S 台新銀行 Taishin Bank

Established in 1992, Taishin International Bank is a leading financial institution in Taiwan, providing retail banking, wholesale banking, and financial market services.

Industry

Financial Services

VMware footprint

- $\bullet \mathsf{VMware}^{\mathbb{R}} \ \mathsf{Cloud} \ \mathsf{Foundation}^{\mathbb{R}}$
- VMware Avi™ Load Balancer

Taishin Bank Advances Application Platform and Hybrid Cloud Architecture with VMware Cloud Foundation

Taishin International Bank, a leader in Taiwan's financial sector, adopted the Broadcom VMware Cloud Foundation private cloud platform to support growing demands of its digital banking service, Richart. With rising usage and increasing transaction volumes, the bank needed a more efficient, resilient, and scalable private cloud infrastructure platform to deliver its applications. VMware Cloud Foundation not only enabled an agile container-based architecture but also provided the flexibility for disaster recovery in hybrid and public cloud environments—an important step forward, especially in a tightly regulated and complex financial industry.

Delivering accessible and convenient digital banking services

Taishin International Bank is committed to shaping the future of digital banking to deliver accessible and customer-centric financial services. Its digital banking platform, Richart, has grown into Taiwan's most used digital bank with more than two million personal accounts. Richart revamps the banking experience with its simple and intuitive app interface, attractive promotions, and integrated services, including deposits, credit cards, investments, payments and more.

While digital banking continues to evolve, Taishin aims to enhance user convenience, expand financial accessibility and future-proof its banking infrastructure to meet the needs of a tech-savvy generation. To support these goals, the bank is building a flexible and scalable infrastructure through containerization and hybrid cloud capabilities, critical for handling rising transaction volumes, enabling service continuity, and accelerating digital innovation.





Steve Sun, CIO, Taishin Financial Holding

Navigating infrastructure challenges with increased user demand

As the Richart user base grew rapidly, Taishin faced frequent surges in high-concurrency transactions, placing significant strain on its backend systems.

"Scaling hardware only when demand increases would be too slow to address the issue. At the same time, preinvesting in large amounts of hardware just to accommodate peak loads occurring three to four times a month was costly and inefficient," says Steve Sun, CIO, Taishin Financial Holding.

Recognizing these limitations, Taishin built a container platform in 2018, leveraging the strengths of microservices architecture to improve scalability, flexibility and system resilience. However, as the business expanded, new challenges emerged.

With Taiwan's financial sector evolving and business demands increasing, Taishin legacy systems struggled to keep up with operational requirements, security standards, and overall performance. With existing infrastructure also reaching the end of its lifecycle, Taishin needed to act quickly.

By 2020, Taishin introduced its application platform optimization and transformation initiative. The bank migrated to a future-ready container platform to enable modularization and decoupling of shared services across its digital offerings, including internet banking, mobile banking, Richart digital bank, Richart Life, and more. This transition reduced operational costs and complexity while setting a new benchmark for financial IT innovation. "Taishin hoped to build a future-ready container platform and approached the process with prudence," says Sun.

Building a robust and future-ready platform with VMware Cloud Foundation

Building a container platform of this scale and complexity required an agile infrastructure capable of supporting virtual machines (VMs) and container workloads while enabling a software-defined enterprise cloud platform. Additionally, vendor support was a critical factor in the Taishin selection process. Having experienced challenges in the past with limited vendor support, Taishin prioritized finding a robust platform supported by a local team of technical experts and a reliable partner ecosystem.

In 2023, following a rigorous year-long evaluation, Taishin chose VMware Cloud Foundation, a trusted solution adopted by financial institutions worldwide for businesscritical systems.

With expertise from ecosystem partners like WebComm, HPI Corp, and local support from the Broadcom Professional Services team and Technical Account Manager, Taishin designed and implemented a new next-gen architecture with VMware Cloud Foundation as its container platform to migrate business applications with high concurrency away from older platforms. Backed by a team of experts, this new VMware Cloud Foundationbased container platform meets the latest technological standards and supports the ongoing modernization of applications for long-term success.

"Vendor commitment was crucial. It would undoubtedly be painful, in terms of cost, technology, or business, for the platform to become unsustainable after only a few years of use, forcing us to seek out a new vendor and migrate systems yet again," says Sun.

"The biggest advantage of the VMware Cloud Foundation solution is that it allows us to meet the ever-changing needs of the future. First, it allows us to realize an application platform; second, validation of a disaster recovery scenario has confirmed that we can flexibly utilize public cloud resources when necessary; third, the validation process has also enabled our platforms, applications, and talent to be cloud ready."

Steve Sun, CIO, Taishin Financial Holding



Swift execution of multi-cloud disaster recovery for infrastructure resiliency

In seven months, the Taishin IT team successfully deployed VMware Cloud Foundation and migrated its first batch of critical applications to the new application platform. The team not only met, but exceeded the expectations of the leadership team, delivering the project on-time with meticulous execution. The initiative covered a comprehensive range of requirements, from replacing old platforms and decommissioning legacy hardware, to enabling the repurposing of retired equipment.

With the success of the application platform, Taishin recognized an opportunity to take its infrastructure strategy further by embarking on a cloud journey to improve agility and resilience. This led to the exploration of multi-cloud disaster recovery strategies with VMware Cloud Foundation.

Sun says, "Even though the cloud may be a difficult issue for the financial industry to tackle, Taishin cannot sit idly by. We must satisfy the frequently raised question of 'how many applications can be moved to the cloud?'"

Taishin embarked on a proof-of-concept (POC) with Broadcom, covering Google Cloud VMware Engine (GCVE), Azure VMware Solution (AVS), and an x86 DR cloud migration. This allowed Taishin to validate cloud migration feasibility and upskill its IT team for cloud operations. Originally planned for four months, the POC was completed a month ahead of schedule due to strong collaboration between Taishin and Broadcom consulting teams.

Enhancing disaster recovery plans with application resiliency

On top of the application platform, Taishin cloud strategy is enhanced with VMware Avi Load Balancer, an Advanced Service for VMware Cloud Foundation. VMware Avi Load Balancer provides a software-defined approach to load balancing, along with web application firewall and Kubernetes ingress to help ensure applications are available, secure and resilient, support failover capabilities for cloud disaster recovery validation, and deliver uninterrupted service continuity.



"VMware Avi Load Balancer greatly simplifies network configuration when moving workloads to the cloud, allowing us to define and manage both north-south and east-west traffic easily within a hybrid cloud environment."

Steve Sun, CIO, Taishin Financial Holding

Looking ahead, Taishin aims to support higher transaction volumes with the flexibility of its application platform architecture, meeting its strategic goal of "an agile frontend, modular middle platform, and stable back end." Through disaster recovery validation, Taishin is reinforcing its cloud ready strategy across four key areas: digital resilience, resource optimization, cloud talent development and emerging technology adoption. These efforts prepare Taishin to seamlessly migrate workloads, navigate geopolitical risks and unexpected demands while ensuring business continuity.



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