



## Case Study - Credit Card Processing

The WorkScript Process Wizard is process improvement and on-the-job support software that empowers anyone in your organisation to perform any process as accurately and efficiently as the expert - without the expert being there. The WorkScript Process Wizard helps ensure that your organisation's key procedures are performed on time, in compliance with regulatory and quality standards, and fully supported by detailed audit trails and management reports.

### Case Study

- Requirement:** Reduce the bank's high rate of processing errors, improve processing times, standardise and update documented processes.
- Problem description:** The client used over 20 different processes in its credit card processing group (approximately 40 staff). Due to a significant level of staff turnover, a great deal of time was dedicated to training and re-training staff to maintain their familiarity with the various processes performed by the group. The loss of experienced staff invariably resulted in a surge in processing errors and consequential rework and processing delays as new people were trained and brought on-line.
- Solution:** The WorkScript Process Wizard was used to map all processes and, via Process Action Pages, deliver access to each user along with in-context training (prepared by the expert in each process), direct links to the appropriate policies and business rules (also in context with what the user is trying to do), and links to the software applications or databases needed to actually complete the task.
- Results:** The in-context training delivered to the user as and when required helped to reduce training costs by over 80%. The delivery of step-by-step procedures with immediate access to all applicable business rules lead to a reduction in error rates and rework of almost 90%. Average credit card processing throughput of the group improved by 22%.

### Typical Credit Card procedures supported by the WorkScript Process Wizard

- ◆ Process Disputes on ATM Cash Advances
- ◆ Query Cash Advances & Purchase Interests
- ◆ Timeframes of Transactions and Transfer Queries
- ◆ Close Accounts
- ◆ Load or Cancel Credit Care
- ◆ Update Customer Information
- ◆ Debit Interest Calculations
- ◆ Decline Transactions
- ◆ Adjust Points
- ◆ Decrease Limits
- ◆ Transfer Funds
- ◆ Produce Case Data File
- ◆ Link to Rewards System
- ◆ Load Direct Debits
- ◆ Reverse Payment
- ◆ Reopen Account
- ◆ Replace Card
- ◆ Separations
- ◆ Swap In
- ◆ Swap Out
- ◆ Upsell

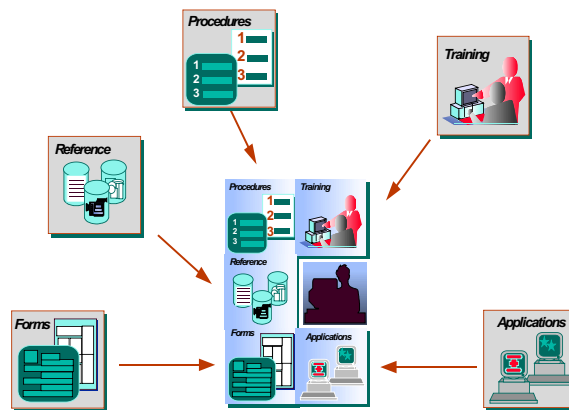


### System Description

The WorkScript Process Wizard is a process improvement, on-the-job support and performance management system. Use the Wizard to create a visual representation of a process, and then generate interactive Process Action Pages for your company's Intranet or website.

Staff can then use the Process Action Pages to perform their work tasks. The Wizard is most suitable for knowledge workers, that is people regularly required to solve problems; people who spend the bulk of their time engaged in reasoning activities such as collecting data, weighing evidence, recognising patterns, drawing inferences and making deductions. They often use multiple systems to solve a given problem or coordinate multiple tasks.

The Wizard's Process Action Pages support these people in completing any business process or transaction by providing guidance on the steps to be performed; the IT tools (including Microsoft products, SAP, Oracle, etc,) to be used, and embeds knowledge resources (policies, procedures, hints and other business rules) for each step within a process. This ensures that each transaction is processed by performing agreed steps using nominated tools. It also reduces the amount of rework due to errors and increases compliance with approved processes.



### Benefits

The WorkScript Process Wizard typically demonstrates the following performance improvement metrics:

- Reduction in classroom or face-to-face training (80%)
- Reduced work inaccuracies (90%)
- Improved process compliance (80%)
- Accelerated performance at all levels (22%)
- Increase in deployment rate of new products, services, policies and processes (30%)
- Significantly reduced cost and time in the deployment of new or altered processes (80%).
- Broader span of management control through visibility of process metrics.

The WorkScript Process Wizard supports a range of functions, including:

- Process design and development.
- Defining task (process) turn-around response times, conditions and alerts to ensure tasks are completed within set time frames.
- Workflow and transaction/case management.
- Queuing and workflow management.
- Calendaring of future tasks that are automatically triggered when due.
- Audit trails including individual transactions.
- Current status of cases.
- Delegation of cases.
- Reports on individual usage, workloads and performance.
- Case statistics, summaries and details.

This functionality forms the basis for process improvement and management, and Process Owners/Managers can produce six-sigma reports to assist them in analysing and re-engineering ineffective processes.

### System Configuration

The core software suite consists of the WorkScript Process Wizard server, the web browser (for Process Action Pages) and the Process Map Designer (PMD) for designing, modifying and managing processes.

### Wordware's Experience in Banking

Wordware's experience in the banking sector began in 1990 with the development of a detailed Knowledge Management strategy for the ANZ Banking Group.

Over the 14 years since then, Wordware has worked continuously in the banking sector to design, develop and implement a broad spectrum of business process support systems and resources, including:

- ◆ BPI initiatives
- ◆ Payroll systems
- ◆ Mainframe systems
- ◆ Electronic and online banking systems
- ◆ Purchasing
- ◆ International banking systems
- ◆ Finance centres
- ◆ Lending centres
- ◆ Telephone banking
- ◆ National and International Business Process Technology
- ◆ Global transaction management
- ◆ International Bank Marketing
- ◆ Mortgage management

In 2004, we continue to work with banking and finance sector companies both in Australia and overseas, using the WorkScript Process Wizard to support major lending and financial processes to provide:

- ◆ Consistent outputs
- ◆ Improved efficiency
- ◆ Automated documentation maintenance
- ◆ Valuable performance metrics
- ◆ Workflow and resource management and
- ◆ On-the-job training.

Prove the value of the WorkScript Process Wizard to your organisation by conducting a proof-of-concept with the Wizard in a critical or complex area of your business. A proof-of-concept is inexpensive, and may be one of the most important decisions you make about the future of your business.

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