

# Case study: Integration of multiple back office systems

## CR2 drives its BankWorld solution across over 1,000 back office systems

### Challenges

- Multi-channel integration of over 1,000 back office systems
- Improve branch and ATM network connection
- Expansion of the ATM and switch channel infrastructure
- Centralised control and monitoring of ATMs
- Increase service and product offerings at ATM terminals
- Card support facilities

### Why CR2

- A pioneer in ATM technology, single application deployment across the bank's network
- ATM terminal vendor independence
- Proven partners and solution providers
- Experience in delivering strategic, mission-critical projects globally

### Results

- Integration of BankWorld Channel Manager with over 1000 back-office systems
- 100% increase in the number of ATMs – BankWorld operating over 800 ATMs
- A multi-vendor, multi channel, multi-currency and multi country network employing single ATM application – BankWorld
- Browser-based technologies deployed at the ATM terminals
- A network regulator for configuration, monitoring diagnostics and management of ATMs nationwide
- Remote ATM screen updates with software distribution capabilities
- Debit and credit card facilities

### Challenge

- To integrate over 1000 back office systems
- To considerably expand the bank's ATM network
- To introduce new ATM services for customers via browser-based technologies

The bank initially had a relatively small ATM installation, but over the years the network expanded substantially. With an excess of 500 ATM's and 750 distributed back-office systems, the bank concluded that its ATM channel infrastructure needed to be upgraded and enhanced. This would not only form part of the bank's own IT modernisation programme, but also take advantage of the new ATM-channel technologies and standards that are being implemented and adopted by banks globally.

The payment transaction infrastructure within the bank needed to be more streamlined and automated while also being reliable and scalable for future growth. Thus the bank selected CR2's BankWorld Channel Manager and ATM solution to upgrade its ATM network and to provide a channel management infrastructure to support additional products and services.

### Why CR2

Following the evaluation of alternative vendors, the bank chose CR2 because of its in-depth knowledge and expertise in banking and channel technology. These skills were essential for its ambitious channel improvement scheme.

CR2's technical support services provides local customer service to the bank's headquarters.

As trusted and reliable partners for several years, CR2's understanding of the bank's needs and expectations was a further endorsement of the bank's selection of CR2 and its BankWorld technology.

## CR2 solutions

The software solutions selected by the bank include:

- BankWorld Channel Manager
- BankWorld ATM Client
- BankWorld ATM Controller
- BankWorld ATM Distributor
- CardWorld Card Manager

To facilitate the deployment of a new card management solution and improved ATM/switch infrastructure, the bank, in consultation with CR2, broke down the project into pre-defined phases that reflect its strategic operational needs.

### 1. Branch and ATM network connection

The first phase of this project entailed a host integration and migration strategy. Over 1,000 individual bank branches via the proprietary back-office host systems were connected to interface into BankWorld Channel Manager.

By adding BankWorld to its existing systems, the bank can immediately maintain and maximise its existing technologies, while having a powerful middleware engine at their disposal that ensures access and instant communication exchange between channel touch points and host systems.

As a result, CR2's BankWorld Channel Manager is the platform through which the bank's back office systems and existing ATM and branch channels are integrated. BankWorld Channel Manager provides customers with a single and consolidated view of their finances at each touchpoint.

### 2. Expansion of the ATM and switch channel infrastructure

The bank's upgrade strategy involved not only the introduction of a new ATM application, BankWorld, but also a percentage increase in the number of new self-service ATM terminals.

BankWorld ATM has three component elements, BankWorld ATM Client, BankWorld ATM Distributor and BankWorld ATM Controller.

The ATM network operates a range of make and model of self-service terminals. BankWorld's open design, which is a single application, has the added benefit in that it can be deployed across the bank's multi-vendor network.

BankWorld ATM Client, the browser-based application that resides on each ATM, has been installed and is operational on over 800 individual ATMs throughout India. BankWorld ATM Client has a modern graphical interface which offers multimedia facilities and operates with both BankWorld ATM Controller and CR2's Sparrow system.

BankWorld ATM Controller and BankWorld ATM Distributor were also implemented. BankWorld ATM Controller manages, configures and monitors the ATMs. It also sends automated notifications, diagnoses and manages the banks ATMs from a central location.

BankWorld ATM Distributor facilitates the distribution of software enhancements, graphics and targeted marketing messages to all or individual ATMs.

### 3. High volume card management activity

The bank also replaced its card management solution.

During this phase of the project, the bank migrated their existing customer card base so that card transactions will be routed through BankWorld's Channel Manager.

The bank now has the ability to issue Visa Electron Debit Cards. CR2's CardWorld Producer enables banks to have full control, and in-house capability of the preparation and production of its bank-branded ATM cards and Visa Electron debit cards.

Credit card migration for Visa and MasterCard has also to been completed. The bank has recorded that the number of cards processed by BankWorld has reached 2 million.

## Results

- Over 1,000 individual branches connected to BankWorld Channel Manager
- BankWorld ATM Client is operational on over 800 ATM's
- Single application, BankWorld, deployed on bank's multi-vendor network
- Multiple back-office systems integrated into a single Channel Manager, BankWorld
- Channel Manager is processes in excess of 2 million debit and credit cards

