

Combine Cost-Effectiveness with Closeness to the Customer

At hand when you need it: your customers' bank connection data – in-house or via ASP

General information

The essential features of a systematic and active customer relationship management are data quality and information security. With this as background, in many companies the verification of bank connection data in the processing of cashless payment traffic tends to be problematical. More and more frequently, companies are confronted with an increased rate of return transfers, because the existing bank data or credit card information is incomplete or contains errors.

With the standard system *bank*, Uniserv offers a practice-oriented solution with which the day-to-day payment traffic can be processed in a timely customer-oriented fashion, while at the same time avoiding the potential danger of finance and image risks.

Problem

Faulty bank connection data in debits and bank transfers cause considerable problems in many companies: personnel costs which arise for the clarification of cases, return transfer costs and interest losses due to postponements in

entering payments. In addition, there is image damage which cannot be clearly assessed in numbers.

Despite all care taken, errors in transferring bank connection data from customers or suppliers cannot be completely avoided. Spelling, reading or typing errors and even hearing errors creep in unnoticed when the data is transferred via the telephone.

Solution

Due to the new Uniserv solution *bank*, such errors can be clarified to the greatest extent when recording the data into the application system and thus prevented. Here the record is still directly at hand, or the customer is still on the telephone. Even if the customer is the person entering the data in the e-commerce application on the Internet, attention can be immediately drawn to errors. With direct verification right at data entry, clarification and correction of false bank connection data or credit card numbers are possible with only a fraction of the effort that is otherwise spent when the debit or credit note has already been executed with false data.

Performance features

The system checks the validity of the bank code, the bank name and the account number for all German credit institutes. This includes in particular:

- Check of the integrity of the bank code and the credit institute. If there are errors here, they are corrected completely automatically whenever the errors are unequivocal.
- If in entry errors there are several alternative bank institutes with similar probability, the user is offered a selection to choose from.
- Missing bank codes or bank names are filled in.
- Check of the account number using the valid regulations for each credit institute (about 100 different check numbers-algorithms).
- The error-tolerant check of the bank code and the name/city of the credit institute is made against the reference table of the German Bundesbank. This contains more than twenty thousand entries and includes the credit institutes of all cities in Germany.

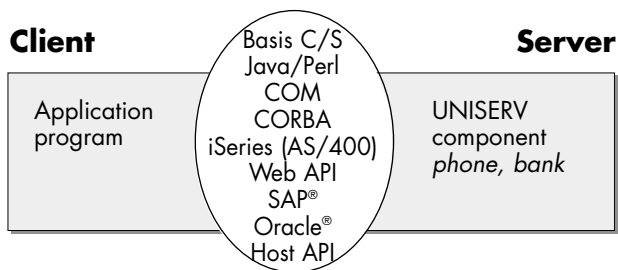
Here some examples: You enter bank code/name/city	The system delivers bank code/name/city	Remarks
66680013 _	66680013 Dresdner Bank	Name of bank is missing
66650058 Sparkasse	666500 85 Sparkasse	Wrong order of digits in the in the bank code
VB Pforzheim	66690000 Volksbank Pforzheim	Abbreviation and bank code is missing
_eutsche Bnak 24 Stuttgart	60070024 Deutsche Bank 24	Missing characters, wrong order of digits, bank code is missing

- Plausibility check of the credit card numbers of the different providers.
- Check of the International Bank Account Number (IBAN). It was adopted by the associations of the European banks, savings banks and Volksbanken in summer 2001 in Brussels. The IBAN is a code containing up to 34 digits to facilitate cross-border payment traffic in the EU.
- The system *bank* can of course also be used as a tool for searching for missing bank connection data.
- Through the error-tolerant check of bank connection data with the Uniserv solution, spelling, reading, hearing or typing errors are automatically corrected.

Use scenarios

Irrespective of sector, *bank* is suitable for use within Web applications or any other "classic" applications in which rather large volumes of bank connection data are entered in debiting or bank transfer procedures. In addition, the program can also be used as a component within handwriting-reading systems to ensure the data quality. The number of cases in need of clarification because of reading errors is significantly reduced due to the automatic correction – follow-up manual correction can be dropped.

Possible interfaces



Supported operating systems

Clients

IBM-AIX, HP-UX, Tru64 UNIX, Linux, Reliant Unix, Solaris, Windows, OS/400 (with PASE), z/OS (formaly MVS) Batch, CICS, IMS

Technology

- In practice, it is especially advantageous that the Uniserv application *bank* does not have to run offline but is usually directly embedded in the application processes. That means that the persons doing the data processing do not have to work with cut and paste for online applications, but keep their accustomed screen masks. Thus, the product *bank* becomes an integrated functionality and makes the data entry more secure.
- The system runs either completely in your system environment or can be used directly at Uniserv via ASP.
- *bank* is based on advanced Uniserv client/server technology. This encompasses error-tolerant address management components especially coordinated to this application, ensuring high performance and the best scalability.
- The database and the regulations are updated every three months by the German Bundesbank. Uniserv regularly delivers them for in-house use in "ready-to-run" mode, generated for the error-tolerant search inclusive adjustment of the relevant number check procedure.

Interfaces

A large selection of Uniserv interfaces ensures easy integration into the applications. The interfaces are available for all generally used operating systems from mainframe and UNIX to Windows. Among these are interfaces such as basic API, COM, Corba, JAVA, Perl and special application interfaces for SAP® and for Oracle®. Integration into batch processes can also take place directly via corresponding batch scripts.

Servers

IBM-AIX, HP-UX, Tru64 UNIX, Linux, Reliant Unix, Solaris, Windows, OS/400 (with PASE)



Additional Information