CASE STUDY

Banco De América Central

Challenge
Eliminate tedious manual processes and expedite information to recipients, such as loan account customers. All to be automated as far as possible.

Solution
Credomatic implemented PRESENCE software to monitor business activities, generate notifications & reports, and develop new processes.

Benefits
> Reduced manual processes
> Automated communications
> Accelerated information
> Monitoring scattered data
> Eliminate Programming tasks
> Improved customer relations

Banking On PRESENCE

BAC-Credomatic, one of the largest retail banks in Central America, saves costs by automating customer communications and internal report generation with new applications developed using the PRESENCE platform.

BAC-Credomatic Bank, part of BAC International Bank in Panamá, has branches throughout Central America: Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua and Panamá, and in Florida, USA. BAC-Credomatic offers the full range of retail bank services, from simple checking accounts through credit cards and loans.

Following a trial of the PRESENCE platform, Credomatic started to automate two key areas of operations – customer communications and business reporting/information assembly. Alvaro Lacayo, IT Manager at Credomatic, comments, "PRESENCE is a really powerful product, automating tasks and releasing people to do something of more value to the organization. I'm almost a salesman for the product, because I think it's great and it's good to get the word out!"

Business Reporting
Credomatic has transformed its internal report generation by using PRESENCE.

Before PRESENCE, creating a business report showing, for example, loan portfolio trends, was a tedious manual process. First, the legacy banking application would generate a report file. Next, a dedicated administrator would use a special tool to strip out blanks, headers, and other extra data, and load the file into Excel or Access. Then the operator would run the relevant analysis and generate the graphics. Finally, the completed work was emailed manually to the recipients.

PRESENCE has replaced this boring, error-prone manual process with an automated sequence that extracts the data, writes the reports and sends the email with no human intervention. PRESENCE has the ability to parse the legacy system data directly, transfer it to an SQL database, run the Access report generator, and collate and send the email.

The operator is now spared a fate worse than death, and the users have the graphical report in their mail inbox on time, every time.
"There is no way someone can look at the legacy system reports and be able to pull out what is actually significant. With PRESENCE, we can do exception reporting on the fly, automatically; it's like having my own personal assistant generating the relevant data for me, like a robot that never tires." says Sr. Lacayo.

"Every day the finance manager would import a spool file report into software that converts spools to data, then he would clean the data and export it to Access for analysis and graphics. Now that PRESENCE automatically generates the graphics and sends the report by email, people don't have to worry about how the data got there, PRESENCE takes care of it."

"The users are happy, because they can focus on the numbers themselves, not on how to get the numbers, and the finance manager can focus on doing something of more value to the organization."

PRESENCE Overview

PRESENCE is a comprehensive business integration platform that enables an organization to better run, manage and optimize its business. A proven solution for organizations looking to integrate people, systems, data and business processes. PRESENCE allows companies to reduce complexity, improve efficiency and realize maximum value from existing IT assets, directly improving corporate responsiveness, efficiency, and competitiveness.

Our business integration platform is a single, unified, vendor-neutral application that employs a graphical environment to rapidly develop and deploy solutions with little or no programming.

Build composite applications, manage, integrate and automate business processes (BPM) and create Business Activity Monitoring (BAM) initiatives.

PRESENCE monitors a company's key business rules, integrating structured and unstructured data from diverse application databases – non-invasively. Then automatically notifies customers, vendors and employees by email or fax, automatically updates data between applications, updates websites, generates reports or documents, creates balanced scorecards, dashboards and more.

About International Presence
International Presence plc is developer of proactive messaging and business process automation Java software. IP comprises two operating companies, American Presence Inc. (Florida), and European Presence Ltd. (UK).

Customer Communication

Automated business reporting is intimately connected with Credomatic's customer communications, too.

Sr. Lacayo had been asked by the Group Marketing Director to find a better way to handle email and postal mail shots. The requirement was to create promotional campaigns depending on the bank's loan portfolio targets, which would be assessed from the business reports. In addition, communications such as loan payment reminders were ideal candidates for automation.

Without PRESENCE, selecting the correct datasets was a manual task. Once again, a report would be written to identify the correct targets – such as customers with loans due. The report would then be cleaned and downloaded, then used as merge data in a manually-created email or postal merge operation.

Sr. Lacayo has implemented a fully automated system using PRESENCE, which identifies the data set, extracts, merges and emails the communications, complete with variable data, such as the loan amount outstanding, and individual payment schedules.

"The difference between this and a traditional merge is that this is totally dynamic, nobody intervenes. We just set up personalized merges and the software does the job, saving us time and money, and improving our relationship with the customer."

Starting with PRESENCE

The PRESENCE server resides on a standard Windows®2000 Server system, and is able to parse data from multiple platforms, such as Oracle, Microsoft SQL Server and IBM DB2. PRESENCE applications monitor business activity such as transactions, data and messages, and then create notifications or generate actions. Notifications may be to email, fax, SMS or to other message queues, and actions can invoke new processes and/or write data to file.

"The PRESENCE interface is really intuitive and easy to understand; you just drag and drop each icon then configure the action you want. When we need to adjust a PRESENCE application, programmers do not need to spend a day reading code – PRESENCE includes all the process documentation. High programmer productivity is one of the reasons we selected PRESENCE."

"I like the fact that PRESENCE is multi-platform. With one single tool you can query all of your platforms – it's very powerful, and you save a great deal on training. For example, I have a guy using PRESENCE to take reports from data on IBM iSeries systems, and he doesn't know a thing about the iSeries!"

"And finally, PRESENCE as a company is really customer-focused. With their help, we now have standard PRESENCE reporting throughout Credomatic, which reduces duplication and cuts costs. We all get the same level of reporting from each of the banks, and the executives can work with the same information towards their shared business goals. PRESENCE is a great product!"