

CSC

SUCCESS
STORY

CAIXA GERAL DE DEPÓSITOS

DIFFERENTIATION IN THE CARDS AND PAYMENT SECTOR



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MORE THAN 130 YEARS OLD, CGD IS RECOGNIZED AS ONE OF PORTUGAL'S LEADING BANKS.. IN ORDER TO DIFFERENTIATE ITS CREDIT AND DEBIT CARDS SERVICES IN THE PORTUGUESE MARKET, CAIXA GERAL DE DEPÓSITOS (CGD) SELECTED CAMS II, CSC'S LEADING CARD AND MERCHANT SYSTEM.

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WORLD EXPERIENCE IN FINANCIAL SERVICES

Today, differentiation in Financial Services depends on the effective management of resources and, above all, on deploying innovative products that meet the needs and expectations of customers. With the introduction of a flexible solution such as CAMS II, CSC enabled CGD to improve workflow, flexibility, customization of products, and respond quickly to the changing market needs, as well as reduce operating costs for its cards and payment operation.

Currently CGD Group is active in commercial banking, investment and insurance, and is present in countries such as Spain, Macao, Cape Verde, Mozambique, and South Africa.

CRITICAL SUCCESS FACTORS FOR THIS PROJECT

CSC's project with CGD began in 2003 with the implementation of CAMS II in the core banking business. This was followed by the deployment of several releases to support the product diversification. The Impar card was implemented as a first step, and subsequently a front-end Graphical User Interface was developed allowing CGD users to use the application, import client data from the legacy system and create customer loyalty programs. All these latter stages of the process were performed in only 12 months.

The project went through a phased implementation, managed by a joint

CGD and CSC team. The combined group of CSC and CGD consultants monitored the different stages of integration of the core banking solution ensuring delivery of:

- A flexible solution, capable of creating and managing a wide range of cards (credit, debit, pre-paid, visa, virtual, loans, among others);
- An Integrated SOA architecture to ensure maximum efficiency of the current CGD system and compatibility with other technology solutions
- Improved performance and processing efficiency in the cards and payment services, a key success factor in CGD's competitive advantage.

CSC's technology and consulting services allowed the bank, in the payments area, to differentiate itself by the quantity and quality of its services.

“OUR POSITION IN THE CREDIT CARDS MARKET HAS BEEN GROWING, WHICH WE THINK IS DUE NOT ONLY TO THE WORK DONE IN THE BUSINESS, BUT ALSO TO THE CAMSII IT SUPPORT”

António Rui Mendes, Director of Payment Services in CGD

RESULTS

- CREATION OF INNOVATIVE PRODUCTS AND REDUCTION OF TIME-TO-MARKET
- INCREASED FLEXIBILITY AND IMPROVEMENT OF CUSTOMER SERVICE
- MAINTAINED COMPETITIVE ADVANTAGE IN THIS SECTOR
- BETTER INFORMATION MANAGEMENT
- SECURED CLIENT DATA PROTECTION
- INCREASED ABILITY TO MAINTAIN THE SYSTEM



INTERNATIONAL AWARDS

In 2008, the card CaixaWorks was distinguished by the Cards International Awards in the category of Best Commercial Credit or Charge Card Launch. This credit card is aimed at small companies with the main message “making corporate cash flow easier,” essentially comprising a credit limit that aggregates short-term liabilities.

In the same year, the cards Leve and CaixaWoman were also among the nominees for the Card Oscars, an initiative undertaken in Sweden, with seven international experts selecting the best cards from five categories.

In 2008, CGD’s Credit Card Leve won the CIT Golden Card, in the Best Loyalty Card category, in which the purchases surplus automatically reverts to a retirement plan.

THE CHALLENGE

- Reinforcing the management of Payment Services in CGD;
- Making the service more innovative, efficient, and tailored to an institution with more than 800 bank agencies and a large number of clients, in Portugal and internationally.

SOLUTION

CAMS II, a leading solution for management of credit and debit cards in financial services, which offers flexibility in defining products, price and business strategies, but also in operational procedures and management of customer relationships.

RESULTS

CGD has now more than 40 different types of cards. CAMS II meets all the requirements of the payment services department and allows quick response to a competitive financial market. Its competitiveness is recognized by other players.

A PARTNERSHIP FOR SUCCESS

With CSC’s CAMS II, CGD was able to grab new business opportunities quickly and respond to the market with innovative products such as customer loyalty programs and parallel credit lines. Among these successful products are the Impar cards, CaixaWorks, Caixa Fã, Caixa Carbono Zero and Caixa Woman.

At the beginning of its cards operation, CGD used to manage five types of credit cards for individuals and businesses and three types for debit services. The scalability and resilience of CAMS II did allow the bank to launch new products in only a few months and to migrate, on an ongoing basis, the already extensive Payment Services data base. This collaboration demonstrates CSC’s expertise and effectiveness in delivering solutions and services in the financial sector, in which it is a market leader in Portugal.

The success factors in this project, according to CGD, include the project management model, the methodology and the commitment of the CSC team. These elements resulted in a clear success for both parties.

CSC will continue to deliver innovative solutions in order to assist CGD in delivering against its strategy of increased efficiency, innovation and sustained development of its distribution channels,



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About CSC

The mission of CSC is to be a global leader in providing technology enabled business solutions and services. With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations.

CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements.

For more than 45 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs. The company trades on the New York Stock Exchange under the symbol "CSC."