

Case Study Coventry Building Society

Systems People Limited

Coventry Building Society was established in 1884 and is now one of the top five building societies in the UK. With assets of over £11 billion, the Society now services over 1,000,000 members. An estate of 60 ATMs provides a wide range of services, to LINK and Visa cardholders and additional services such as deposit and mini statement to its own CashLink cardholders. A Visa debit card has also recently been launched. The Society's customers can use their Visa debit card for POS and ATM transactions in the UK and abroad. Coventry Building Society is one of the few Societies to offer a full Chip and PIN dual badged LINK and Visa card, providing maximum flexibility for customers and security against fraud



"SPL has helped us to realise our goals"

Until 2004 the Society used the product UM20 to drive its population of ATMs. This product, developed in the mid-80s was costly to maintain and could not meet the business needs of the Society for the future. It ran on a proprietary operating system and was written primarily in COBOL. The Society decided in 2000 to replace UM20 with a new technology product to reduce cost of ownership and provide a platform for the future.

In August 2003 the Society chose OpeN/2[®] from S2 Systems Inc.* The proposal from S2 Systems to replace UM20 with OpeN/2[®] included extensive involvement from Systems People Limited (SPL), the systems integration company based in West Yorkshire, to fully manage the installation of the new product. SPL, already a Qualified Service Partner of S2 Systems through their arrangement to support UM20 (a product owned by S2 but supported by SPL), were quick to start, defining all project requirements, producing specifications and laying down project management guidelines, milestones and the methodology for the project.

The project was broken down into two phases. Phase 1 involved the migration of the ATM estate to OpeN/2[®] with UM20 providing all authorisation and switching of transactions to and from LINK. UM20 also continued to notify the Host Summit system of all ATM activity. e-Thales HSM devices were used for encryption calls on both systems. SPL designed the bridge between UM20 and OpeN/2[®] and developed the UM20 side. ATM download images were developed by SPL using the LoadStudio[™] product from Lexcel Solutions Inc. The OpeN/2 system was deployed on the Sun Fire[™] 6800 server running Solaris 8 Operating Environment (OE) and Oracle 9i database. The ATM interface used was Aprta Advance from NCR.



Working alongside SPL technical consultants, S2 customised the system to meet the Society's requirements and the Phase 1 system was installed in November 2003. SPL staff worked with various departments of the Society such as Systems Development, Operations, Help Desk, Communications and Technical Support to provide a fully integrated system to support ATMs on the new platform. SPL successfully implemented this solution for an in-house pilot ATM in December 2003 (4 months after the instructions to proceed). Transactions and system activity were closely monitored during this period. Rollout of all ATMs to the new system took three months and was completed in April 2004. The ATMs are connected using TCP/IP.

*Transaction Systems Architects, Inc completed the acquisition of substantially all of the assets of S2 Systems in July 2005

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Phase 2 of the project started in January 2004. This involved the addition of a LINK interface and connection to the Host system as well as the implementation of authorisation and transaction switching. The capability to support triple DES ATMs was also introduced. SPL's extensive experience of the LIS 5 standard used by LINK for such an interface meant that they were able to help every step of the way, from the specification stage right through to final certification. This phase brought its own challenges requiring many of the Society's processes to be re-engineered to bring them up-to-date, but was successfully implemented live at the end of June 2004.

SPL then worked with S2 to deliver ATM Mobile Phone Top-Up for the Society. This project, implemented in October 2004 allows the Society's customers and cardholders of participating LINK members to top-up a phone at the ATM. This was followed by the installation of ATM chip card acquiring and this project was implemented early in 2005.

SPL's most recent project was to provide project management and system integration services to help Coventry Building Society launch their new Visa Chip and PIN debit card. LINK Gateway Services was chosen as the interface to Visa, and Oberthur Card Systems as the chip card producers. The project included the introduction of numerous new processes, software additions and various system certifications. SPL were involved from start to finish.

The project also included the implementation of SPL's own product, MatchPoint. Coventry Building Society uses MatchPoint to handle Visa Base I/Base II back-end processing. MatchPoint processes Visa Base II clearing files and matches transactions to Base I authorisations from the Open/2 system, outputting posting files for processing by a host system. SPL's intelligent matching module guarantees a very high match rate. MatchPoint's enquiry engine provides easy access to full transaction history, transaction ageing, cancelled transactions, Visa reporting totals, settlement details, dispute management and MatchPoint user management. MatchPoint is written in PHP and HTML to industry standards, is platform and database independent and is fully configurable.



SPL is now recognised as a systems integration partner who can deliver. Giles Chipperfield, CIO of Coventry Building Society, says "SPL has helped us to realise our goals. They care about what they do and they do it well. It is one thing to choose a product to do the job but it is another to find a dedicated systems integrator who can install it to meet the needs of the organisation. We are very satisfied with the support and delivery we have received from SPL".



For further information about Systems People visit our website www.systems-people.com or contact us by sending an email to sales@systems-people.com.