

CUSTOMER SOLUTION CASE STUDY



Summary



Customer:
Mettle

Country or Region:
South Africa – JHB

Industry:
Financial Services

Company Profile:
Mettle Motor Loans forms part of Mettle, a specialist finance house established in 1995. Mettle provides specialised finance solutions to various market sectors

Business Situation:
Mettle Motor Loans focuses specifically on motor vehicle finance and needed to develop a solution to streamline their vehicle finance application process.

Technologies used:
Core:
Microsoft BizTalk Server 2006
Microsoft SharePoint Portal Server 2003

D/B:
Microsoft SQL Server 2000

O/S:
Microsoft Server 2003
Development:
Microsoft.Net
Microsoft Visual Studio 2005

3fifteen assists Mettle Motor Loans to process huge volumes of finance applications within seconds

Situation

Mettle Motor Loans, a division of Mettle that focuses specifically on motor vehicle finance, approached 3fifteen to develop a solution to streamline their vehicle finance application process. 3fifteen delivered a solution in less than three months, enabling Mettle Motor Loans to process huge volumes of applications to ensure that they remain competitive in the vehicle finance industry.

Mettle Motor Loans receive thousands of vehicle finance applications from SA Motor Loans on a daily basis. To comply with their Service Level Agreement with SA Motor Loans they need to respond with an approved, declined, or referred application within 15 minutes. The automation of the application process is critical to meet this requirement.

Mettle Motor Loans required a solution that:

Allowed specific business rules to be defined and applied to the application process. For example, the solution had to automatically check that applicants fell within a certain age range.

Had to be flexible to allow Mettle Motor Loans to update the criteria that applications were measured on. For example, to change the business rules to ensure that the solution only accepted applications for finance that were under R100,000 should cash flow be running low, and have the ability to very easily remove that restriction at any time.

Had to manage an initial throughput of 500 applications growing to 3,000 daily over a two year period.

Client Background

Mettle Motor Loans forms part of Mettle, a specialist finance house established in 1995. Mettle provides specialised finance solutions to various market sectors.

Prior to the implementation of the solution the entire finance application process was manual and paper based and not conducive to processing large volumes of applications fast and effectively.

Applications were received via faxes and then manually evaluated against a set of business rules to verify whether an application was accepted or declined. If accepted, the application was sent to ITC for credit and vehicle verification. At the inception of the business unit, Mettle Motor Loans was processing only an estimated 10 applications a week.

Solution

3fifteen developed a Business Process Automation solution that consists of a Web application using a Microsoft SQL data store to maintain and view business information on applications for motor vehicle financing. Additionally, Microsoft BizTalk Server provides integration technology that links Mettle Motor Loans and their business partners: ITC, Blake and SA Motor Loans. Blake manages the funds received from applicants for their loans.

Technically speaking, BizTalk Server consists of receive and send adapters, receive and send pipelines, orchestrations, the BizTalk Server message box, and the business rules engine. Practically, all these components allow SA Motor Loans to provide motor vehicle finance application information to Mettle Motor Loans using the integration components of BizTalk Server. Mettle Motor Loans then queries creditworthiness with ITC, and then sends responses to SA Motor Loans and debtor information to Blake, when motor vehicle finance is approved.

3fifteen followed a structured approach with the deployment and rollout of this solution. This included hosting workshops with the client at the inception of the project, enabling us to get a clear picture of Mettle Motor Loans's business. The company's current and desired processes were mapped out during these workshops. It is critical to get the fundamentals in place, and we conceptualised and compiled a specification during the first two weeks of the project.

The project was then rolled out in short development cycles. This made the progress of the project extremely transparent to Mettle Motor Loans as each iteration exposed new functionality, and the company was able to test that functionality and make changes after each development cycle. Rather than having to wait for the entire solution to be developed before testing.

Benefits

Over the long term, Mettle Motor Loans has the flexibility to add and update new business rules to the solution as the business grows. Most importantly, they can now focus on increasing volume throughput by acquiring new business.

3fifteen's solution provides Mettle Motor Loans with:

- The flexibility to create and add new business rules allowing the solution to grow with their business.
- Quick turnaround times as applications are processed within seconds.
- Cost reductions as business rules determine whether applications should be submitted for credit checking (ITC charges for credit checking).
- The opportunity to focus on their core business rather than back office administration.

A future project enabled following the deployment of 3fifteen's solution for the company is data mining. Mettle is building a database of information at hand on client specifics such as demographical information or spending preferences. A future project is to do data mining to determine trends of their clients or applicants.