



#### BARCLAYCARD GERMANY

German arm of Europe's leading credit card issuer.

#### Industry: Financial Services

#### Geography: Germany

#### Deployment Summary

- TIBCO's BPM suite was implemented to manage the processing of credit card applications at Barclaycard Germany in a cost-efficient and customer-friendly manner.
- Key reimbursement process applications were integrated with TIBCO's software.

#### Benefits

- TIBCO's BPM software helped Barclaycard substantially cut the time taken to process credit card applications from several days to 18 minutes.
- TIBCO's BPM suite has streamlined the integration and process management involved in handling new credit card applications.
- Barclaycard can respond more quickly to customers' requests for credit cards, increasing the size of its customer base faster.
- Credit assessments and fraud checks are carried out easily without manual intervention using TIBCO's BPM software.
- The system can also handle applications that have been filled in incorrectly or are illegible, preventing bottlenecks during the process.



"Fast processing of new credit card applications is critical to the success of our company. Therefore, the decision to use the business process management approach by TIBCO as part of the restructuring of our card administration system was a strategic investment in our increased competitiveness and secure future."

**Andreas Scholze, IT Project Manager, Barclaycard Germany**

## Barclaycard Speeds Processing Times Using TIBCO's BPM Suite

Barclaycard is Europe's leading issuer of credit cards, with 18 million cards in circulation worldwide. One of its key markets is Germany, with 1.3 million Barclaycard credit cards. Here the company employs 240 staff and is headquartered in Hamburg.

#### Making life simpler

With 1 million credit cards in operation – and hundreds of new applications arriving every day – Barclaycard Germany faces a tremendous challenge in managing its credit card infrastructure. To make the whole process of card administration much simpler, the financial services firm embarked on a large-scale project to exchange its old, host-based IT infrastructure for a new platform to which all the old systems in the client/server model could be migrated.

The main task involved the replacement of Cardpac, Barclaycard's administration system, with the Prime system. For this purpose the project "Cardpac to Prime" was initiated. To make the task easier to manage, Barclaycard divided the project into 30 sub-projects, one of which was the processing of credit card applications. This was previously managed by an application processing system, but Barclaycard decided to look for a new system, which would be to keep pace

with the increasing demands the organization faced and, above all, reduce processing costs by streamlining workflows.

Flexibility was another crucial attribute; Barclaycard had previously used a proprietary solution that was very complex. This had resulted in lengthy processing times, reducing Barclaycard's ability to respond quickly to customers. What Barclaycard wanted was a new system that would provide employees with a clear, userfriendly overview of the entire process workflow and offer a simplified definition of the qualification rules. It also wanted this to integrate easily with external systems, addressing business needs such as automatic credit assessments. This in turn would lead to reduced processing costs through streamlining workflows.

#### Implementing TIBCO

Barclaycard Germany searched the market for solutions that could improve the processing and administration of its credit card applications. The credit card provider met with several vendors before selecting the business process management (BPM) suite from TIBCO, the leading business integration and process management software company.

During the first phase of Barclaycard's meetings with TIBCO, the vendor was commissioned to conduct a study analyzing and determining the specifications for a system it could provide based on Barclaycard's exact needs. In its study, TIBCO gave an initial outline of how the system architecture for a solution would look, identified interfaces, calculated the implementation costs, and submitted a project plan with risk assessment.

After a thorough evaluation, Barclaycard decided that TIBCO was the best vendor to meet its specification, and the go-ahead for concept design and implementation of a new application processing system was granted. TIBCO immediately set to work on the Barclaycard project assisted by TIBCO consultants.

"The TIBCO consultants contributed greatly to the success of the project. We were impressed with their knowledge and professionalism" says Andreas Scholze, IT project manager at Barclaycard Germany.

The team plotted the steps one by one in the applications processing workflow and informed all parties concerned of possible decision trees and pitfalls. Based on this information, a model was created outlining the optimum workflow for each stage. TIBCO refers to this procedural method, in which a model is continually tested and fine-tuned, as "rapid prototyping."

All essential aspects were then added and implemented in this interactive process, with TIBCO's BPM suite forming the center of the practical implementation. This software provides a single platform for all the systems that need to be integrated and all the steps within a process.

Despite the complicated workflow underneath, all the end user sees is the graphic user interface of the standard Windows client, ensuring the system is completely user friendly.

Now with the new system, card applications are scanned using EBES®-Capture by Eltag Solutions AG. After the applications have been converted into XML data, they are forwarded to the relevant software applications in the processing workflow, which are integrated via TIBCO's BPM suite. These include the solution eDecision from EXEC Software GmbH, which takes care of policy assessment and credit checking via a connection to various credit reference agencies. If the applicant has to be contacted because items of information are missing or are illegible, data flows again through TIBCO's system to the formatting solution DOC1 from Dokument Dialog, which issues a letter accordingly.

Once an application is successful, TIBCO integrates the PRIME system from CTL. This is a tool for setting up a new customer account and managing the credit cards issued. The role of TIBCO's BPM suite in this capacity is to ensure that processing rules are adhered to. "Communication between TIBCO and the separate system providers was good, so there was hardly any need for additional input from our side," says Scholze.

#### Processing moves into the 21st century

Barclaycard's main aim in improving its credit card application process was to reduce processing costs. By integrating all relevant external systems and tracking and monitoring all the functions within the process, TIBCO's BPM suite has not

only saved Barclaycard time but also reduced the costs of processing credit card applications.

Previously, it could take several days to process an application, but using TIBCO's BPM system, the process regularly takes as little as 18 minutes to complete. The new architecture is so open and flexible that it can be used in other countries where Barclaycard operates. In addition, staff have commented that the new system is easy to use and did not require a lot of training.

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"We are very pleased with the system," he continues. "It is simple to use, the interfaces are working perfectly, and the whole system is very stable, so the availability is very high."

#### Continuous cycle of improvement

Since implementing TIBCO's BPM suite, Barclaycard has added some necessary functionality to meet new fraud and regulatory legislation. During the beginning stage of the credit card application process, the system can check for fraudulent applications and ensure that mandatory features such as date of birth are included on application forms, before applications reach the approval stage. This has reduced the number of fraudulent applications Barclaycard processes.



**TIBCO Software Inc.** (NASDAQ: TIBX) digitized Wall Street in the '80s with its event-driven "Information Bus" software, which helped make real-time business a strategic differentiator in the '90s. Today, TIBCO's infrastructure software gives customers the ability to constantly innovate by connecting applications and data in a service-oriented architecture, streamlining activities through business process management, and giving people the information and intelligence tools they need to make faster and smarter decisions, what we call The Power of Now®. TIBCO serves more than 3,000 customers around the world with offices in more than 20 countries and an ecosystem of over 200 partners. Learn more at [www.tibco.com](http://www.tibco.com).

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Global Headquarters  
3303 Hillview Avenue  
Palo Alto, CA 94304

**Tel:** +1 650-846-1000  
+1 800-420-8450

**Fax:** +1 650-846-1005