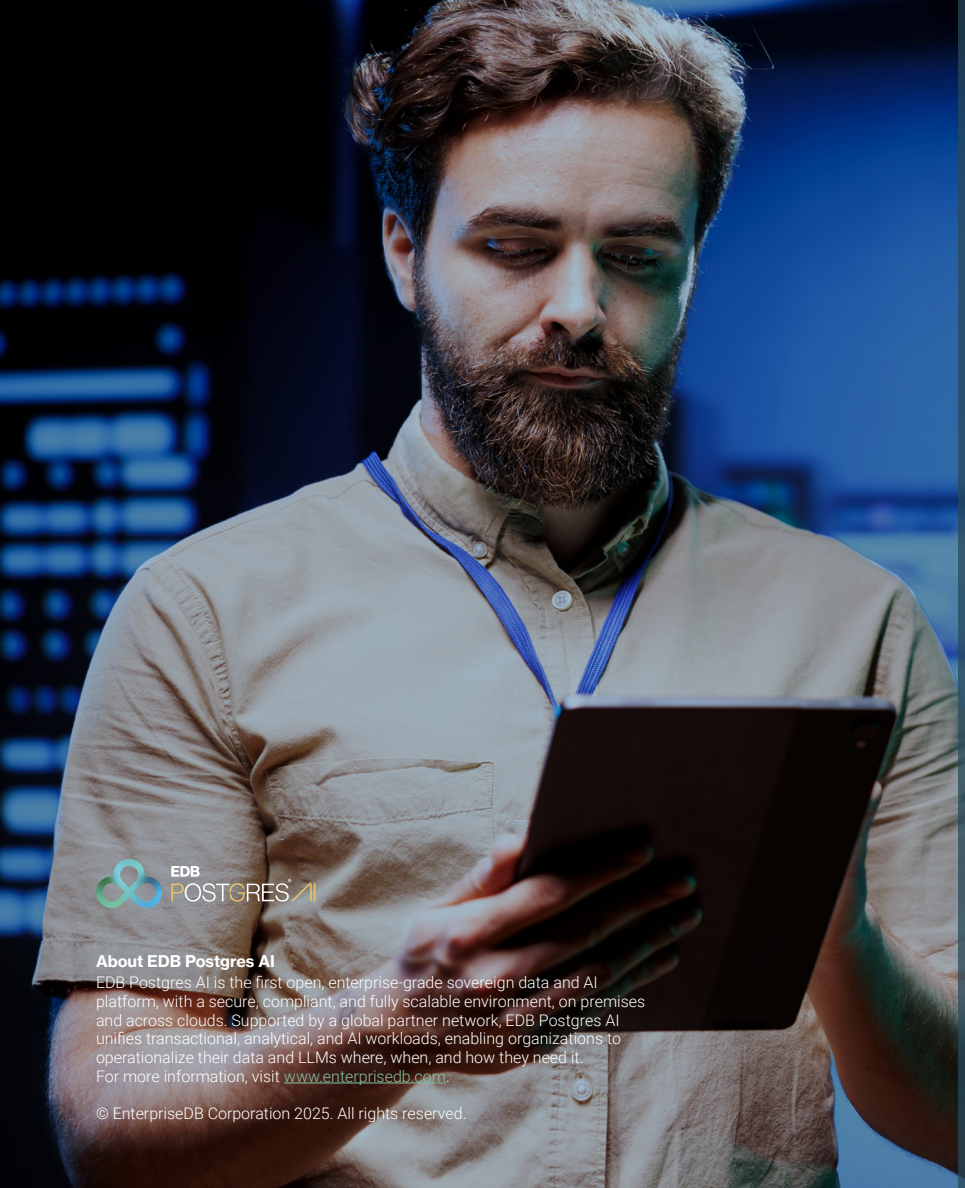
With the increased number of Postgres databases in production and in development, BMO relied on EDB's years of Postgres leadership to deliver a lock-tight system and support.

Together, we set out to challenge the notion that planned downtime is an unavoidable necessity. For many organizations, technology upgrades, security patching or even system hygiene tasks require application downtime.

The deployment of EDB Failover Manager was a game-changer for BMO, enabling a robust, highly available system meticulously structured to support disaster recovery and the ability to perform rolling upgrades across multiple locations.The impact? Uninterrupted service to BMO's 12 million global customers.

Beyond product implementation, EDB's professional services provided guidance along the way:

"The Customer Success team was incredible. They took the time to really understand what we were doing and where our limitations were," recalls Ping.



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About EDB Postgres AI

EDB Postgres AI is the first open, enterprise-grade sovereign data and AI platform, with a secure, compliant, and fully scalable environment, on premises and across clouds. Supported by a global partner network, EDB Postgres AI unifies transactional, analytical, and AI workloads, enabling organizations to operationalize their data and LLMs where, when, and how they need it. For more information, visit www.enterprisedb.com.

Improving Data Visibility: More Time to Build What Matters

BMO's implementation of EDB Postgres Enterprise Manager stands as a direct countermeasure to the industry-wide challenge where poor data quality and management practices can inflate operating costs by 15-25%. With EDB's help, BMO gained real-time visibility into the health of each database, freeing them up to onboard 22 non-production databases and 12 production databases in just a few short months.

Setting New Standards in Digital Banking

Ping and her team expect EDB and Postgres to be an integral part of the bank's future. Michael Wintle, VP and Head of Corporate, Commercial and Payments and Cloud Operations at BMO attests:

"The successful implementation of Postgres Enterprise Manager has been a true partnership between BMO and EDB. This implementation enables observability and improves the resiliency of the ever-growing Postgres environment at BMO. Ping was also able to collaborate with EDB to strengthen the BMO team's Postgres skills, helping us to quickly take advantage of open-source technologies."

BMO's story stands as a testament to the power of innovation — and the courage to embrace it. As digital banking evolves, Postgres and EDB will undoubtedly inspire others to rethink what is possible in the realm of financial services.

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