



Uniserv ensures top-quality data at norisbank via ASP



OPTIMAL ADDRESS AND BANK DATA VALIDATION FOR easyCredit

Since its founding in 1998, norisbank AG has placed special emphasis on customer orientation and service quality and has rigorously continued to adhere to this philosophy. To enable clients to get fast credit in a particularly convenient way, the private customer bank offers installment credit via the Internet with on-the-spot online approval. This financial product, called easyCredit, is in its form unique. One of the most important requirements for online credit decision-making is the correct address. Therefore, as add-on service, a Java-based solution for address validation was sought after which could be directly integrated into the online credit purchase process. There the entered data was to be captured, checked and corrected, and then accepted into the further online process. During the selection phase for application service provider (ASP) software, Uniserv was able to win the contract with its postal address validation solution *post* and its banking data finder *bank*.

The technical development of easyCredit began with a credit module of the HypoVereinsbank, the former parent bank of norisbank. This module was tailored to the specialization of norisbank with regard to installment credit and was expanded piece by piece to meet increasing demands. Francis Pouatcha, the system architect at norisbank, recalled, „The system took on larger and larger dimensions and was no longer really capable of handling the increasing numbers of users and customers that norisbank had.“ That is why the decision was made to completely rebuild the entire architecture including all inherent modules such as address validation and credit assessment „from scratch“.

Getting started – the role of the address

For credit processing norisbank has a standard procedure. To start with, a general credit assessment is made to determine if the prospective client has a high enough income to handle the loan. Following the income calculation, there are different checks for optimizing the automated entry and for processing the credit applications on the basis of which a decision can be made on-the-spot. Given about 42,000 hits per month, automated address validation plays a significant role in this context. „A correct, verified address is an indispensable requirement for further steps such as mandatory Schufa (German credit rating bureau) credit report information within the easyCredit procedure,“ said Francis Pouatcha. This is similarly true for banking data validation. Otherwise, in a worst-case scenario, the money would be transferred to the wrong account.



Francis Pouatcha, System Architect at norisbank AG: „We were pleased that not much effort was required to integrate the ready-made Java components from Uniserv into the client application!“

Ways to easyCredit

To provide customers with the greatest convenience in obtaining credit, norisbank has launched a multi-channel banking concept. One channel is that bank employees in the 99 norisbank branches and around 700 partner banks can enter the data and, after the mandatory legitimacy checks, can make an on-the-spot decision. The second channel is the independent application filled out by the client via the Internet. To prevent problems caused by incorrect postal address entries – made consciously or unconsciously – an especially strict data check takes place. Furthermore, norisbank advertises easyCredit in mailing campaigns in which customers are sent the credit application via mail.

The applications that are filled out and sent back have to be entered manually and processed. Last not least, norisbank also markets easyCredit via a partner concept that currently allows about 700 other partner banks to sell easyCredit on commission to their own customers. In addition, a call center provides support for the sales department. For instance, call center employees help users who have problems filling in the online forms.

ADDRESS SERVICE PORTAL

**e@sy
Credit®**



Uniserv functionalities are convincing

In July 2002 the Java version of easyCredit was built. At this time the search was also started for suitable ASP-capable modules to validate addresses and banking data respectively. Stefano Compagnoni, manager of system integration & quality assurance at norisbank, said: „We see the advantage an ASP solution provides in being able to use the service as such, without having to make still more investments.“ Apart from the possibility of a convenient integration into the Java environment, the assurance of consistent high data quality and regular updating were important selection criteria during the evaluation of different providers' offers. Furthermore, the judgment was made on the basis of intensive testing to determine which ASP service did the most stable work.



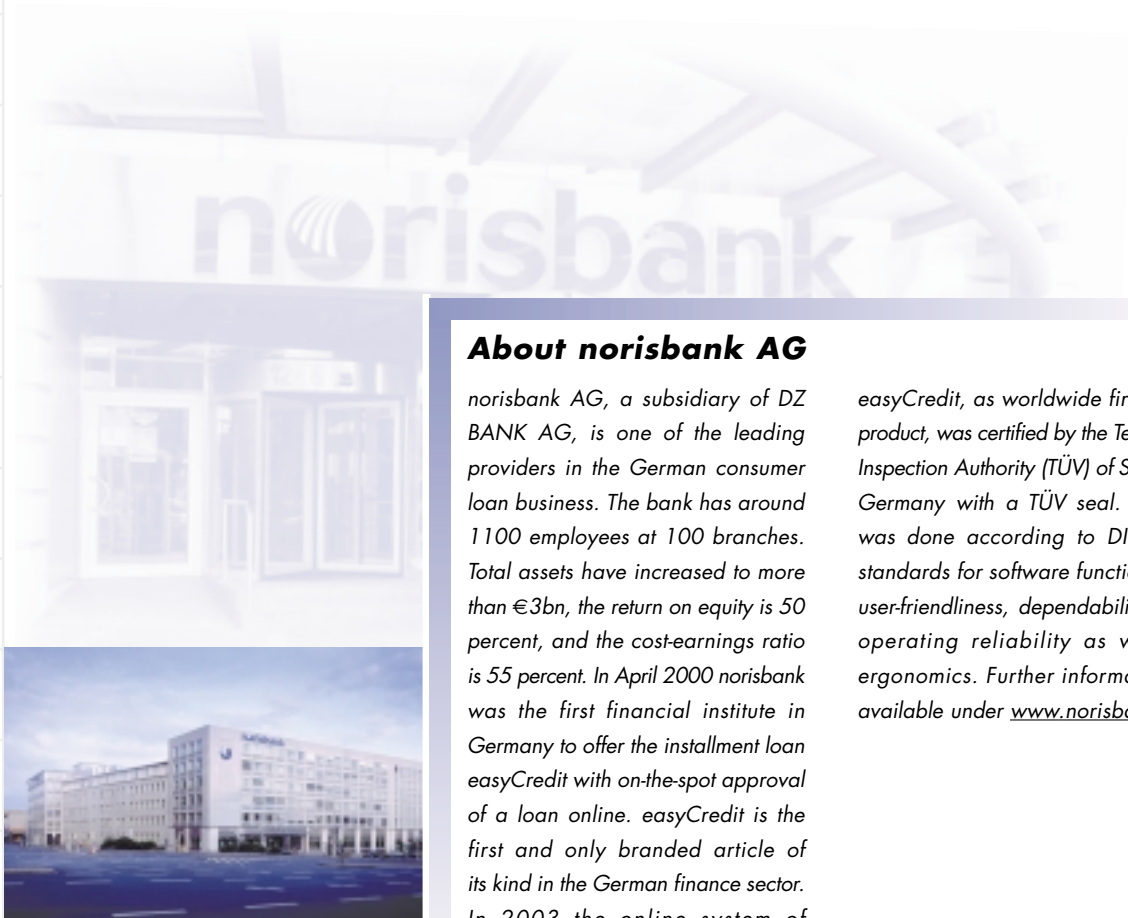
Stefano Compagnoni, Manager of IT Projects & Controlling at norisbank AG: „Uniserv is very good with regard to our maxims of swiftness, reliability, and capability of handling high-volume business!“

Ultra-accurate addresses

The postal address validation software *post* and the banking data finder *bank* from Uniserv turned out to be the most convincing during this selection process. The fast and easy implementation using the Java interface and the stability and high quality of the results were what tipped the scales for Uniserv. „Whereas other providers offered a selection list for certain street names due to ambiguity, Uniserv gave unique hits for these streets and was able to conclude the address validation,“ added Francis Pouatcha. Due to these positive experiences with regard to data quality and currentness, Uniserv was implemented as the primary solution in the individual processing workflows of easyCredit. Thus, Uniserv makes ASP available 24 x 7 according to the easyCredit philosophy „We make it simple“.

Positive review

Since the implementation took place within easyCredit, Uniserv has been ensuring reliable, stable, correct, and up-to-date postal addresses as well as validated bank connection data. For norisbank, these validations provide a solid basis for getting information such as from the German credit bureau Schufa, for making credit assessments, and ultimately for making the credit decision with smooth payment transactions. However, the actual winners are the norisbank customers, who for instance can apply for an easyCredit at home over the Internet. „Convenience, swiftness, and round-the-clock availability without any waiting are what counts for Internet customers – quality of service is what matters. Here we are on the safe side with high-performance Uniserv solutions,“ Stefano Compagnoni pointed out. Furthermore, managers at norisbank appreciate the competent support, the technical know-how, and the fast response times. „Our approach in such projects is clearly influenced by what we see as our core competencies. We are banking experts, and that's why we want an address expert to support us in the area of data quality. That's just what we found in Uniserv,“ summarized Francis Pouatcha.



About norisbank AG

norisbank AG, a subsidiary of DZ BANK AG, is one of the leading providers in the German consumer loan business. The bank has around 1100 employees at 100 branches. Total assets have increased to more than €3bn, the return on equity is 50 percent, and the cost-earnings ratio is 55 percent. In April 2000 norisbank was the first financial institute in Germany to offer the installment loan easyCredit with on-the-spot approval of a loan online. easyCredit is the first and only branded article of its kind in the German finance sector. In 2003 the online system of

easyCredit, as worldwide first bank product, was certified by the Technical Inspection Authority (TÜV) of Southern Germany with a TÜV seal. Testing was done according to DIN/ISO standards for software functionality, user-friendliness, dependability, and operating reliability as well as ergonomics. Further information is available under www.norisbank.de.

Uniserv, Pforzheim



- Founded 1969
- Leading provider of address management software
- Product portfolio – international, Web-capable, platform-independent, sector-neutral

- Areas of use for software – CRM, e-commerce, 1:1 marketing, ERP projects, call center activities, micro-marketing, geo-coding
- Benefit: ability to optimally address customers on the basis of validated address information

Additional information

Uniserv GmbH • Rastatter Str. 13 • 75179 Pforzheim/GERMANY
 Telephone +49 (0) 7231/9 36-0 • Telefax +49 (0) 7231/9 36-30 02 • e-mail: info@uniserv.com • www.uniserv.com

