EDGEWATER TECHNOLOGY

Innovative Credit Card Replacement System

eSolutions

Edgewater battles credit-card fraud and improves customer service for an international financial- and travel-services giant.

Edgewater's eSolution:

- **Reduced the cost of credit card replacement substantially by streamlining the workflow in the card replacement center.**
- **Leveraged legacy investments through the Internet call center application that was developed while enabling the deployment of new, more efficient technological advances.**
- **Enhanced productivity by allowing customer service representatives to work off-line when critical mainframe transactions were unavailable, providing data integration when the system returns online.**
- **Implemented new features such as fraud protection, productivity monitoring, and customer reporting which improved customer service.**
- **Provided the opportunity to improve revenue through greater customer retention as well as reduced operations expenses.**

Planning for Growth

A pioneer in the financial- and travel-services industry, this international corporation is a major provider of charge and credit cards to individuals and businesses.

Since the early 1970s, this company has been experiencing rapid growth, and to continue to satisfy their customers' credit card replacement and fraud protection needs, they needed a system that allows for fast, effective, and accurate customer response. When their current system could no longer meet the demand for fast, accurate credit card replacement, customer service training, and fraud protection, Edgewater Technology had the right plan of action and skill set for the job. Edgewater Technology partnered with the Credit Card Replacement (CRU) division of this financial services powerhouse to help them battle credit card fraud issues and respond quickly and efficiently to customers' credit card replacement needs.

If Your Card is Lost or Stolen

For an organization which has built a world-renowned brand image for superior customer service, prompt credit card replacement, fraud protection, and quickly-deployed responses from their customer service group becomes mission critical for the CRU.

Under the old system, it typically took six to eight weeks to train customer service representatives on cumbersome mainframe and legacy systems. These long training times were ultimately causing the company to compromise their ability to deliver replacement cards in a timely fashion. The company saw an increased possibility of the loss of potential revenue as customers used competitors' credit cards to make purchases while waiting to receive their new cards. Also realizing that a system which would decrease the wait time for new cards could lend itself to increased instances of fraud, the company wanted to take precautionary measures in the way it gathered and distributed information. A leader in the fast-paced financial services industry, the company knew that in order to maintain a competitive edge, they needed to update their credit card replacement system to respond quickly and accurately to their customers' replacement requests, as well as reduce the threat of fraud, and dramatically cut the training time and costs. With these needs realized, the company still had two questions to answer; what was the best plan of action, and with whom should they partner for maximum results.

The organization looked to Edgewater Technology for their technical expertise, trusted industry partnerships, and their in-depth understanding of both the financial services industry and call-center management.

The Business Solution

Edgewater worked closely with key personnel within the CRU to restructure the system architecture and ensure the company's needs were met promptly and with minimum interruption to daily operations.

During a preliminary strategy session, Edgewater conducted meetings with a cross-functional team of representatives from the CRU and developed and listed key objectives for this solution:

1. Improved customer service and decreased training time and cost for customer service representatives.
2. Fraud protection mechanism.
3. Increased call fulfillment accuracy.
4. Enhanced system reliability, response, and maintenance with 100% virtual uptime.

5. Ability to interface with multiple legacy data streams.

6. Scalability among various service centers.

First, Edgewater analyzed points of failure in the company's current system and gauged their impact on the end-user. This analysis highlighted two key areas of concern: high availability and database accessibility.

Before Edgewater's solution, the existing system was susceptible to extended outages resulting from interface and mainframe down times. Therefore, if the system was down, all current information was irretrievable and customer service representatives were unable to access database information necessary to complete call transactions. Edgewater's system allowed for 100% virtual up-time. Several fail-safes were implemented to ensure that data from a call would not be lost, and productivity would not suffer by guaranteeing function recovery and data integration across service centers.

Edgewater tackled database accessibility by creating a customized Internet Explorer browser client for Web access, allowing the CRU options for geographic deployment. The majority of the application processing and resource intensive work would now occur on the server, leveraging existing machines to support the new system.

Edgewater created encapsulated business objects to address fulfillment problems. Each of these objects related to a single business entity. For example, the account object contained information relating to an account (cardholder, name, account number, related accounts, etc.). Object registration and tracking guaranteed that if any element of the transaction is not completed the entire transaction would be handled appropriately. This action ultimately ensured that if information was incorrect or missing, a card would not be sent without further investigation, therefore reducing the risk of fraudulent transactions.

After the system implementation, a typical call followed a predetermined path from inquiry to action. Through Edgewater Technology's solution, the company was able to realize an increase in fraud protection, customer satisfaction, and employee satisfaction while seeing a decrease in training costs, operational expenses, and processing errors.

The Technical Solution

The new system uses an object-oriented, three-tier, Internet application, using the component object model (COM). Remote users were able to access the application server through Internet Explorer via a Web service provided by IIS. The central server also managed multiple client deployments, and logged call flow for productivity reporting, while the central application server provided complete auditing of both customer service representatives and callers.

In addition, the new system provided fail safes for a number of different scenarios that included: client loss of connectivity to the IIS server, loss of Microsoft SNA server connectivity to the network, mainframe or MTS server, and loss of connectivity from the IIS server to the MTS server.

Technologies and Tools

Microsoft COM Transaction Integrator
Microsoft Internet Explorer
Microsoft Internet Information Server
Microsoft SNA Server
Microsoft SQL Server
Microsoft Transaction Server
Microsoft Windows NT Server
NetSoft Elite
Visual Basic
Visual C++
Visual InterDev

The Business Flow