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VIEWPOINT

Don't Let Jargon Cloud Your IT Choices



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I'm in continual awe about how much public discussion is occurring around "computing in the cloud."

Pick up any information technology magazine, subscribe to pretty much any IT-oriented RSS news feed, or just scan the technology headlines on any given day. One is left to assume that cloud computing is the latest and greatest technological innovation.

Hidden within the mystique of the cloud must be the answer to all the technological woes that have been plaguing all of us in the IT profession since the dawn of time — or at least the advent of the Internet.

Don't get me wrong. I really am a big fan of cloud computing. After all,

my company's business model is based on a cloud computing model. We've been providing instant, automated credit decisioning from the cloud for 20 years — long before it was made popular with a catchy name like "the cloud."

It just had less dreamy names back then — like application service provider or software-as-a-service.

I will be the first to admit that the terms ASP, SaaS and Cloud are not all entirely synonymous with one another. They have been the source of much confusion — especially when used as singular, matter-of-fact statements meant to be self-explanatory.

How many times have you heard a technology service provider say "We're a SaaS shop" or "It's hosted in the cloud"?

Is that really all there is to it? Just put it in the cloud and off it goes? Kind of sounds like magic to me.

And last I checked, magic does not explain everything. It is better to describe a hosted software model in terms of what it can and should offer — reliability, scalability, security, performance, continuous availability.

Whether you call it ASP, SaaS, cloud or something else is irrelevant after you explain how you offer reliable, scalable and secure software in a fully hosted model that's always available.

So, as the term cloud computing enters the forefront of recent discussions with various clients and prospective clients, it occurs to me that we weren't slow to adopt the cloud in the financial

services industry; we have just been slow to adopt the term.

What really stood out to me about these conversations, however, is how the nature of the questions has suddenly changed from really meaty subjects like "explain the scalability of your environment" to closed-ended questions such as "Is it hosted in a cloud?" or "Is your cloud public or private?"

Lo and behold, at this juncture the conversation quickly evolves into real substance, like it always did before — discussing transaction capacity, data center requirements, risk management and reliability.

But something seemed just a little off-putting to me about how "the cloud" came into these conversations. The questions were inevitably posed in ways that elicited matter-of-fact answers.

And matter-of-fact answers like "It's a private cloud" just don't cut it when it comes to selecting vendors to host mission-critical applications and highly sensitive data.

In an article on cloud computing in *Bank Systems and Technology*, Adrian Kunzle, managing director and global head of engineering and architecture for JPMorgan Chase & Co., said it best: "At the end of the day, whether data is sitting in our data center or somebody else's data center, it's all about software layers that protect external people — both regular customers and malicious people — from reaching data they shouldn't reach."

So, the next time a technology service

provider answers your question with the statement “It’s in the cloud” using a matter-of-fact tone as if that explains everything, do me a favor and go back to the basics with a barrage of questions. Here’s a few of my favorites to get you started:

- Can you explain to me how your

cloud is secured?

- What kind of reliability comes with your cloud? Does it provide multisite redundancy with automatic fail-over?
- How do you monitor the transaction activity in the cloud?
- Is your cloud always available? How is it made accessible?

- How do you ensure that one tenant in the cloud doesn’t impact another? We are talking about a multitenant environment, right?

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