SILVER TOUCH®

Case Study

Customer Web Portal (Credit Card)

Client: BOBCARDS Limited

Client Vertical: Banking, Financial Services, Insurance & Consulting

Project Type: Custom Web Portal

Technology Used: ASP.NET, MS SQL

Client Overview

About Client: BOBCARDS Limited is a credit card company, 100% subsidiary of Bank of Baroda, one among the pioneers in Indian card market. The company is in the business of Credit cards And Point of sale (POS) Acquiring. Bank of Baroda had introduced its first charged card named BOBCARD in the year 1984. The whole operation of this plastic card was managed by Credit card division of Bank of Baroda. BOBCARDS Ltd is the first Non-banking company in India issuing credit cards, an ideal substitute for cash.

Bobcards is serving the country with its wide range of credit cards for the last 23 years. Bobcards is the company with the largest network in the country with 32 Area offices all over the country in every nook and corner to serve the customer in a best possible manner.

The various products, which are marketed by BOBCARDS are namely BOBCARD Corporate Global, GOLD Visa, GOLD MasterCard, EXCLUSIVE (General, Youth & Woman), SILVER, PLATINUM, SIGNATURE. These card products have been launched keeping in view the different need of different people.

In acquiring segment also, BOBCARDS contributes a major share of the total acquiring business in Indian credit card market. BOBCARDS has over 6000 Electronic Data Capture (EDC) terminals all over India.

Requirement Overview: Client wanted to revamp their existing static website www.bobcards.com with Content Management System integration. The main aim was to revamp the current website with improved and attractive design and to make it more users friendly.

It was also required to develop a customer web portal for card holder / customer and merchant user for Credit Card related information.

Another requirement was to develop grievance module with backend interface to handle the complaints and service requests coming from the users.

Proposed Solution: Silver Touch suggested ASP. Net based technology platform using Content Management System to fulfill client's requirement. CMS was provided to manage content very easily. Custom development was proposed for customer portal related functionalities.

There were different types of users accessing the portal. Following is the list of users for the portal:

© copyright 1992-2014 all rights reserved. Property of SilverTouch Technologies Ltd.

CMMi Level 5 RATED

Customer Web Portal (Credit Card)

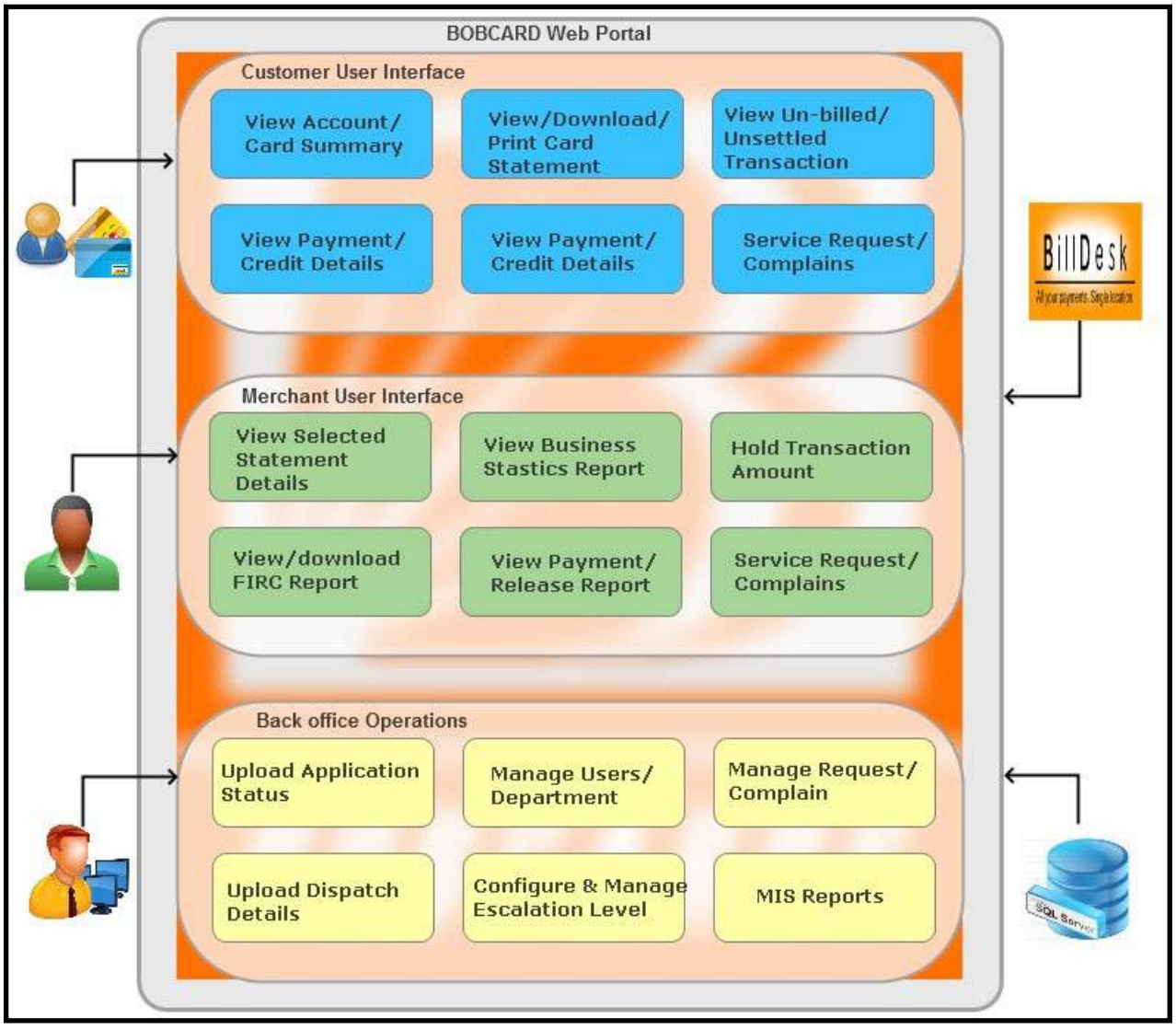
1. **Portal Administrator** – Portal Administrator has full access to all features and functionalities of the website. Portal Administrator is able to manage the content from the backend as well as manage CMS pages and running of the advertisements.

2. **Registered Users (Card Holder / Customer Users and Merchant Users)** – There are two types of registered users i.e. Card Holder / Customer Users and Merchant Users. They are able to login and access the data through the web portal as per the roles and responsibilities assigned by the portal administrator.

3. **Site Visitors** – This type of users are able to access & view all content published which are published for general public. To download the files or to access restricted area of the portal, they need to register and login into the website. They can also be able to apply online for the BoB Card.

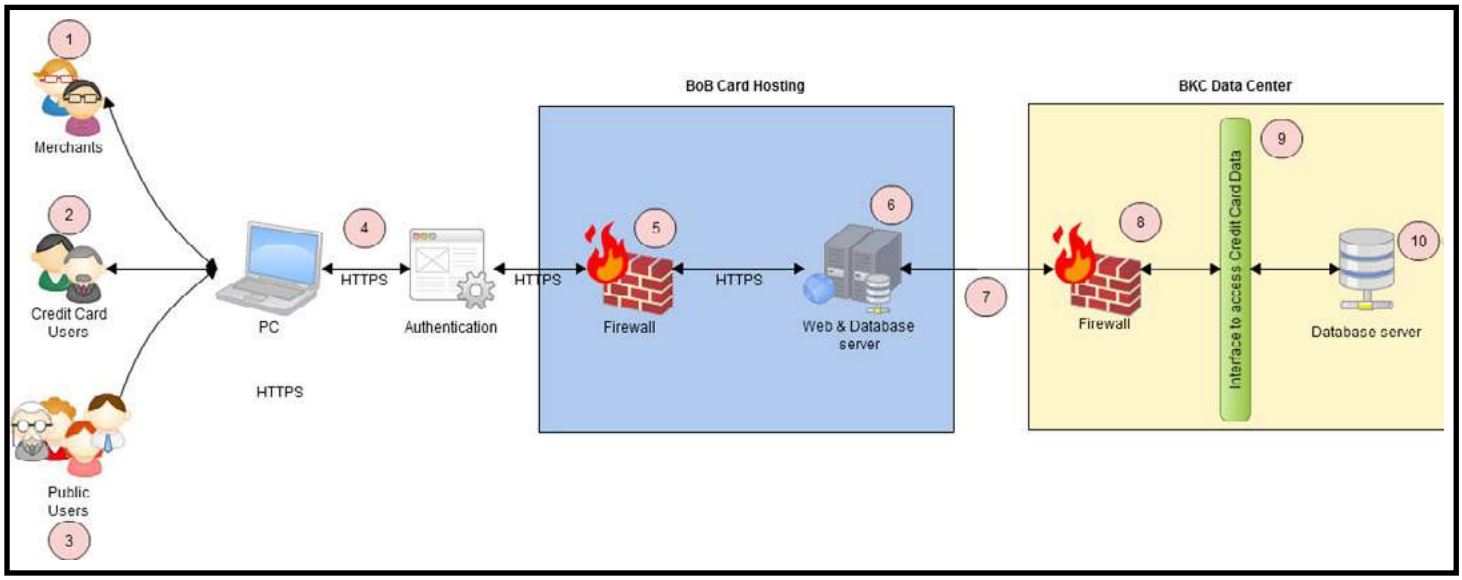
The proposed web portal is presented in single language (ENGLISH). The proposed solution is also integrated with the Payment Gateway (BoB Net Banking and BillDesk) and SMS Gateway (Netcore API SMS) to achieve the said requirement.

Application Architecture



Customer Web Portal (Credit Card)

Technical Flow Diagram



Project Description

This web portal is an official portal of BoB CARDS providing various types of information to the users. Various BoB Card related essential information is broadcasted on the web portal for customers and merchant users, who are interested in official information from BoB Card. The web portal administrator has all the rights for managing the users, CMS pages and running advertisements online. The web portal on the whole is having authorized logins for all the Customer / Card Holder User and Merchant User. The web portal administrator is able to manage all the web portal users' roles and access rights for accessing the web portal features and functionality.

1. **CMS Based Website**

   A Content Management System (CMS) is a bundled application to create, manage, store and deploy content on Website. Web content includes text and embedded graphics, photos, videos that displays content. Information of the BoB Card pertaining to About Us, Various types of Cards and its Details, Various Services, RTI Act, Careers, FAQs, Online Application form for BoB Card etc. is available on the proposed website.

2. **Customer Web Portal**

   a) **Card Holder / Customer User Interface**

   This type of user will register with the web portal by performing one time registration process. User will get the access of web portal through user name / password and SMS OTP verification. Customer / Card Holder User can perform following task by using the web portal,

   - **Account Summary / Card Summary**
     - If Card Holder selects Account summary then their account summary will be displayed
     - If Card Holder selects Card summary then user has to select his card number from given drop-down and summary for particular Card will be displayed.

Customer Web Portal (Credit Card)

- **Card Statement**
  - Card Holder can view statement of his card for last six months.
  - Card Holder can also download and print particular statement.
- **Un-billed Transaction**
  - Card holder can select either Unbilled Transaction or unsettled transaction.
  - On above selection portal will display respective report to the Card Holder.
- **Payment / Credit Details**
  - Card holder can get his Payments and Credits details by selecting date range.
- **Service Request / Complaints**
  - Card Holder can register Request / Complaint for various issues from any of the below given services,
    - ATM Pin Regeneration
    - Statement Delivery Mode
    - Preserved Statement Request
    - Card Replacement / Renewal
    - Request for Add On Card
    - De-Registration of Card
    - Auto Debit Payment Type
    - Auto Debit De-Registration
    - Bonus Point Redemption
    - Blocking of Card
    - Balance Transfer Request
    - EMI Request
    - Issuance / Dispatch Details of Card / PIN
    - Other Request / Complaint
  - Request will be sent to the respective authority.
  - Authority will reply for the request on the portal and user will be able to view his submitted Request / Complaint Status.
- **Spend Analyzer**
  - Card holder select particular month range and views graphical representation (in form of charts) of his money spent in Various categories for the given period.
- **Interest Calculator**
  - By this Card Holder are able to calculate EMI by entering particular amount with annual interest rate and payback term.
- **Personalized Message**
  - User can enter personalized message which will be displayed at the time of Log In for security purpose.
  - If user gets his own message then user will be sure that they are on the right portal and not any phishing portal or site.
- **Modify Password**
  - Card Holder can change their password as and when they want to.
  - Portal will also remind the user to change their password if user has not changed their password for last predefined period.

b) Merchant User Interface

This type of user will register with the web portal by performing one time registration process. User will then get the access of web portal through user name / password and SMS OTP verification. Merchant User can perform following task by using the web portal,

- **Statements**
  - Merchant User can view their statement details by giving date range.
- **Business Statistics Report**
  - Merchant User can view their Business Statistic Report in the form of graphical representation.
  - Merchant user can generate monthly, quarterly or yearly report.
- **Hold Transaction Amount**
  - In case Merchant Users transaction is kept On Hold then they can upload scanned copy of the charge slip for which transaction is kept on hold for getting it resolved. Further process will be done by BoB Card authority and it will be updated into the portal by the authorized user so Merchant User can also get updates of the same.
- **FIRC Report**
  - Merchant User can view / download their FIRC report by selecting Terminal Id and Date range.
- **Payment / Release Report**
  - Merchant User can view their Payment or Release report either by day wise or month wise.
- **Service Request / Complaints**
  - Merchant User can request / complaint for below services,
    - Paper Roll Request
    - Merchant Training Program
    - EDC Machine Shifting Request
    - Other Request
  - User can also view status of their submitted Request / Complaint.
- **Personalized Message**
  - Merchant User can enter personalized message which will be displayed at the time of Log In for security purpose.
  - If user gets his own message then user will be sure that they are on the right portal and not any phishing portal or site.
- **Modify Password**
  - Merchant User can change their password as and when they want to.
  - Portal will also remind the user to change their password if user has not changed their password for last predefined period.

c) Back Office Operations

- **Upload Application Status**
  - Authorized user will update application status for Card Holder as well as Merchant users.
  - Portal will also have facility to upload bulk updates from csv / excel file to reduce data entry time.
- **Manage User**
  - Portal Administrator or any authorized user will be able to manage (add / edit) users (Back Office Users, Merchant Users and Card Holder Users).
  - Portal Administrator can also de-activate any user if required.

- **Funds / Transaction for Release**
  - Back office user will update status of any fund or transaction for release. There will be various predefined statuses from which back office user can select appropriate action. Different statuses will be; Recommend for approval, Recommend for rejection, Approved and Rejected.
- **View Statements**
  - Back office user can view or download previous statement for any Card Holder or Merchant.
- **View Card Detail**
  - Back office user can view card summary / details of any credit card.
- **Manage Request / Complaint**
  - When user enters their service requests / complaints, admin will get the notification alert for the same.
  - Admin User will be able to create executive IDs which will be mapped with each service request / complaints.
  - There will be the resolution time which will be allotted by the administrator for all the service requests / complaint.
- **Configure Escalation Level**
  - Back office user will configure level of Escalation (for Card Holder & Merchant User) for particular request type.
  - For each escalation level; different department can be assigned.
- **Manage Escalation Level**
  - If the request / complaint are not closed / resolved within the specified time period, it will be escalated to the authority level 2 and then level 3.
  - This escalation level and the time for the escalation can be defined by the administrator.
  - Once the service request / complaint are closed, automated responses will be sent to the user through pre-defined templates.
  - The service request / complaint can be closed by the allotted executive only.
- **MIS Reports**
  - There will be various MIS Reports available for admin, based on different criteria i.e. User wise, Date Range wise, request / complaint Status wise, etc.
- **Modify Password**
  - Back Office User can change their password as and when they want to.
  - Portal will also remind the user to change their password if user has not changed their password for last predefined period.

Benefits

The Web portal exhibits the following benefits,

1. It has the facility to manage the website through Content Management System (CMS).
2. Page wise role based access is now possible to stop unauthorized access.
3. Portal is now having digitized information of Card Holder users and Merchant users, hence they are now able to view their information anytime and from any place.
4. User can submit the request / complaint online through web portal which is having escalation matrix for faster and better resolution.

Customer Web Portal (Credit Card)

Project Approach / Activities

The Project was divided into various phases to achieve the best results in less time with optimal utilization of available resources.

Phase I: System Requirement Study

Phase II: Preparation of Wireframe diagram

Phase III: Design Preparation & Integration

Phase IV: Development of the required features

Phase V: Testing all features and making deployment plan

Phase VI: Go Live

Technology

Development Environment

Technology	Specifications
Technology & Framework	.Net Framework 4.0
Languages	ASP.NET, C#
Operating System	Windows 7
Database	MS SQL Server 2008 Standard Edition
Web Server	IIS 7.0

Deployment Environment

Technology	Specifications
Technology & Framework	.Net Framework 4.0
Languages	ASP.NET, C#
Operating System	Windows 2008
Database	MS SQL Server 2008 Standard Edition
Web Server	IIS 7.0

Duration

1. Project Man Hours: 3000 Hours
2. Project Life Cycle: 14 Months

Results Achieved

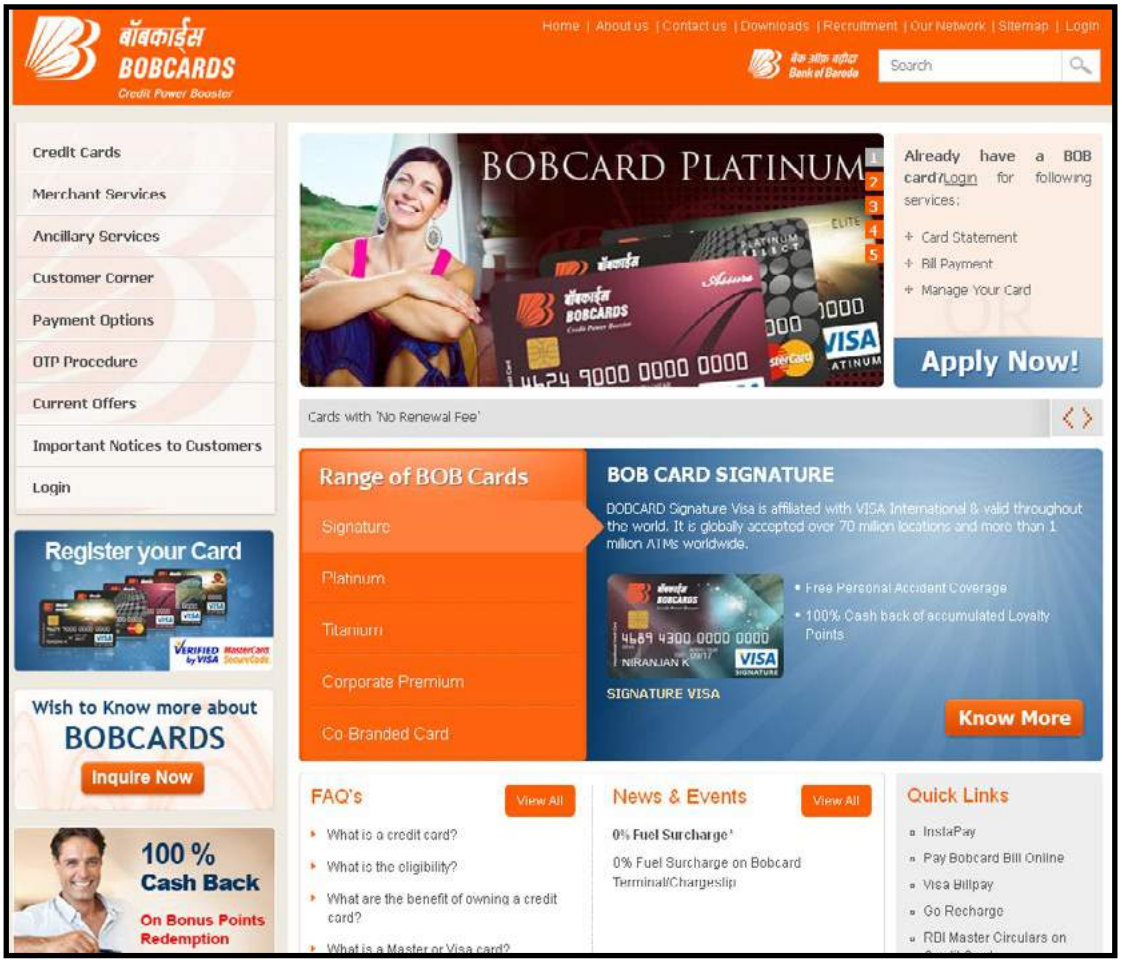
1. Website content is now managed easily through CMS.
2. Registration functionality for Customer and Merchant User is made simple and online.
3. Card Holder and Merchant user can now easily find their relevant details online.
4. Online submission of new request / complaint and view / check status of the same is now possible.
5. Various MIS Reports available for admin user for the analysis purpose.

Customer Web Portal (Credit Card)

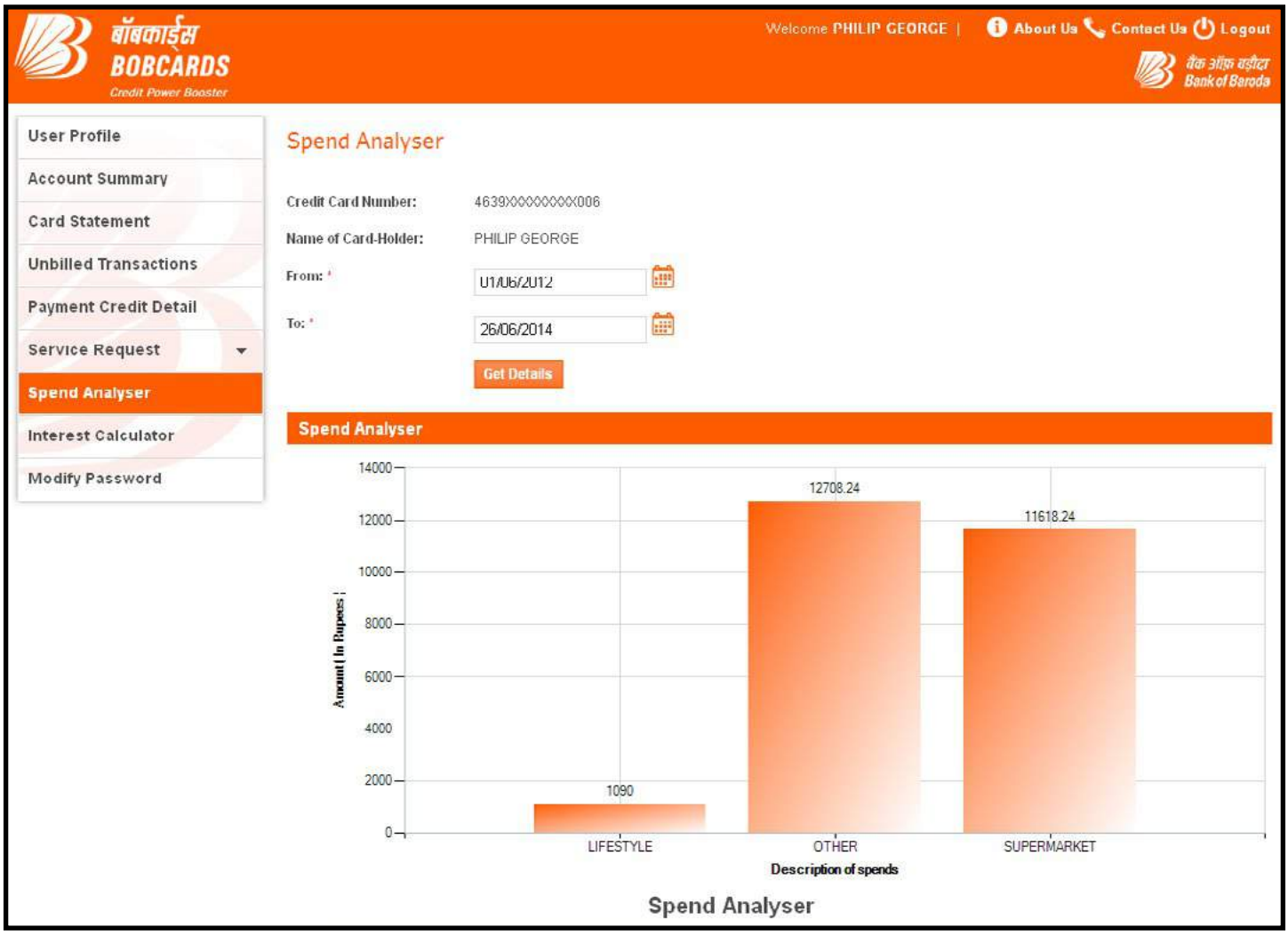
Key Challenges

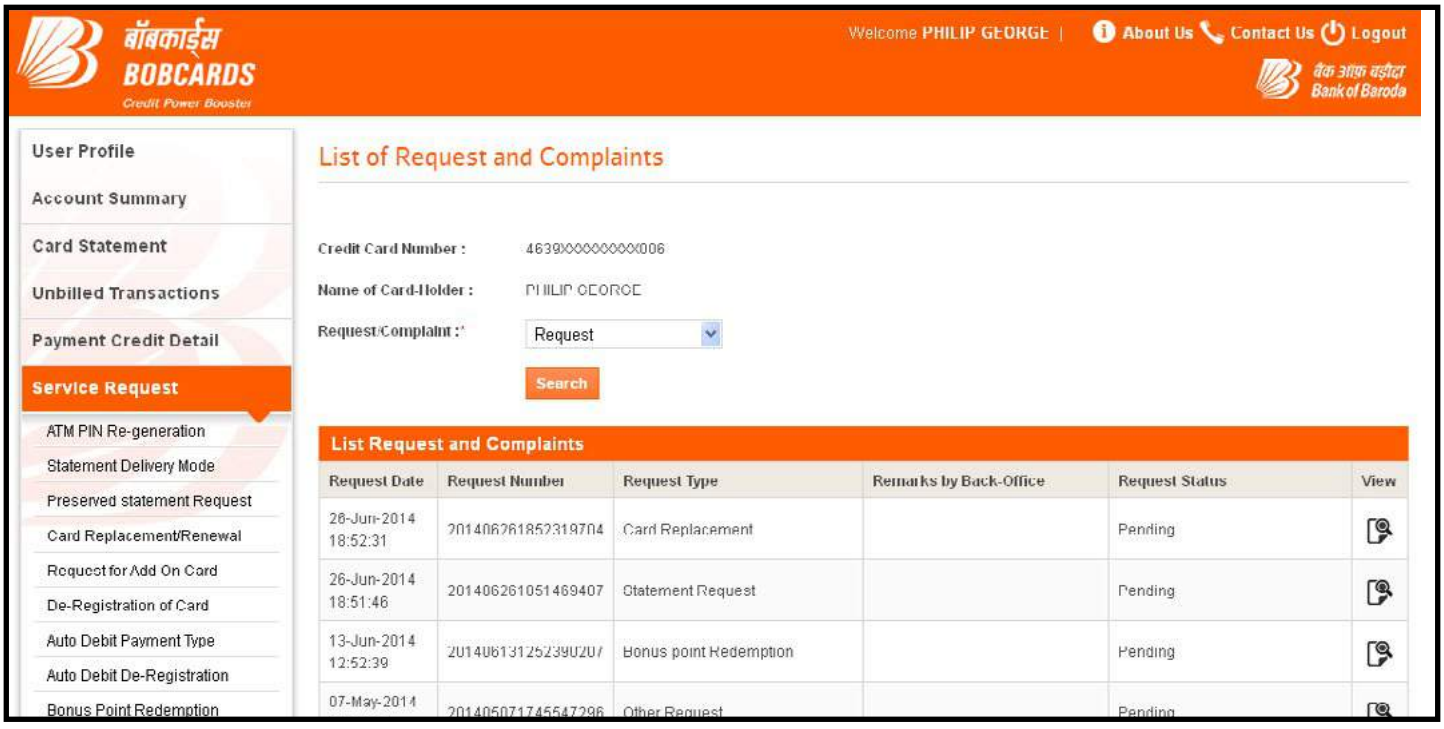
1. 3rd Party Integration with the BoB Net Banking and BillDesk Payment Gateway.
2. Implementation of 'Password Policy' as required by the client.
   i.e. If user attempts three consecutive wrong password; for 1st time, user's account will be blocked for next 24 hours.
   If user attempts the same 2nd time after 24 hours then once again user's account will be blocked for another 24 hours.
   And if user attempts the same for the 3rd time then user's account will be permanently blocked and user will need to contact the customer representative for re-activation of their account.
3. It was a challenge to handle Portal for below conditions in the portal
   - Refresh the page
   - Click on Back Button
   - Try to open link in new tab / window
   - Copy the URL and Paste that into new tab / window
4. Pass register user's Request ID in a encrypted manner.
5. Implementation of Escalation Matrix as per client's requirement.
6. Facility to provide page wise role privilege assignment to the user.

Screen Shots

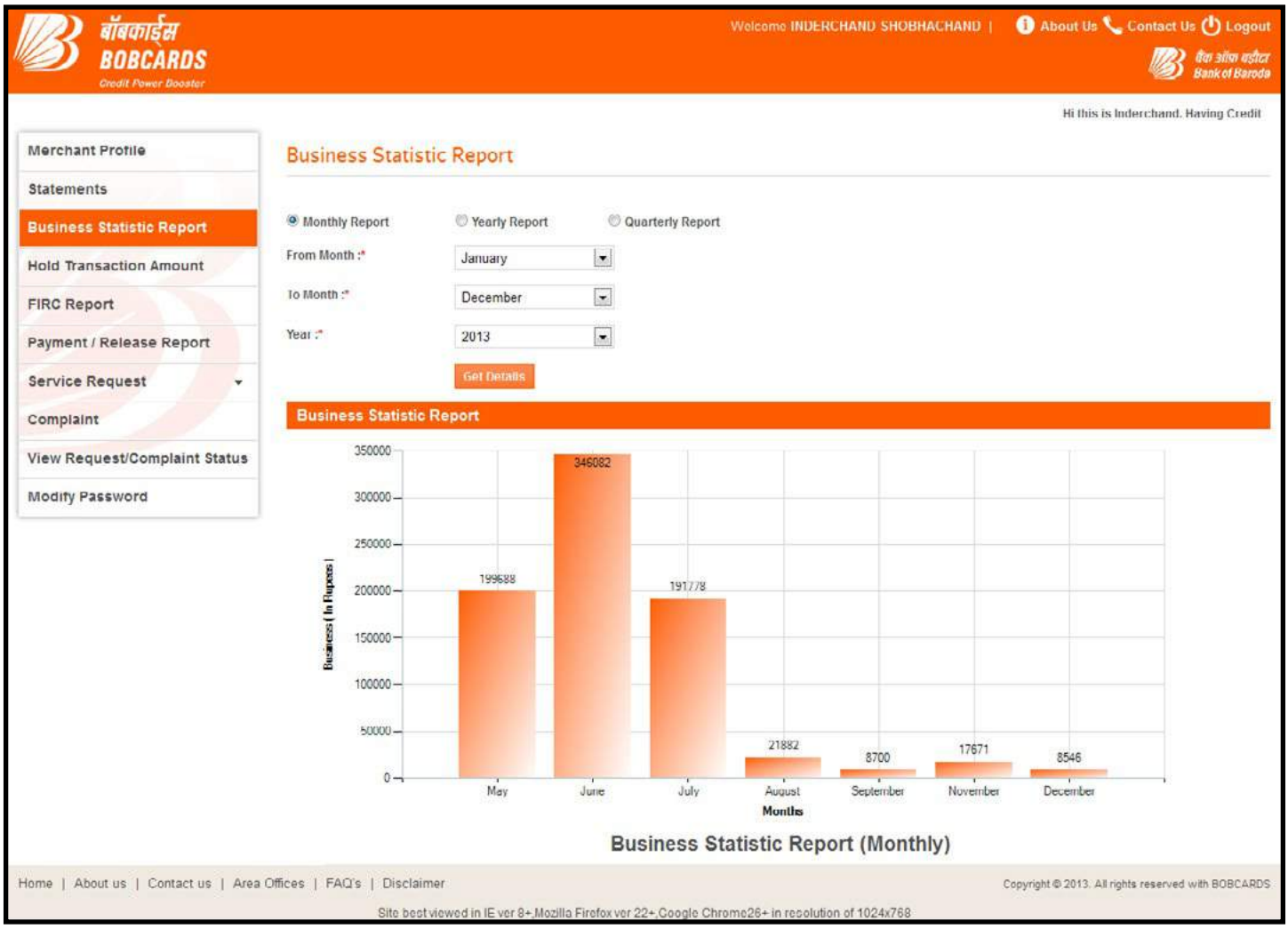


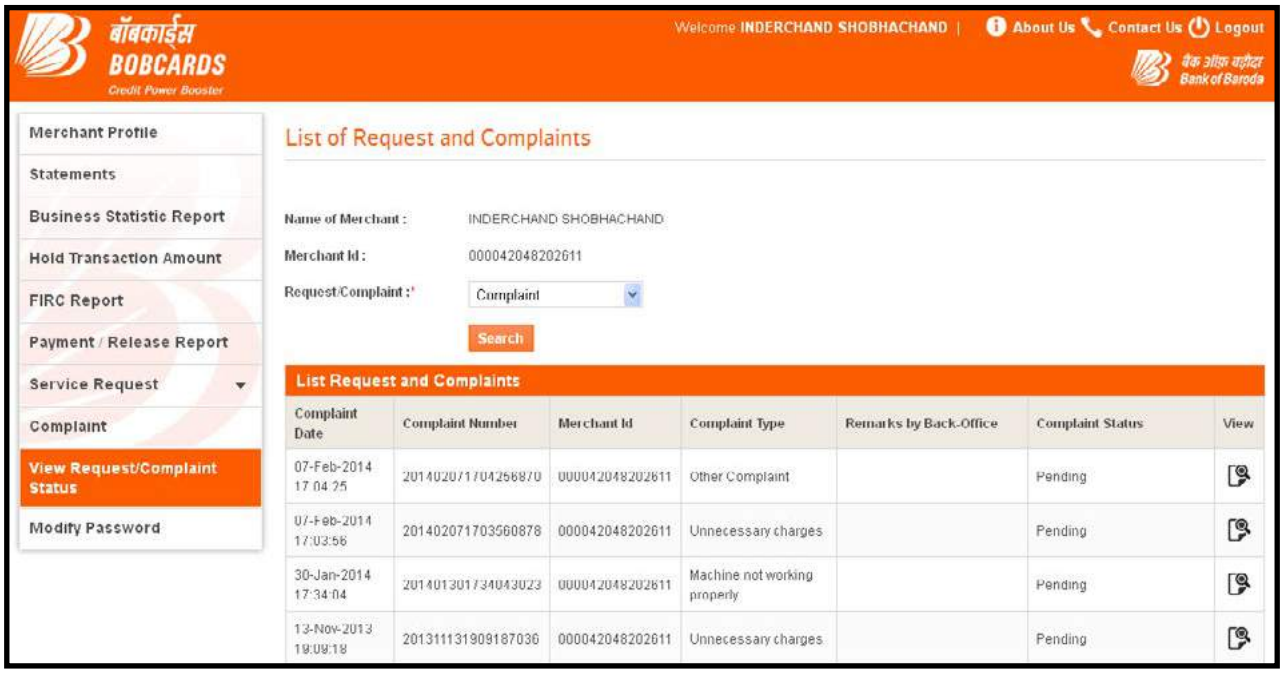
Customer Web Portal (Credit Card)

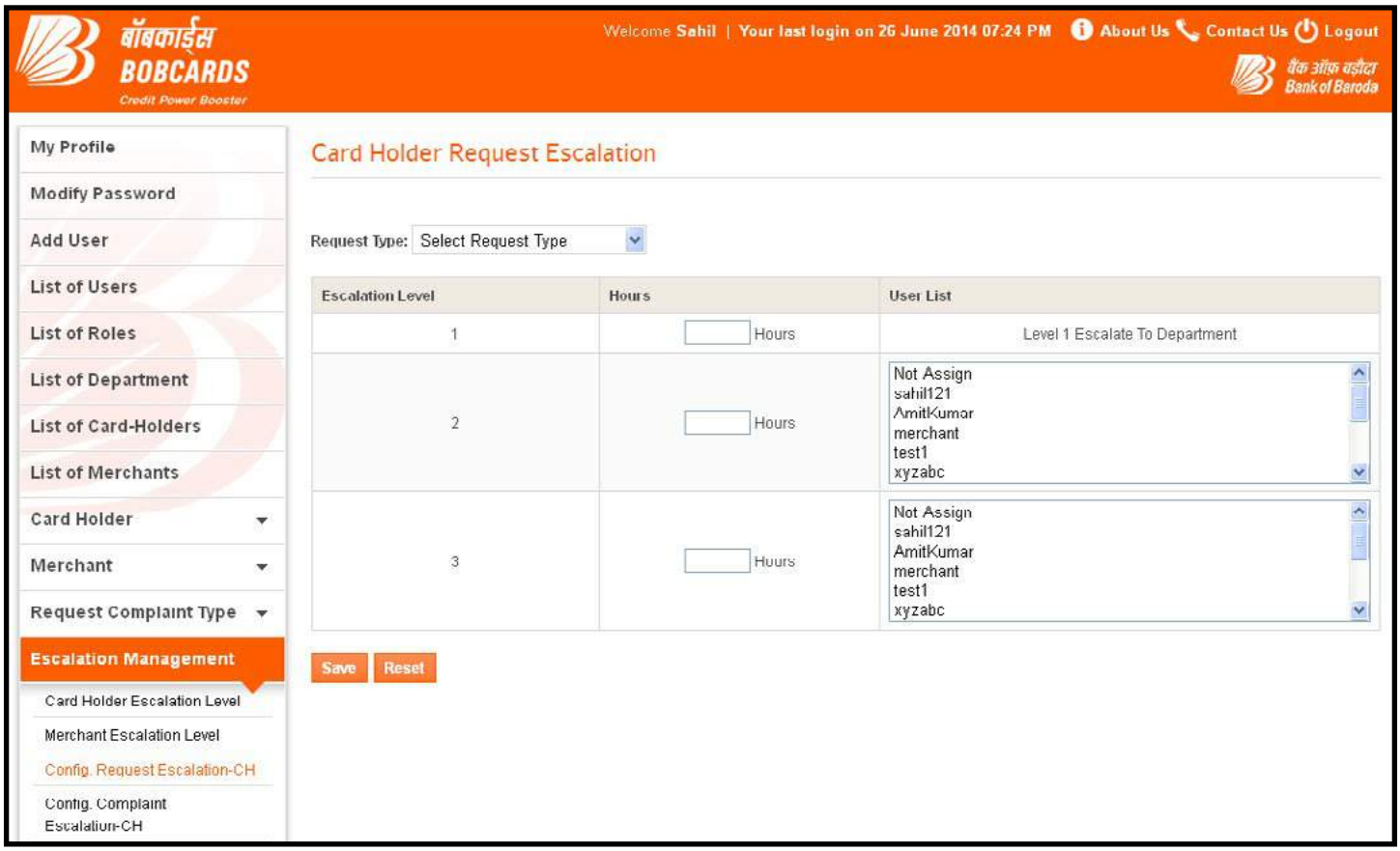


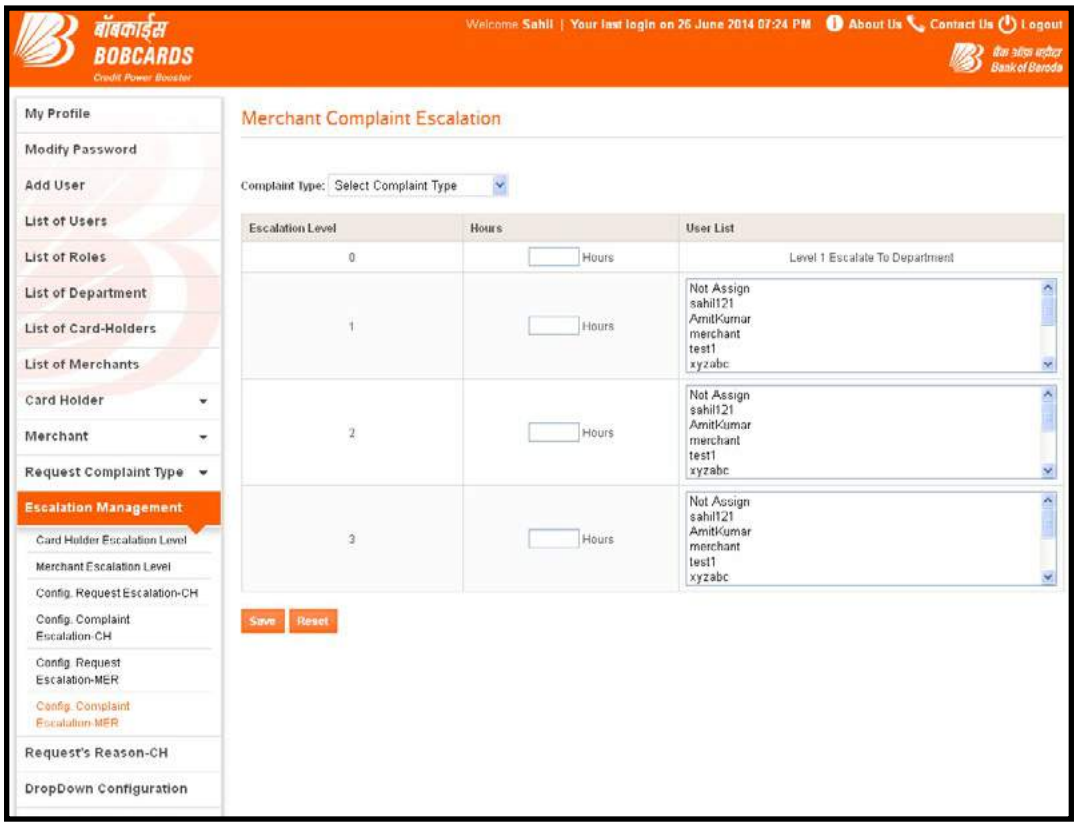


Customer Web Portal (Credit Card)






बॉबकार्ड्स
BOBCARDS
Credit Power Booster
Welcome Sahil | Your last login on 26 June 2014 07:24 PM
About Us
Contact Us
Logout
बैंक ऑफ बड़ौदा
Bank of Baroda
My Profile
Modify Password
Add User
List of Users
List of Roles
List of Department
List of Card-Holders
List of Merchants
Card Holder
Merchant
Request Complaint Type
Escalation Management
Card Holder Escalation Level
Merchant Escalation Level
Config. Request Escalation-CH
Config. Complaint Escalation-CH
Card Holder Request Escalation
Request Type: Select Request Type
Escalation Level
Hours
User List
1
Hours
Level 1 Escalate To Department
2
Hours
Not Assign
sahil121
AmitKumar
merchant
test1
xyzabc
3
Hours
Not Assign
sahil121
AmitKumar
merchant
test1
xyzabc
Save
Reset


बॉबकार्ड्स
BOBCARDS
Credit Power Booster
Welcome Sahil | Your last login on 26 June 2014 07:24 PM
About Us
Contact Us
Logout
बैंक ऑफ बड़ौदा
Bank of Baroda
My Profile
Modify Password
Add User
List of Users
List of Roles
List of Department
List of Card-Holders
List of Merchants
Card Holder
Merchant
Request Complaint Type
Escalation Management
Card Holder Escalation Level
Merchant Escalation Level
Config. Request Escalation-CH
Config. Complaint Escalation-CH
Config. Request Escalation-MER
Config. Complaint Escalation-MER
Request's Reason-CH
DropDown Configuration
Merchant Complaint Escalation
Complaint Type: Select Complaint Type
Escalation Level
Hours
User List
0
Hours
Level 1 Escalate To Department
1
Hours
Not Assign
sahil121
AmitKumar
merchant
test1
xyzabc
2
Hours
Not Assign
sahil121
AmitKumar
merchant
test1
xyzabc
3
Hours
Not Assign
sahil121
AmitKumar
merchant
test1
xyzabc
Save
Reset

Deliver best products, software solutions and services, on time with quality, and as per customer expectations

About SilverTouch

SilverTouch, a company established in 1992 is widely accepted for its IT solutions with a huge customer base in more than 20 countries across the world.

SilverTouch is actively engaged in Enterprise software development, enterprise content management, document management and IT consulting services such as Business process optimization, process consulting, implementation and customization of ERP. SilverTouch leads brilliantly in new technical developments such as: Mobile Application development services on iPhone, iPad, Blackberry, Android, J2ME and Windows mobile platforms. Even now, SilverTouch helps its global clients for major developments, deployments and managements of their mobility solutions and enterprise application development programs.

SilverTouch has alliance with several industry leaders such as Microsoft, Apple, Cisco, IBM, Oracle, SAP, Java, Dell, VM ware, Symantec, Sonic Wall which provides a competitive edge over other industry peers and targets to understand and cater to all types of requirements that concern our clients, thereby, leading to serve them precisely to their satisfaction.

For more information, please visit www.silvertouch.com or email info@silvertouch.com

SILVER TOUCH®
CMMi Level 5 RATED

India Headquarter
SilverTouch Technologies Limited
2nd Floor, Saffron,
Nr. Panchwati Circle,
Ahmedabad-380 006.
Phone : +91 - 79 - 2656 31 58
E-mail : info@silvertouch.com
Web : www.silvertouch.com

United Kingdom
SilverTouch Technologies UK Limited
Essex Technology & Innovation Centre,
Unit 7, The Gables,Ongar - CM5 0GA,
United Kingdom
Phone : +44 - (0) 127-736-4689
E-mail : info@silvertouchtech.co.uk
Web : www.silvertouchtech.co.uk

North America
SilverTouch Technologies INC
497 Route 27,
Iselin, NJ 08830
United States
Phone : +1 201 299 3529
E-mail : info@semaphore-software.com
Web : www.semaphore-software.com

© copyright 1992-2014 all rights reserved. Property of SilverTouch Technologies Ltd.

This statement of work is proprietary of SilverTouch Technologies Ltd. and contains trade secrets and confidential information which is solely the property of SilverTouch Technologies Ltd. This statement of work is intended for internal use only. Therefore, it shall not be used, reproduced, copied, disclosed and transmitted, in whole or in part, without the express consent of SilverTouch Technologies Ltd.