

## Description

Fiserv Credit Processing Solutions provides a total credit management system that helps you manage the entire lifecycle of your customers. From application processing to credit scoring, account set-up, card issuance, purchase authorization, credit program creation, and payment posting, the system helps simplify, accelerate, and expand the credit business.

## Business Needs

- To be on top in the market of credit management and credit processing.
- To make their System simple and efficient.
- To expand their credit business.

## Client Background

Fiserv offers the industries most complete and secure card-production services, including design, production, embossing, and encoding capabilities.

Fiserv Credit Processing Services combines the information processing strength and experience of Fiserv with the power and flexibility of Vision PLUS®, the industry's leading credit processing software solution. The result is the PLUS™ System, an outsourced credit processing solution that meets a wide range of retail, commercial, and consumer credit processing needs.

The PLUS™ System enhances the ability to manage the entire lifecycle of the customers, helping to target, service, and build profitable customer relationships. Fiserv 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, and information management for decision support across the entire value chain. Fiserv Credit Processing Services gives you multi-product flexibility and a range of services that no other partner can provide, including:

- Private Label Credit Cards
- Bankcards (MasterCard, Visa)
- Commercial Cards
- Installment Loans
- Loyalty Programs
- Retail / Merchant Services
- Adaptive Control Management
- Internet Services
- Acquisition

- Customer Care
- Bill Presentment
- Contact Center Services
- Customer Service
- Collections
- Data Entry

## Business Case

The Fiserv CPS system was built on the mainframe system (3270) and they decided to convert all the important credit management mainframe 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 credit business.

## Solution

The company's goal was to migrate all the important transaction screens (3270 mainframe) into modernize web based application in the form of rich looking web pages for their clients, so that the credit processing application becomes simple to expand their credit business.

Royal cyber worked with Fiserv for converting 3270 screens using HATS technology. Previously in 3270 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 3270 screens more efficient and attractive.

Royal cyber worked on three phases with Fiserv for the HATS transformation of the credit processing application. Now the application has been migrated into web based and it is simple to use and also faster as mainframe system.

Fiserv is very happy with the new HATS migrated application in terms of cost, performance, process and adaptability of the Royal Cyber's consultants.



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08-10  
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