

Postal Savings Bank of China embraces mobile Internet by using OpenStack

EasyStack Inc. Chongyi Zhou, Cheng Zhen









About us

Name	Zhou, Chong-Yi(周崇毅)
Location	Beijing , China
Company	EasyStack Inc.
Job Role	VP for Solution
Years of Experience	17 years
Follcation	 Beijing University of Chemical Technolog University of Science & Technology Beiji









ogy, Bachelor Degree jing, Master Degree

ame	Zheng, Chen (郑晨)
ation	Beijing , China
npany	EasyStack Inc.
Role	Product Manager
Experience	5 years
cation	 Northeastern University for Bachelor, Master Degree







Number One 01 **Postal Savings Bank of China (PSBC) introduce**

Number Two 02 Traditional banking business pressures in this time

Number Three 03 Financial Cloud solution base on OpenStack for PSBC

Number Four Why EasyStack?





About PSBC (Postal Savings Bank of China)

History

PSBC was original a department of China Post. In 2007, China Post separate this department to establish PSBC which is youngest big bank in China.

Features

PSBC's customer mainly come from country not city.

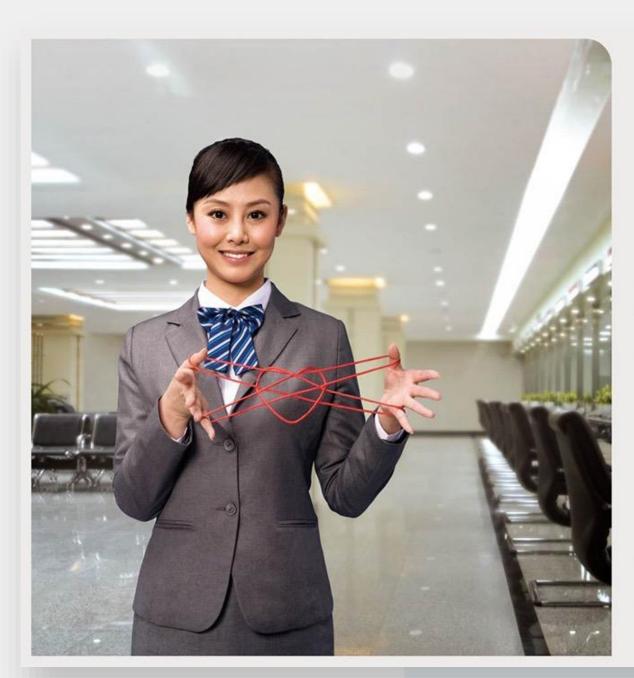
Size of Business

There are almost 40 thousands departments in China, nearly 490 million persons served, 7% of the global people has become its customer. It distribute 2.3 trillion to small and micro companies, help 12 million small and micro companies to solve financing problem.

Position

The asset of PSBC ranked 23rd in the global bank ranking of the top 1000 which is named by "The Banker" London-based magazine.





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服务大众。一直以多 服务,36000个网点在您身边,与您相知 融,相携共进。

客户服务热线: 95580 网址:www.psbc.com





Fifth Largest Bank in China

 In September 28th 2016, PSBC has completed its own IPO and listed in Hong Kong with the market value approximate HK \$100 billion. This is nearly the world's largest IPO this year.

Bank Name	Total assets at the end of 2015 (Billion RMB)	Total as of Firs 2015 (
ICBC	22209.780	22
ССВ	18349.489	19
ABC	17791.393	18
BOC	16815.597	17
PSBC	7296.364	7
CBC	7155.362	7



sets at the end st Quarter in Billion RMB)

2883.325

9143.791

8413.470

7039.969

7707.634

7404.417









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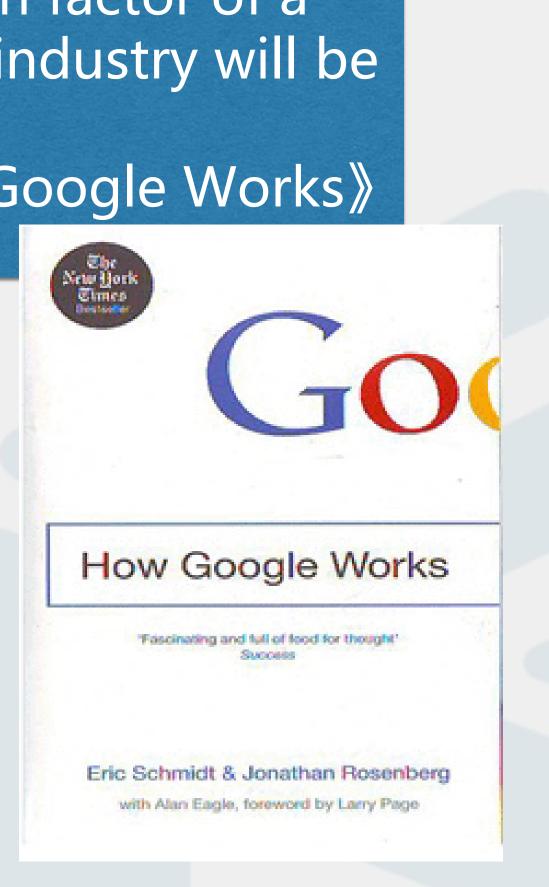
What are the Giants Worried about?





"If the cost curve of the main factor of a certain industry decline, this industry will be changed."

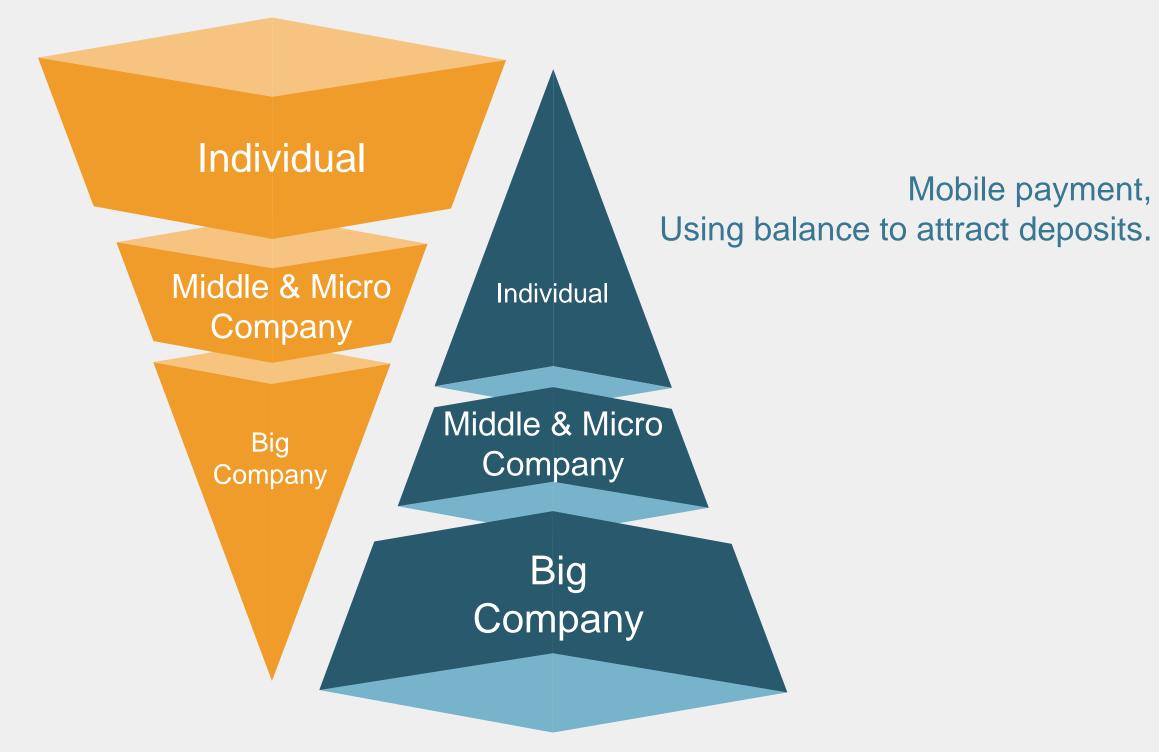
《How Google Works》





Internet Company Launch a Battle to Banks

Capability distribution of Internet Company



Capacity distribution of Traditional Banks

There will not be any advantage to traditional banks by the site location to serve the core customers as business model. There is more advantage for Internet Company which do business on the Internet.





Interactive online banking, Reduce middle business income of the traditional banks.





Competition for Long Tail

20% •----•

80% •----•

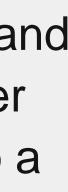
- Core and elite customers
- Main source of current profits
- Proprietary account manager
- Customization products and service
- **Silent majority**
- Don't understand what the majority really need
- High cost & low profit
- Lack of differentiation and attraction products

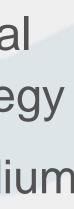


Internet Financial :

Refer to the Internet business model and technology, to provide more and better financial and non-financial services to a wider population.

- Using Internet financial risk control model
- Providing financial and non-financial services through the platform strategy
- Make promotion for small and medium user experience
- Using Big data







Innovation: Competition for Trading Accounts EasyStack

- How to add new users?
- How to retain users?
- How to improve the user's activity?
- How to improve the income of a single customer?
- How to control the risk?





The Value of Cloud Computing for Banks EasyStack

Mobile direct sales

Definition: New business model relies on Internet channels not physical outlets

IT Challenge: Difficulty to predict the peak of the business

Interactive online banking

Definition: Based on customer interaction behavior, enhance user experience, provide real-time personalized marketing capabilities.

IT Challenge: These need big data outlets

Cost reduction

- Ways to cost reduction-
 - SaaS Infrastructure Sharing
 - •PaaS Faster deployment cycle
 - •IaaS Increasing usage of infrastructure components
- Improve the ability to control the IT infrastructure
- Unstable economic environment bring elastic and management cost

Rapid delivery

- investment projects.



Internet financial business requirements

Production and financial collaboration

Definition: Provide embedded financial products and third party services.

IT Challenge: Complex product and customer management.

Driving force of cloud computing

• Rapid apply to the changing environment.

• Faster initial deployment by reducing the learning cycle of hardware and the audit of

Flexible deployment

- Rapid adjustment of IT resources according to the business peak.
- Massive data and very high transaction volume bring huge business risk.
- Integration of servers, data centers by using cloud computing, providing a higher rate of server usage, reducing costs.





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Case Background

Business Challenge

Along with the spread of Internet, on-line payment, china younger customer will be more self control and care more about user experience. In result of that, customers have more requirement of mobile and usable, will wish to based on mobile device in stead of local department. The challenge of Banking is much more about branding and service.

Cloud Solution

China Post Saving bank use ESCloud solution, which adopted centralizing adoption and directly adoption method. There will be 63, 115 and 650 servers will be deployed to support mobile bank, internet loan, self-service banking and other services.

System using centralized storage solution, including HP, HDS, Huawei equipment, to isolate the business.

Customer benefits

China Post Saving bank transfer all the internet business to ESCloud and keeping running till now one year more, which fulfill the reliability and stability requirement. ESCloud could saving much costing, at the same time, customer can continue innovate with open, controllable technology.

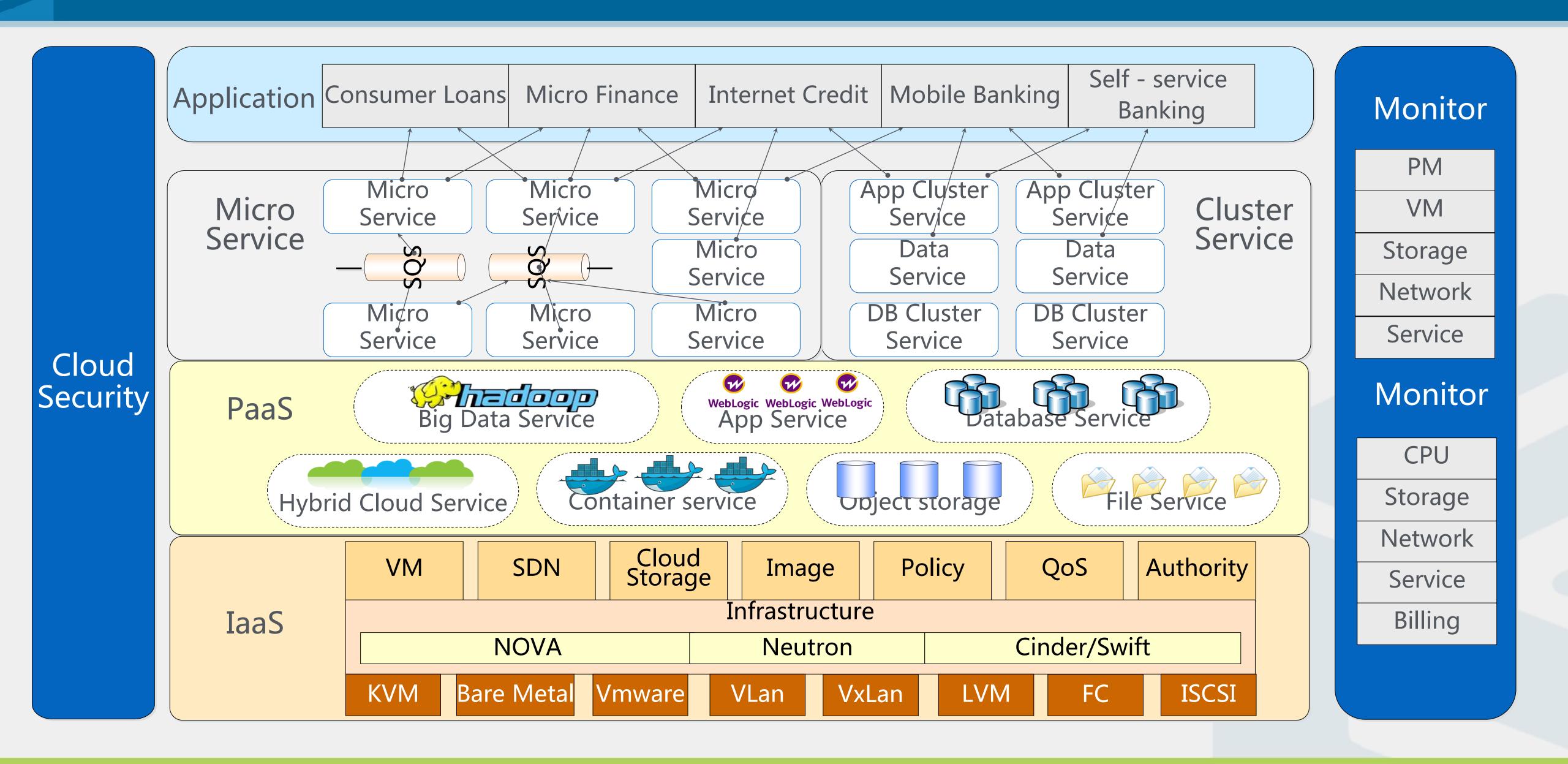








Architecture Design







Application Function Design

tal	Cloud	Access Por					AP	I Sei	rvio	ce				Security
Portal	Dashboa	rd C	LI	Infra	structure API	Мо	nitor API		RPC	CAPI	Insta	II API		
											L			Authentication
	Clo	ud Base Se	rvice		And	vanc	e Servic	e 🛛		Moni	tor/Me	asure		
	Instance	Cloud	Elast		Netwo Topolo		Orchestra n	atio		Physical Monito		rtual onitor		Authority
Ce	Instance	Column Column			•					Service		ource		Account
M	Snapshot Backı				Tickets		Install		Monitor			Measure		
Service	Host HA	NAS	Load Load balan		Upgrade		Operation logs	on		Traffic Monitor	. Sta	tistics		Audit
	Image	Object Storage	Rout		Alarm	S	Event			Billing Manage	Re	eport		Encrypt
										<u> </u>		_	-	SSL
					NI 1 - I - F				<i>с</i>					55L
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Č	KVM \	'Mware	Host	Vla	n/VxLan	(GRE	LVN	\checkmark	NFS	ISCSI	FC		

ta	Clou	d Acc	ess Porta					AP	I Sei	rvio	ce				Security
Portal	Dashbo	bard	CLI		Infra	structure API	Mo	onitor API		RPO	CAPI	Instal	IAPI		
															Authentication
	C	oud E	Base Serv	vice		And	lvan	ce Servic	e		Moni	tor/Mea	asure		
	Instanc	e ,	Cloud	Elasti		Netwo Topolo		Orchestra n	atio		Physical Monito		rtual onitor		Authority
G	Instanc		Column Column	Netwo						Service			Resource		Account
Service	Snapshot Backups		Firewa	alls		ckets Install			Monitor			Measure			
Se	Host H	4	NAS	Loac balan		Upgra	de	e Operatio logs			Traffic Monitor	Stat	tistics		Audit
	Image		Object Storage	Router		Alarm	١S	Event			Billing Manage	e Re	port		Encrypt
_															SSL
	Co	mout				Notwork	Doce			C	Storago	Docourc	•		
Core		πραιε	e Resourc	e		Network Resource				Storage Resource					Security Group
Ŭ	KVM	VMw	are F	lost	Vla	n/VxLan		GRE	LVN	V	NFS	ISCSI	FC		

ta	Clo	ud A	ccess P	orta				-	AP	I Sei	rvi	се			Security
Portal	Dashk	poard	d k	CLI		Infra	structure API	Mc	onitor API		RP	C API	Instal	IAPI	
_															Authentication
		Clou	d Base S	Servi	ice		Anc	lvan	ce Servic	e		Moni	tor/Mea	asure	
	Instan	ice	Colum		Elasti		Netwo Topolo		Orchestra n	atio		Physical Monito		rtual onitor	Authority
vice	Instan		Colun Colun	nn	Network Firewalls		Ticke				Service Monitor		Res	ource	Account
Serv	Snaps	not	Backu	ps									r Measure		• •
S	Host I	HA	NAS		Loac balan			de	Operation logs	on		Traffic Monitor	Sta ⁻	tistics	Audit
	Imag	e	Objeo Stora		Route		Alarn	าร	Event			Billing Manage	Re	port	Encrypt
_														_	SSL
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re		omp	ute Reso	Surce	9		Network	Network Resource				Storage	Kesourc	Security Group	
Core	KVM	٧N	lware	ŀ	lost	Vla	n/VxLan		GRE	LVN	M	NFS	ISCSI	FC	Security Group



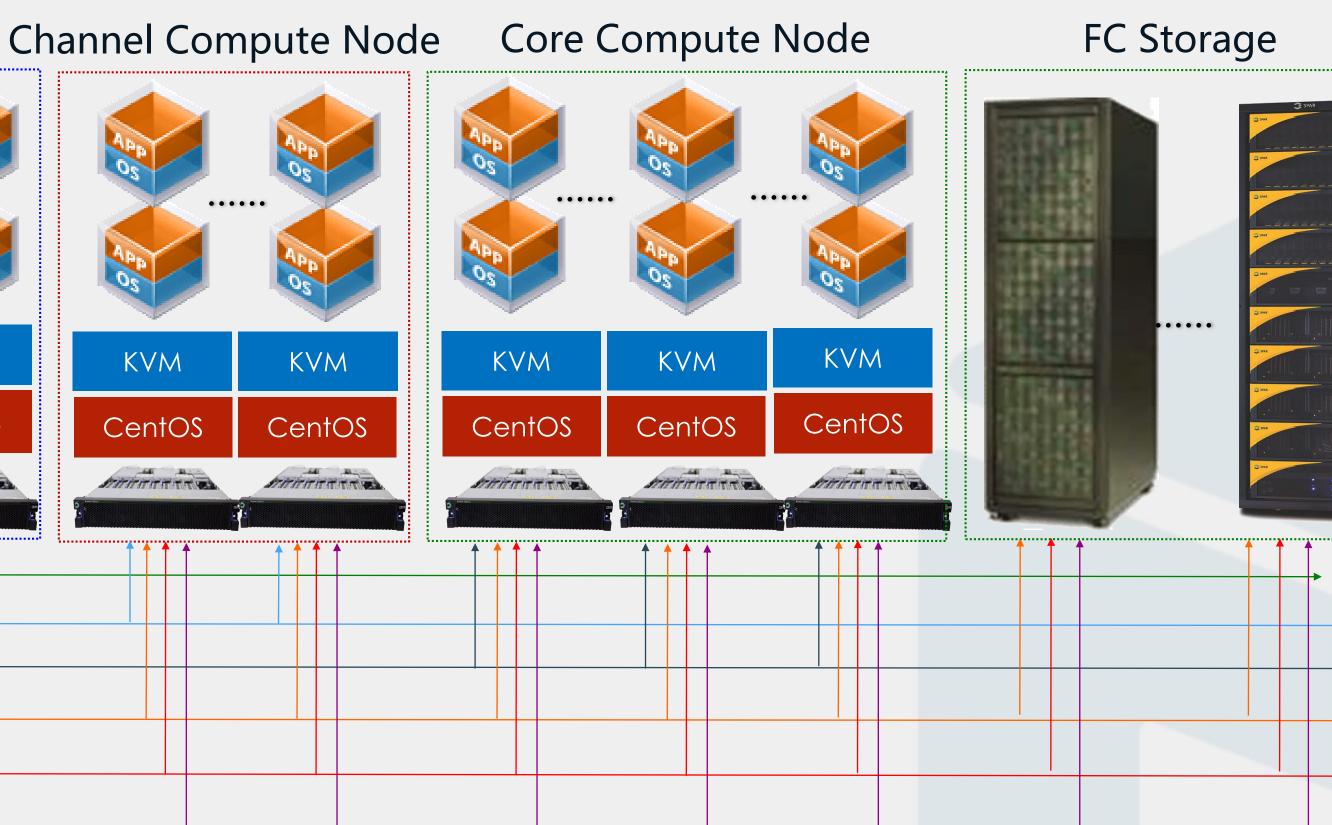




Network Architecture Design

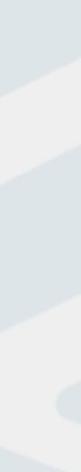
DMZ private network Channel private network Core private network FC SAN Management network Install & Monitor network Controller Node DMZ Compute Node **ESCloud** Dashboard • • • • • • Keyston Cinder eutror Nova Swift Jan ilom KVM KVM KVM CentOS CentOS CentOS CentOS CentOS CentOS minimi marian Anter Trans Anter Trans manne harring





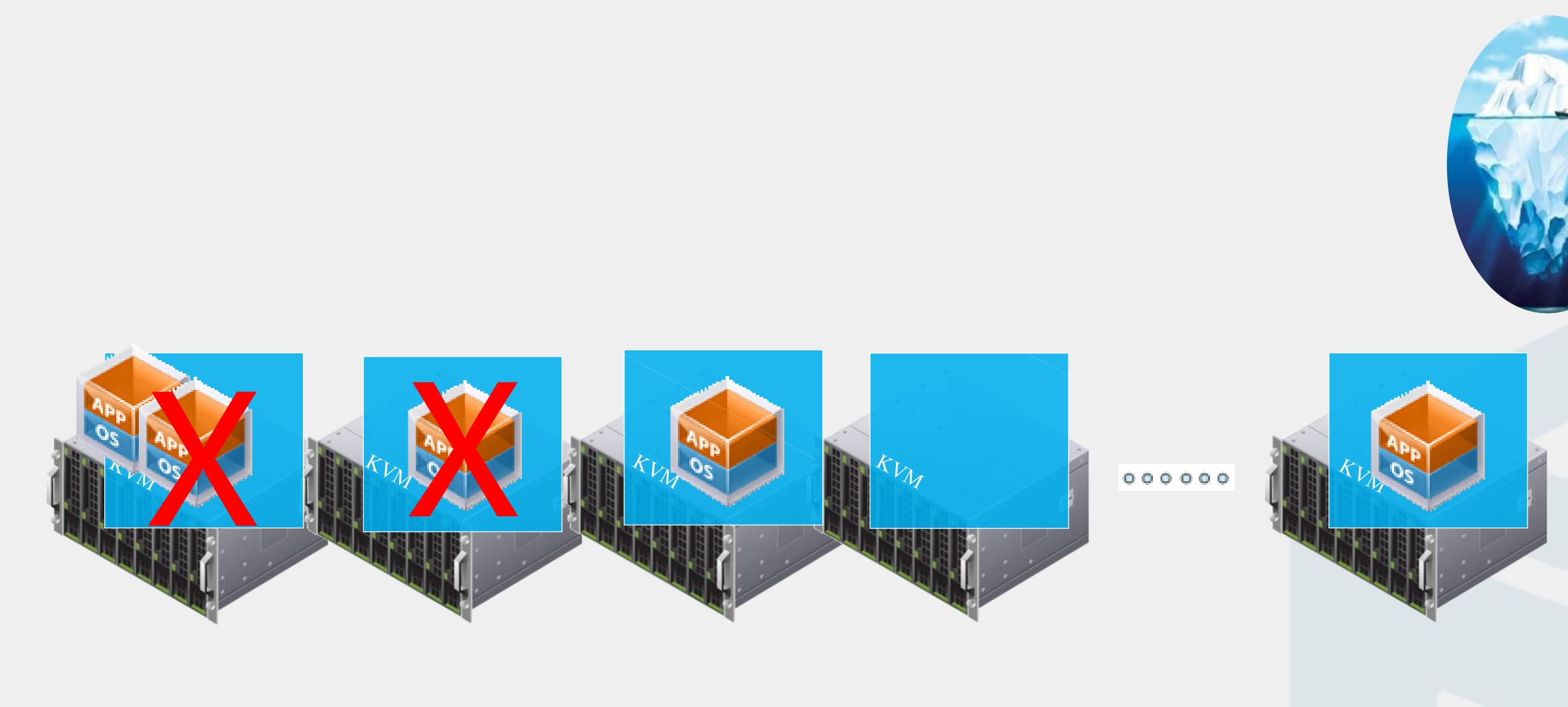








High Reliability Design — Host HA



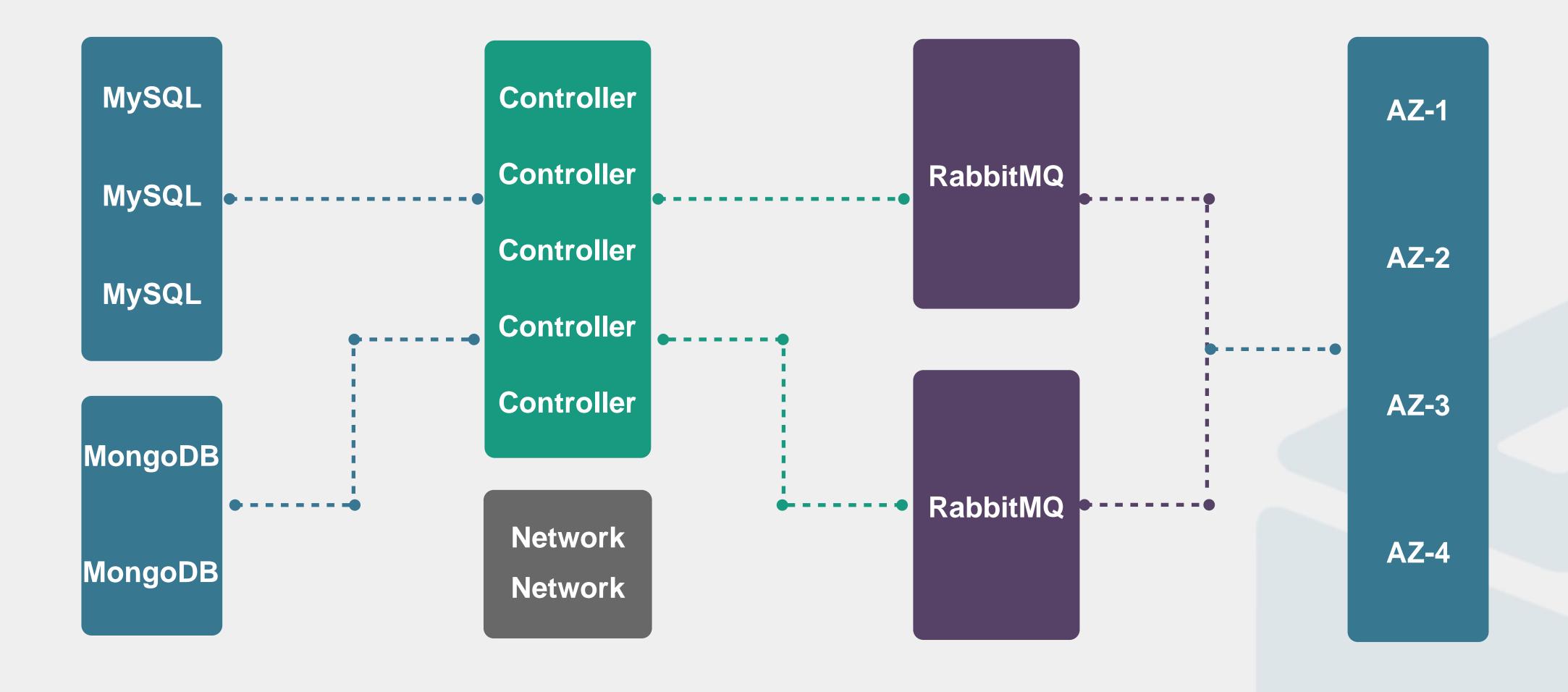








600+ Nodes Architecture Design











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EasyStack Strength



Leading OpenStack Enterprise Solution and Service Porvider

Found OpenStack China Community

The Ministry of "cloud computing, open source Industry Alliance" Member units

Delivered to State Grid, Post Savings Bank, China UnionPay, industrial Bank, S.F Express, China Telecom, China Mobile, Lenovo, Tsinghua University, China's large OpenStack project

</>

••

Development

OpenStack Mitaka Commits No.11 OpenStack Mitaka TC-Approved Commits No.10 OpenStack Newton Total Commits No.12 **OpenStack Newton Total Commits No.8 Ceph Community Contribution No.7**



Industrial Dedicated Cloud ESCaaS Gartner 2016 Cool Vender







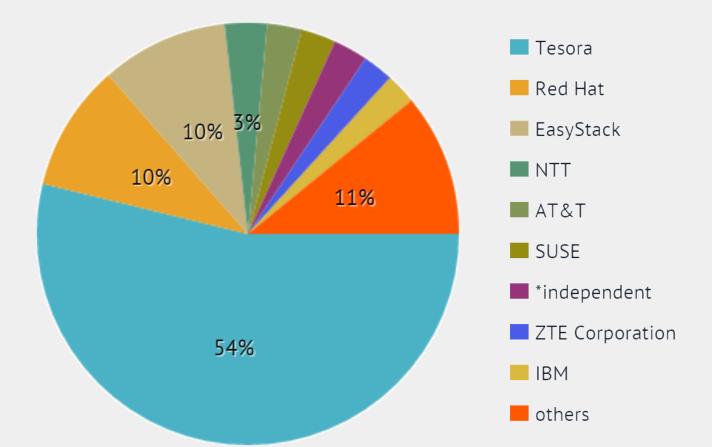
Having Top OpenStack Engineer In China

# 🔶	Contributor	Commits	#	Module		Commite	← → C www.ccidnet.com/2015/1130/10059229.shtml
# 🔻	Contributor	Commits	#		V	Commits	赛迪网 CCIDNOT COM 首页 新闻 互联网 Ⅱ产品和服务 网络和信息安全 信息化 智能
1	ChangBo Guo(gcb)	480	1	python-openstackclient	298		首页 > IT产品和服务 > 云大数据 > 大资讯 > 正文
2	Tang Chen	177	2	nova	136		郭长波成为中国首个OpenStack Oslo
3	aohuanxuan	120	3	magnum	84		Core Reviewer
4	LiuNanke	112	4	tempest	54		从地域而言,目前中国已成为OpenStack贡献最多的国家,北京则是OpenStack贡献最大的城
5	Bo Wang	73	5	horizon	51		市。来自中国的OpenStack组件Core数量的不断增加,显示出中国的OpenStacker的杰出贡献不
6	Javeme	69	6	kolla	50		断被社区、基金会认可,中国的OpenStacker正在从参与走向核心角色,将进一步在OS的技术发展方向、实现方式等方面产生更为积极的作用。
7	Allen Gao	69	7	oslo.messaging	46		发布时间:2015-11-30 22:18 来源:赛迪网 作者:赛迪网
8	tingwang	68	8	cinder	42		
9	Chaozhe Chen	67	9	astara	37		11月27日,一直在社区贡献出色的郭长波受OpenStack Oslo PTL Davanum Srinivas邀请,正
10	Yang Hongyang	63	10	trove	37		式成为OpenStack Oslo Core Reviewer。作为EasyStack创始工程师的郭长波,成为首位来自中国创
11	HouMing Wang	54	Showi	ng 1 to 10 of 166 entries			业公司的OpenStack核心组件的Core Reviewer。
12	PanFengyun	44	JIIOIIII		_		OpenStack Core的中国力量——从"参与"到"核心"
13	Yang Li	38		First Previous	2 3	4 5 Nex	
14	zheng yin	38					(→) http://cloud.zol.com.cn/569/5695625.html (→) 10 C (
15	guo yunxian	37	Cont	ribution Summary			 ∑ 汤晨 core_百度搜索
16	jian.song	34	Cont	ribution Summary			
17	Hanxi Liu	33		its: 1879			汤晨成为OpenStack Client Core reviewer
18	caoyue	32		87092 t merge (-2): 3			2016-02-23 00:47:00 [中关村在线 厂商稿] 🖌 分享到 🗸 💬 暂无评论
19	shizhihui	30		needs further work (-1): 400			由工育氏具的份初考就与定网 FacyStack工程师还是新亚成为OpenStackClient项目
20	Lu lei	29		good (+1): 1043			由于高质量的代码贡献与审阅,EasyStack工程师汤晨新晋成为OpenStackClient项目的Corereviewer。这是继郭长波成为中国第一个来自创业公司的OpenStack基础类库项目
21	xiaozhuangqing	27		good for core (+2): 823 ve: 519			Oslo的Corereviewer之后, EasyStack再添一员,已拥有2名Corereviewer!
22	sunyajing	23		lon: 15			Intel资深软件工程师DeanTroyer在给OpenStack-Dev的邮件中宣布了这一喜讯,他
23	Shu Yingya	21	Chang	e Requests: 2741 (671 of the	em abandoned)		表示,"特别在OpenSackSDK集成与新网络命令方面,由于在高质量的代码贡献与审阅,
24	lilintan	20		Sets: 7103			我宣布汤晨与RichardTheis新晋成为OpenStackClientCore团队中的一员。欢迎!"
25	Chen Fan	15		Blueprints: 35 leted Blueprints: 12			< <u>الله الله الله الله الله الله الله الله</u>
2.3	CHCHTGH	1.7		Bugs: 392			4 110%



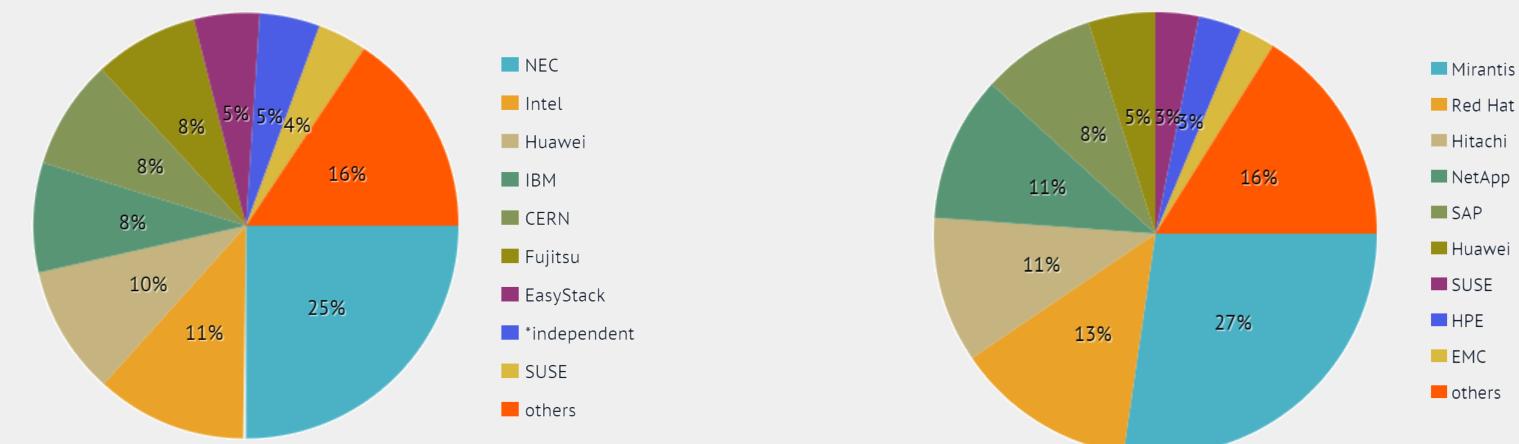


EasyStack Contribution in PaaS (Newton)

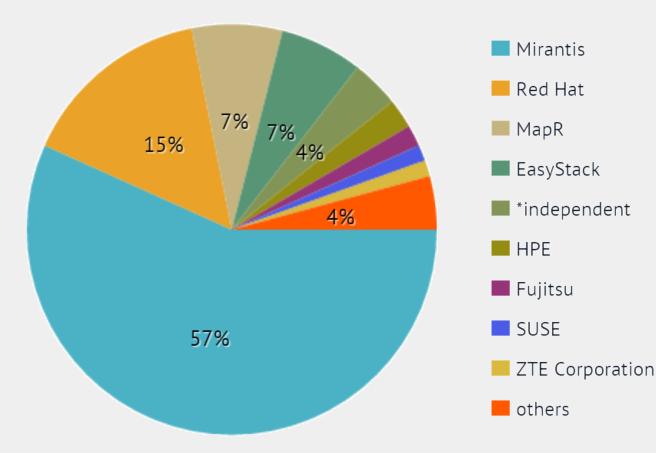


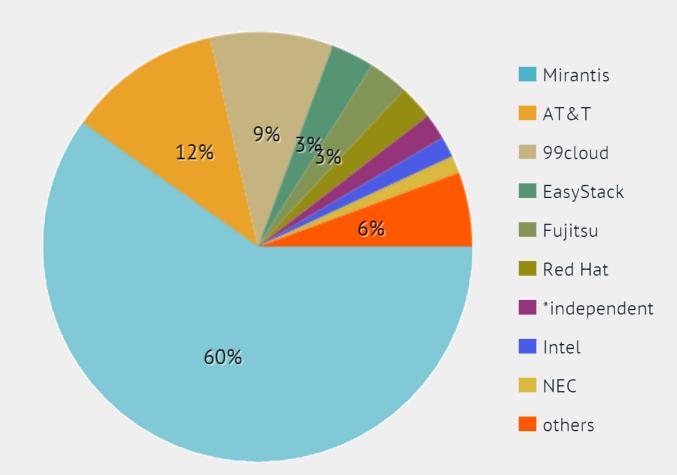
Trove

China No.1, Global No.3



Magnum China No.2, Global No.7



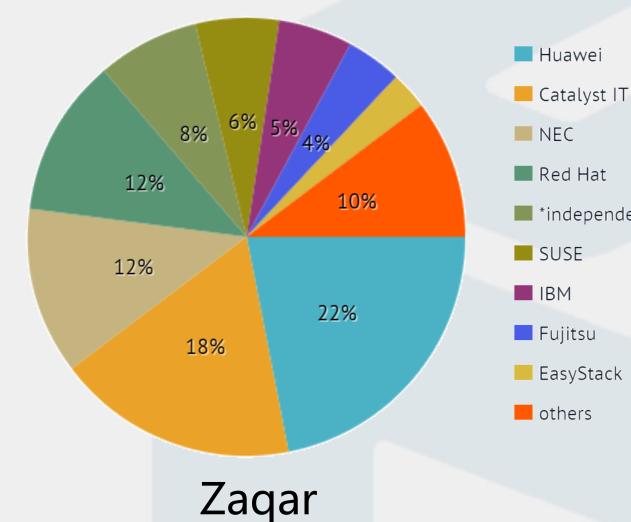


Sahara China No.1, Global No.4

Murano China No.2, Global No.4



Manila China No.2, Global No.10



China No.2, Global No.8

*independent

Top China System Engineering Team

System Engineering	Community	commits	
Linux Kernel	Linux Kernel	373	Sche EXT3
	LXC	9	Linu
	Qemu	54	Auth
Virtualization,	Xen	44	1.5w
Storage, Network	libguestfs	75	Co-a
	Ceph	57	Dist
	OpenvSwith	1	virtu
	AutoTest	38	Fully
System Quality	LKP+	273	Linu
	LTP	671	Co-r
System Tools	Coreutils	7	Linu



Components

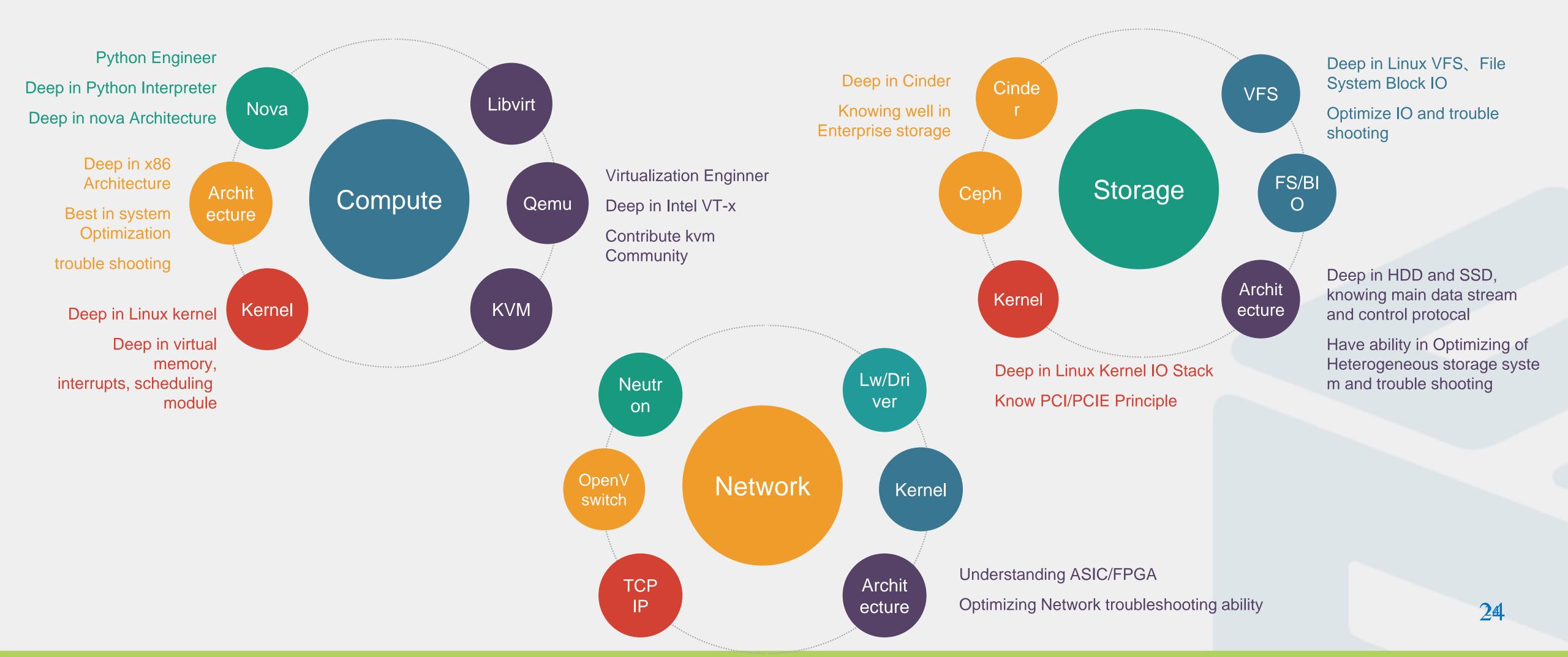
- eduler, perf, btrfs, MTD, DMA, Networking, NFS, OCFS2, 3/EXT4, KVM, SELinux, VFS, Drivers, XFS, VFS, Btrfs, cgroup
- ux Containers
- hor of QEMU space netfilter
- N LOC
- author of virt-sysprep
- tributed object store and file system
- ual switch
- y automated tests on Linux
- ux Kernel Performance
- maintainer, Linux Test Project
- ux Tools





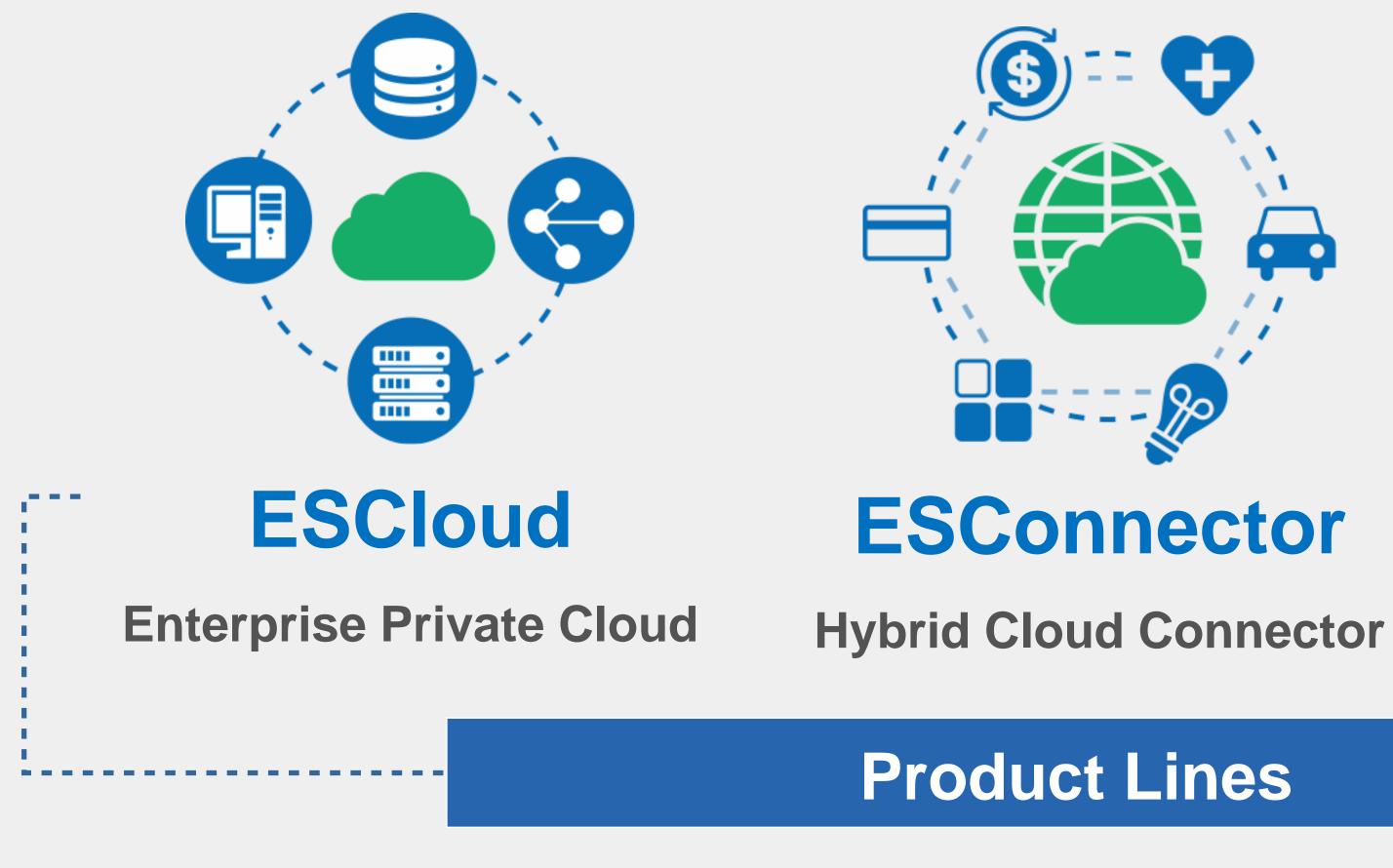
OpenStack Requirement for Engineer Team

Except OpenStack Community EasyStack Totally Contribute Linux Kernel over 400 Commtis





EasyStack Support Customer Innovation



- **Provide high quality EasyStack Supporting Service**



ESCaaS

Elastic Dedicated Cloud

Dedicated reliable and managable EasyStack Enterprise Product

Create OpenStack Ecosystem with Corporation, Win-Win and Open Strategy



EasyStack Success Story (Part)

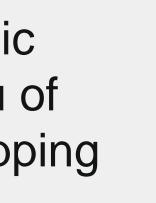
- Postal Savings Bank of China
- China UnionPay
- Industrial Bank of China
- Industrial Bank Hangzhou Branch
- Agricultural Bank of funds clearing center
- Guangdong Agricultural and Commercial Bank
- Taizhou Bank
- Shun Fung Financial
- Hebei campus financial cloud
- Shenzhen Stock Exchange
- Soochow Securities Company

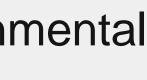
- China Telecom
- China Mobile
- China Unicom
- Tibet Mobile
- Tianwei Xintong
- Tianhe Cloud
- **Great Wall Broadband**
- Tianan Zhongzhi
- Tsinghua University
- Renmin University of China
- Beijing industry university
- Hebei North College
- Changzhou Institute of Technology



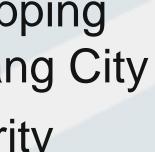
- State Grid
- Heilongjiang State Grid
- Zhejiang State Grid
- Zhejiang Power Group
- TCL Group
- Shanghai Automotive Group
- Beiming software
- SF Express
- Best Express
- - BOE
 - Leyou
 - Lenovo

- National Geographic Information Bureau of Surveying and Mapping
- Ministry of Water Resources
- Chongqing Environmental **Protection Bureau**
- Nanning Education Bureau
- Surveying and Mapping Institute of Shenyang City
- Wuhu Public Security Bureau
- Anging Public Security Bureau
- Guang'an E government Cloud
- Capital Library
- iberation Army Daily













THANKS http://www.easystack.cn



