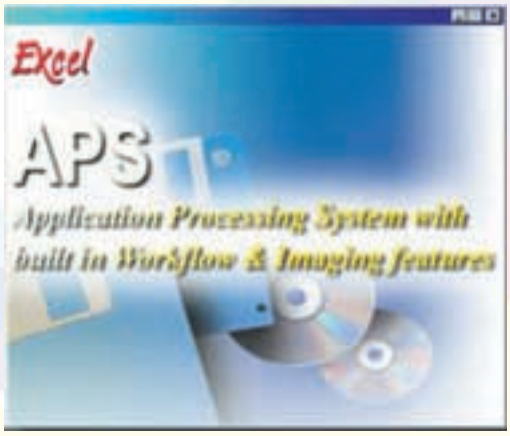
APS

Application Processing System

The Application Processing System (APS) is tailored to meet the application processing needs of banks and financial institutions in Hong Kong. It employs workflow techniques to control and monitor the different steps in application processing, and uses digital imaging technology to reduce the delays and inefficiencies in handling paper documents.



Highlights

- Tailored for credit card
- Built-in workflow and imaging capabilities
- Graphical user interface to create/modify workflow
- User-defined screen from screen templates
- Built-in credit score interface
- Built-in external credit check interface
- Can interface with VisionPLUS, CardPac, Only-One and other credit card or loan management systems
- Adaptable to process other applications such as account opening and loan application processing

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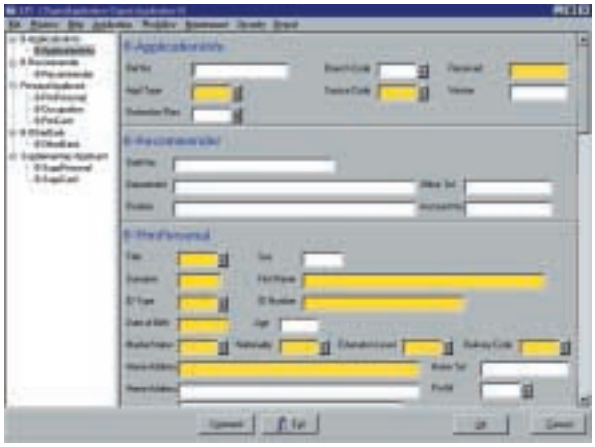
Application Processing System

Manual Processing Systems

Many banks may already have their credit card systems in place to handle the charging, billing, payment and other processing functions after a credit card is issued. However, most of the upfront application processing is still done manually.

Typically, the drawbacks of manual processing are :

- Application turnaround time is too long to be competitive
- Credit decisions are not derived by systematic means
- Credit limit assignments are not consistent
- Card centres cannot support all the promotion and marketing activities because of capacity constraints



Input Application

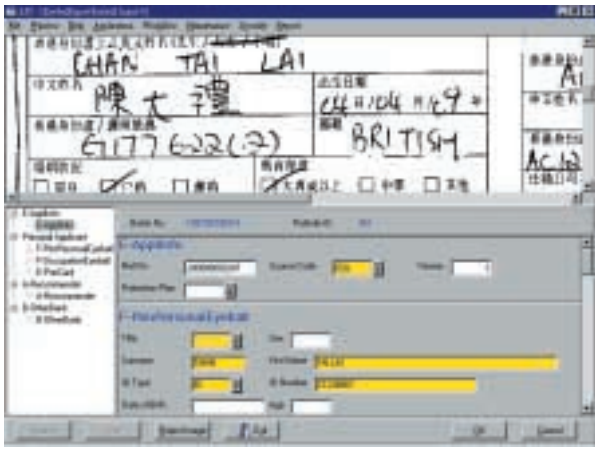
Application Processing Workflow

The most critical feature of APS is its Application Processing Workflow, which allows an application to be initiated, routed to the appropriate staff in a pre-defined sequence, processed, tracked, and eventually completed and filed. When this workflow capability is used together with electronic imaging technology, a structured process without the inefficiencies of paper cramp is resulted. Papers and applications will not lie on someone's desk awaiting for processing nor will they be lost among a pile.

APS has the following processes built-in :

- **Scanning**
  Application forms and support documents are scanned into APS through digital image scanners.

- **Indexing & Data Entry**
  Application identifiers, such as HKID numbers, are keyed into APS together with some basic application information.



Eyeball Input

- **Data Verification**
  Data entered are verified, preferably by different staff, to ensure completeness and correctness.

- **Negative File Check**
  To see if applicants have any bad records.

- **Scoring**
  APS will automatically calculate the credit scores of the applicants based on the information entered into the system and the score card used.

- **Internal Credit Check**
  APS will check with other in-house systems to confirm if applicants are existing customers.

- **External Credit Check**
  APS will send requests to external agents (such as CIS) for outside credit check.

- Credit Review
  Credit analysts review applications based on scores and other information.

- Credit Approval
  Management approves the applications and assigned credit limit or facility.

- Management Review
  Management may review selected applications based on specified criteria. When an application is approved, its data will be sent to the "back-end" processing systems.

Imaging Features

With APS, paper documents are scanned into the system once they are received. All processing, including data entry, verification, review and approval, can be done with these image documents on the user's screen.

Electronic folders, similar to paper folders, will be created for each individual application to hold images of the submitted documents. Images displayed on the screen can be zoomed, panned, scrolled, or rotated for convenient viewing. Electronic notepads and "post-it" can be used to record other reference information.

APS supports a wide range of documents scanners, from the economical HP ScanJet to the high-end Kodak ImageLink scanners.

Document images scanned can be stored onto optical disks for archival. Optical libraries ("jukeboxes") can be used to provide online retrieval support such that these application forms and supporting documents can be viewed anytime at the touch of a button.

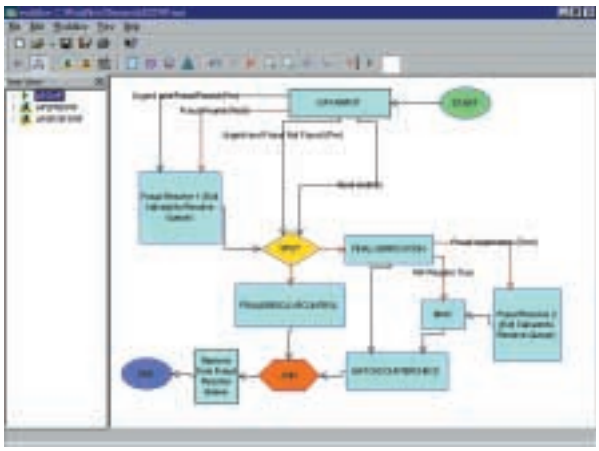
Application Processing System

Workflow Features

APS allows applications to be processed through structured steps. **Work items**, i.e. applications, will be routed automatically from one electronic **in-basket** to the other upon completion of specified tasks.

Key workflow features include :

- Graphical design tool to create and modify workflow
- User-defined conditional routing
- Split works into multiple paths
- End user could develop additional background work steps
- Selection of work by priority or by simple selection rules such as FIFO



Workflow Design

Score Card Interface

The use of a dynamic score card is a more systematic approach to make approval decision and to determine appraisal values or credit limits.

APS has a built-in interface to take on value data from score card and credit scoring software. When a score card is to be updated, the new set of value data can be transferred from the score and software directly to APS, and APS will keep track of the versions and their effective dates for back-tracking, if necessary.

Interface with Other Systems

When applications are approved, their information will normally be sent to a back-end system for further processing (card embossing, loan account opening, etc.) Data entered into APS can be made available to the back-end systems and thus eliminates re-entry.

APS can also receive data from the back-end systems to update and associate the image records of the applications with credit card numbers or loan numbers assigned by the back-end systems.

APS can interface with many different application systems such as VisionPLUS, CardPac, Only-One, and Excel's LOANS System.

Interface with External Systems

APS can send information of the applications to external party for purposes such as credit checking and fraudulent analysis. The information can automatically be sent through :

- a leased or dial-up line
- an electronic fax interface

Return data, if sent electronically, can be captured into APS automatically. The result can then be reviewed and the status of the corresponding application can be updated.

Currently, APS has built-in interface to CIS (Credit Information Service).

Supported Platforms

APS is based on a 3-tiered architecture. The client software can run on Windows 98 or WinNT. The application and database server can run on UNIX or Windows NT server.