

Description

Clayton Home's Collection module provides a total loan management system that helps you to manage the entire lifecycle of home loans for customers. From application processing to account set-up, home insurance, easy loan installment, purchase authorization, Escrow, and online payments & along with well-organized customer services.

Business Needs

- To make it more fast & robust as it is customer services centric application.
- To make their system simple and efficient & reliable.
- To be on top in the market of Mortgage with its loan processing.
- To expand their Mortgage business through customer services.

Client Background

Clayton Homes sells & buys manufactured homes since 1934, building more than 1.5 million homes and winning multiple awards for design and construction. It builds, sell, finance, lease and insure manufactured and modular homes as well as replaceable commercial and educational buildings. They have 12,000 team members, 35 home building facilities and more than 1,800 home centers. We also finance more than 325,000 customers and insure 160,000 families. Clayton Homes also owns and operates 18 subdivisions. In 2003, Warren Buffett and Berkshire-Hathaway, Inc. acquired Clayton Homes.

Clayton Homes specializes in financing for manufactured homes. They have been in business for over thirty years and currently serviced over 290,000 loans. Their experience makes it simple to purchase a new home.

Clayton Homes offers the industries most complete and secure card-production services, including design, production, embossing, and encoding capabilities. The COLLECTION™ System enhances the ability to manage the entire lifecycle of the customers, helping to target, service, and build profitable customer relationships. Collection creates an end-to-end value proposition, which is comprised of target marketing, credit decisioning, account acquisition, and account processing, contact center services, fulfillment, risk management ,home insurance, purchase authorization, Escrow, and online payments, and information management for decision support across the entire value chain. Clayton Homes COLLECTION™ System gives you multi-product flexibility and a range of services that no other partner can provide, including:



- account set-up
- Support of Bankcards (MasterCard, Visa)
- Homes loans
- Installment Loans
- Escrow
- 24/7 customer services/care
- Home insurance
- Online payments facility

Business Case

The Clayton Homes Collection system was built on the i-series system (5250) and they decided to convert all the important loan management i-series screens to modernize web application for their clients. They decided to do this using IBM HATS in Phase wise for their clients to expand their loan homes business.

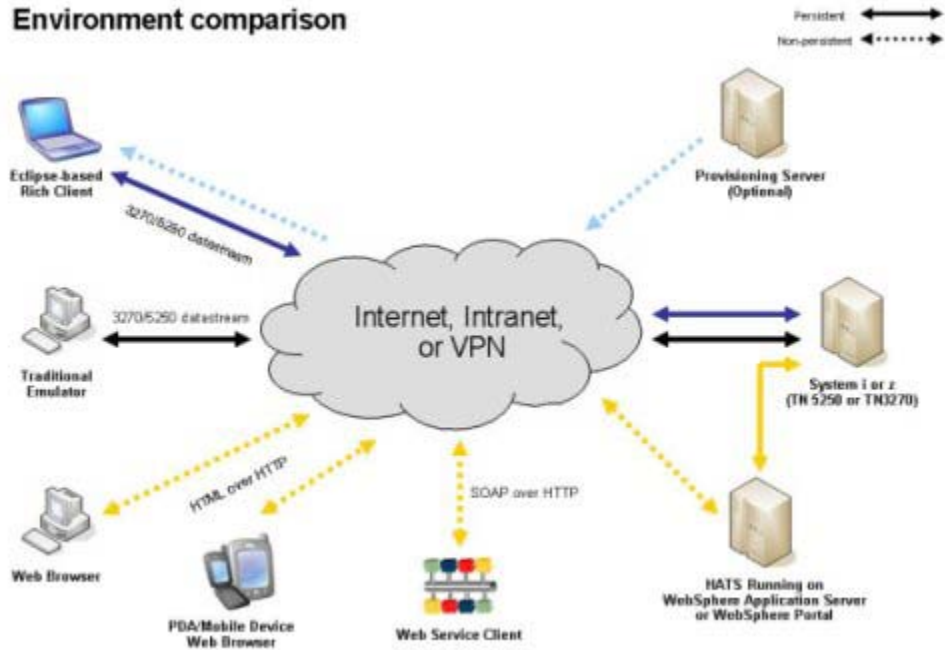
Solution

The company's goal was to migrate all the important transaction screens (5250 i-series) into modernize web based application in the form of rich looking web pages for their clients, so that the Collection application becomes simple to expand their home loan business. Royal cyber worked with Clayton Homes for converting 5250 screens using IBM HATS technology. Previously in 5250 screen, for every transaction they have to navigate across multiple pages, now after transforming into HATS all the multiple pages are converted as a single page in the form of Tabs. Royal Cyber has worked on all the complex HATS technology like custom Widgets, Macros, Looping macros, Advance macros, etc to make the 5250 screens more efficient and attractive.

Royal cyber worked on one major phases with Clayton Homes for the HATS transformation of the Collection application. Now the application has been migrated into web based and it is simple to use and also faster as i-series system.

One of the threatening challenges for Royal Cyber Inc to develop the Collection system of Clayton Homes is performance & robustness. As, the collection system is customer services centric application covers entire lifecycle of home loans. To meet these kind challenges, we have followed latest IBM design patterns & strategy to cop up with sort of grave issues.

Environment comparison



Conclusion

Clayton Home is very contented with the new HATS implemented application in terms of cost, performance, process and adaptability of the Royal Cyber's consultants & they are willing to continue our services & consultancies in future too.