



Mortgages plc

Viewpoint

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Gordon McCrae
Head of IT Services



Easing urgent growing pains...

Mortgages plc is a UK residential lender and wholly owned subsidiary of Merrill Lynch, one of the largest financial institutions in the world. As a specialist lender it provides a range of specifically designed mortgage products to meet ‘non-conforming’ borrowers’ needs throughout the UK. Based in Glasgow and London and with a further 20 regional administration sites across the country, it deals on a day-to-day basis with mortgage intermediaries and distributors. Mortgages plc’s business has grown at a significant rate, particularly since its acquisition by Merrill Lynch in October 2004. With nearly 200 staff across the UK, it has ambitious plans to substantially grow its lending volumes and develop its infrastructure.

The adoption of thin computing has proven to be the catalyst in facilitating Mortgages plc’s expansion. Particularly, the implementation of Wyse Winterm thin clients has enabled it to improve its infrastructure with the minimum of fuss, meet existing and new users’ information processing needs and support them more efficiently. In fact, not only has the adoption of thin clients greatly improved the productivity and flexibility among staff, it has also achieved significant financial savings.

Taking Action

As Head of IT Services, Gordon McCrae is responsible for ensuring that Mortgages plc’s IT infrastructure is effective, efficient and fully available for all users. “I have a three man support team. We manage the maintenance of the servers and ensure all our clerical users are provided with the desktop applications and data that they need to provide a high quality service.” he says

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When McCrae joined Mortgages plc in 2002, the company’s infrastructure consisted of NT4 servers and workstations at each location. The branches had only a dial-up connection and all were supported by his team in Glasgow and an additional single resource in London. With PCs being user-specific and the rapid expansion of the company meaning the constant movement and addition of staff, supporting the branches became a serious and time-consuming problem. McCrae comments: “Our engineers had to spend a lot of time travelling between branches to keep servers and workstations up-to-date, protected and fault-free.”

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McCrae was tasked with implementing an infrastructure that would make it easier for Mortgages plc to expand quickly. "With us growing so rapidly, there was a necessity to be able to set up and support new staff who may be joining at a rate of 20 or more at a time."

Based on his experience of implementing the technology in other retail-based companies, McCrae recognised how valuable thin clients would be in enabling Mortgages plc to reduce costs and speed up implementation times. "Thin client technology was the only way we would be able to implement an appropriate infrastructure effectively and efficiently and notice the improvement within days," he says.

"Thin clients are God's gift to the IT department. The management team think they're fantastic too."

In late 2002 McCrae trialled several thin client devices with the assistance of systems integrator and thin client specialist Novus Group. "Among our trials we included the Wyse Winterm 3125SE and 1200LE. Novus handled us throughout the process, supporting us fully with both hardware and software," he says. The trials lasted for two months.

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McCrae chose to implement the Wyse Winterm 3125SE. He explains: "We based this decision partly on our own technical tests and also the ease with which we were able to manage the device. The Wyse thin client worked straight out of the box. We sat at the desk, turned it on and it worked."

Having proved the technology McCrae put a business case together, based on cost savings from both a capital and an administration perspective. "We were able to demonstrate that we could support more end users with fewer admin people," he says.

Eleven Wyse devices were immediately implemented at the Glasgow processing centre at the end of October 2002. Within three months virtually all the clerical staff were using them, and by September 2004 McCrae had rolled out Wyse thin clients across the UK completely. "The staff are using Microsoft Office and a mortgage application processing system provided by AttentiV (previously known as Lynx Financial Systems and one of the largest providers of this type of technology to mortgage lenders)," says McCrae.

Achieving Objectives

The adoption of Wyse thin clients has created a number of benefits for Mortgages plc. These relate directly to savings in both time and cost. "For example, when we need to roll out a new application such as AttentiV, I only need to spend ten minutes installing the application on a thin client server which may serve 70 users. If we were still using desktop PCs, I would need to spend seventy times ten minutes! The ability to roll out and update applications this way is absolutely phenomenal," says McCrae.

"An additional benefit is quite simply the cost," adds McCrae. "If we want to add a new user, outside of software licences it costs just a couple of hundred pounds, and that's future proofed. If an application then comes along that needs more memory, I don't have to upgrade the thin client, I've built the server."

"If we still had PCs I believe I would need at least double the staff I've got and face the increased costs of them travelling around the country."

Similarly, using thin client technology means McCrae doesn't have to send his engineers out to regional sites to perform application upgrades. When they need to make an upgrade to the AttentiV system overnight, they don't have to ring around the sites asking people to leave their PCs on. "We can take the whole thing, centralise it and manage it, and the administration costs are vastly reduced," says McCrae.

Significantly, thin clients have allowed him to maintain the current headcount of the IT team for the last three years whilst the user headcount it supports has more than doubled. "If we still had PCs I believe I would need at least double the staff I've got and face the increased costs of them travelling around the country."

McCrae concludes, "Thin clients are God's gift to the IT department. We've had quite a few staff come on board who have not heard of thin clients before. Rather, they've been used to a stereotypical desktop PC set up. When they see the Wyse thin clients in operation they ask why anyone would not use them. The management team think they're fantastic too, because they know that we are able to rapidly ensure the users have ready access to the applications they need, no matter how quickly they bring new staff on board or where they move them to in or between locations"

Conclusion

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