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# New Commercial Card Application Enables Bank to Support 30% Customer Growth

Keane develops a new commercial card application to automate core processing activities for a large US bank.

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## Abstract

A large US bank decided to automate two commercial card operational processes (payment processing and credit limit updates). To do so, it chose Keane to help it move from a mainframe-based application to a Web-based application that provides better functionality and a consistent user experience with other internal applications. As a result, the bank has been able to support a customer base growing at 30% per year while reducing its services center support staff by 20%.

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## Challenge

The application that supports this bank's purchase card business — the credit cards a company issues to employees to consolidate expenses — was based on

mainframe technology and was developed over a decade ago. The commercial card application was not fully integrated with the other systems required to support commercial card operations and required considerable manual intervention to complete most transactions. With bank personnel required to make hundreds of account updates each day, errors inevitably occurred.

To correct this and to meet the demands of its growing commercial card customers, the bank sought to automate two core commercial card processing activities: payment processing and credit limit updates. A requirement: leveraging its existing investments in Web-based technology.

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**By automating payment processing and credit limit updates, this bank has been able to:**

- » Support 30% year-over-year business growth.
  - » Reduce staffing costs by 20%.
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## Application and Infrastructure Solutions

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Keane Client Story:

**Industry:** Financial Services

**Offering:** Application Development & Integration | Process Automation and Legacy Modernization

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## Solution

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Keane proposed that its Web-based solution be built on an open source framework that aligns with the bank's internal standards. By aligning the application architecture with internal standards, Keane would maintain the business user's experience across internal applications, mitigate transition risks, and keep costs low.

To automate processing, Keane modeled the workflow of the manual processes and developed interfaces to interact with the 13 different internal applications to automate the payment and credit limit processing.

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## Results

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By automating its commercial card payment and credit limit processes, this bank has been able to support 30% more customers while reducing its headcount by 20%.

The new application also enables the bank's sales force to offer customizable commercial card programs to its customers.

Other benefits include:

- » Automated manual processes and reduced errors in operations
- » Reduced the turnaround time for processing ad-hoc payments from 2 hours to 10 minutes
- » Reduced the effort spent on end-of-day reconciliation by 50%

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### About Keane

Keane, an NTT DATA Company, is an IT services firm headquartered in the US with more than 12,500 professionals worldwide. For 45 years, Keane has been an Application Services specialist with distinguished project management credentials. Today, we offer a flagship suite of Application Services, as well as Infrastructure and Business Process Outsourcing solutions delivered through onsite, nearshore, and offshore resources.

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