

## BJSS delivers PDA based system for Credit Card Application for BancTec Ltd.

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*"The use of a PDA based Credit Card Application system and GPRS reduces the cost of processing the applications, removes errors and greatly speeds the processing time providing a much better service in any location"*

*Rob Liddell, Director New Product Development, BancTec Ltd*

Credit card applications from remote locations such as exhibitions and sporting events can be big business for the major credit card companies. In these situations the paper based application methods normally used are problematic and prone to error. More importantly, there are limits to what can be achieved in "real-time", so people go away having filled in the forms not knowing whether they are likely to be accepted. In an industry where quality of service and fast turnaround are important, a cost-effective automated solution could increase applications and reduce cost.

BancTec Ltd, is Europe's leading provider of financial transaction processing solutions, application software and support services with annual revenues of \$480 million dollars and over 3,800 employees. BancTec also specialise in developing integrated image and web-enabled processing, data capture, workflow and archive/retrieval solutions for major financial, commercial and public service providers. As part of their constant effort to improve the services they offer to their clients, BancTec decided to offer Credit card companies a way of streamlining the applications process, providing feedback to the applicant in real-time and removing the errors associated with filling out paper forms in less than ideal conditions.

BancTec used software house BJSS to architect and co-develop a .NET PDA based system that provided electronic capture of credit card applications. The solution uses GPRS connectivity where available for real-time interaction with the central system including address and bank details verification and credit-checking. The PDA based solution is accompanied by web-based reporting tools that allow clients to see in real-time how specific agents and campaigns are progressing

### Summary:

#### Business Overview:

BancTec wanted to extend their offering by utilising secure PDA & GPRS technology to get real-time feedback on credit card applications from remote locations. Reducing errors in applications.

#### Delivered Solution:

BJSS designed and developed the system using Microsoft .NET technology, including the Microsoft .NET Compact Framework, SQL Server 2000 and ASP.NET. The client application runs on an XDA II PDA and utilises GPRS for secure connectivity.

#### Key Benefits:

- Reduced error in application
- Automated detail checking
- Real-time monitoring
- Improved agent productivity
- Greater percentage of applications converted





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## **BUSINESS OVERVIEW**

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Banctec saw the opportunity to utilise advances in technology to extend their service offering by allowing for credit card application to be undertaken remotely using PDAs and GPRS as opposed to the normal filling-out and submission of paper forms for re-keying at a later date.

“Currently applications for credit cards at remote locations such as exhibitions are done by agents filling-out paper forms. This can take a long time and there is no immediate feedback and lots of room for error as information needs to be re-keyed.”, says Rob Liddell, Director New Product Development of Banctec in the UK. “We wanted to reduce the error rate, give immediate feedback by checking bank and credit detail in real time and remove any need to re-key information”.

Unlike other types of remote application, credit card application has to deal with issues around compliance with regulatory bodies. This means that signatures need to be captured and printed copies of the forms given to the applicants. Moreover the use of GPRS technology is complex, and lack of coverage in some areas means that any system developed had to be able to work on-line or standalone.

“We knew that any system we developed had to be resilient, easy to use and allow us to comply with all of the regulations in this area. It also had to be secure as we are transferring sensitive information about individuals.”, says Liddell. “So we decided to approach BJSS to help in the architecture and development as they have a track-record of delivering business critical systems, and our previous experience of using them had been very good”.

Banctec wanted the system to provide real-benefit to the credit-card company. They achieved this by ensuring a greater degree of legitimate applications, a faster turnaround, and the ability to monitor how particular campaigns are progressing in real-time via a simple browser interface from their own offices.

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## **THE SOLUTION**

Banctec were looking to develop the application from scratch in under 3 months. In order to meet the deadlines of a client BJSS responded to this requirement by producing an architecture and design that exploited the mobile capabilities of Microsoft .NET.

“The timescales for this development were exceedingly tight.”, says Glynn Robinson, General Manager of BJSS. “Not only did the application need to be designed for usability on a PDA, but we also needed to integrate with printers capable of producing completed applications forms in a wireless environment, adhere to strict security constraints, and work securely in both a GPRS connected and off-line state”.

BJSS and Banctec chose the Microsoft .NET environment as the tools available allowed them to develop in a rapid, iterative manner, and provided a unified environment across the mobile PDA, the central server and the browser based admin and monitoring system. The final system made use of the Microsoft .NET Compact Framework for the client application which runs on an XDA II. The middleware was developed using the Microsoft .NET framework and runs on a Windows 2000 server. Web services are used to integrate with a Credit Checking agency for real time checking. The system also allows for real-time address look-up and bank detail verification, cutting agent time and increasing accuracy.

Agents question applicants as the system takes them through the process in a sequential manner. When the application process is completed the PDA uses an infrared connection to print out a completed form for signing and a copy is left with the applicant and retained by the agent.

Should the system lose connection due to lack of signal, all answers are encrypted and stored on the PDA for submission when connectivity is resumed.

Liddell says, “The system is fully secure, easy to use and resilient to network issues. Its flexibility means that we can offer different questionnaires for different cards quickly and with minimum effort”.

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**“We are very happy with the system, and it has stood-up well in trials. It is network independent, so it can be used by any organisation”.**

In addition to the PDA application there is an administration suite that allows for configuration of agents and events, and a monitoring system to allow the client to view application statistics in real-time.

The solution is currently undergoing extensive field trials with two major clients of Banctec with very impressive results. “We are seeing what we had hoped for, namely faster response to applications, reduced errors, and increased productivity for agents”, says Liddell.

### **KEY BENEFITS**

The flexible system means that Banctec can offer the solution to multiple clients with differing requirements with minimal effort.

Customer service for clients is improved with more rapid response, reduced errors and simplified input. The step-by-step method of application and the increased automation makes the job of the agent made easier reducing training requirements and increasing productivity.

The automated nature of the system reduces post-processing and means that the total cost of running a campaign can be reduced, and clients have immediate feedback on its success, and increased confidence that more applications will be fulfilled.

Liddell says, “We are very happy with the system, and it has stood-up well in trials. It is network independent, so it can be used by any organisation”.

### **More Information**

BJSS is a software services company with a proven track record in delivering reliable, scalable enterprise applications. This can only be achieved through the highest calibre of personnel, and application of the appropriate technologies and process.

To learn more about BJSS and how it may help you call on 0207 673 6401, email [glynn.robinson@bjss.co.uk](mailto:glynn.robinson@bjss.co.uk) or visit the web site at [www.bjss.co.uk](http://www.bjss.co.uk)

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