



CCAPS CASE STUDY

THE CLIENT

Bank Muscat International (BMI) is a strategic arm of Oman's leading financial service provider **Bank Muscat**. BMI is one of the leading banks in Bahrain and a strong player in the private banking market.

BMI is in the business of all type of banking along with Credit Cards & Loans facilities.

Case Study on Credit Card Application Processing System (CCAPS)
Category of Project – Application Development & Maintenance

By leveraging Manam's experience in the banking application domain, a leading bank in Bahrain succeeded to reduce the credit card application processing time & challenges within a short time-frame.

THE CHALLENGE

BMI was searching for a comprehensive credit card application processing system that saves time and money while complying with demanding industry regulations. Manual origination is costly, but automating the entire process may alienate your customers or compromise regulation compliance. It is a tough balance to find. Managing and processing the hard copies of application document are also very time consuming and required more human involvement which in turn increases the cost of operation.

THE SOLUTION

With excellent domain expertise in the banking industry, backed by good knowledge of credit card processing, Manam was a preferred choice. Manam conducted Joint Application Development sessions with the business team to understand business rules of the system.

Manam developed logic for applications processing to ensure a fast response time. Manam understood customization needs of application, and designed a common logic that could be shared by all batch programs thereby decreasing the development efforts.

Manam also created an exhaustive test bed for testing out all possible scenarios. To ensure that the product could be delivered in a short period of one month, Manam simultaneously conducted requirements gathering.

Additionally, Manam was also responsible for the following activities:

- ♣ Credit Scoring Module
- ♣ Electronic Document Management Module
- ♣ Workflow Module
- ♣ Reporting and Statistics Module

THE TECHNOLOGY

- ♣ Software: Java/J2EE, JBoss Application Server, JBPM, Seam Framework, JSF, Hibernate, Windows Server 2003.
- ♣ Hardware: Intel Xeon based Server Machine with 4GB Ram.
- ♣ Database: Oracle 9i

THE BENEFITS

By leveraging Manam's expertise, BMI succeeded in implementing an effective system that helped the bank to reduce the time and effort for credit card application processing as a result bank's customer were satisfied with quick service. System support millions of applications a day, yet it is flexible enough to rapidly adapt to changing market demands. Other significant benefits include:

- ♣ Tangible Benefits
 - Reduced Operating Costs
 - Improved Productivity of Employees
 - Faster Processing Times
 - Increase in Profit
- ♣ Intangible Benefits
 - Improved Services
 - Improved Conditions for Employees
 - Improved Change Management
 - Improved Communication
 - Decision Support
 - Improved Planning Capability
 - Improved Deployment Capability
 - Inter-Organization Communications



Most important feature is **streamlined workflow** - Manam's proactive project management ensured that all the stakeholders took the appropriate decisions as and when needed, thereby ensuring a smooth workflow with Electronic Document Management features.

System has also benefited the bank it terms of customer service now the call centre agents were quickly able to determine the status of the application within seconds if the customer calls to know the status of his/her application and not only this reporting module helped the bank to figure out their highest performing sales channel etc.

Contact: sales@manamtech.com
www.manamtech.com