DB2 Data Management Software

CheckFree customer care fills the bill with IBM e-mail management solution.

Overview

- **Application**
  Integrated customer-service e-mail management platform to support electronic billing and payment system

- **Business Benefits**
  Projected reduction of case handling times by 50%; anticipated 100% compliance with 24-hour e-mail turnaround goal; heightened customer satisfaction and loyalty due to improved responsiveness; more cost-effective call center operations

- **Software**
  IBM DB2® Universal Database™ for z/OS™, Version 7; IBM WebSphere® MQ, Version 5.2; IBM DB2 Connect™, Version 7.2; IBM CICS® Transaction Server

- **Servers**
  IBM @server zSeries™

- **Services**
  IBM Global Services

Delivering more than 19 million e-bills over the Internet each year, CheckFree is the market leader in electronic billing and payment solutions.

According to a recent study, online bill viewing and payment will be among the fastest growing consumer applications over the next 3 years, extending to an anticipated 50 million households by 2006*. One driving force in this evolution has been Atlanta, Georgia-based CheckFree Corporation (CheckFree), which has thrived by streamlining the lives of consumers through its groundbreaking, convenient electronic billing and payment (EBP) technology.

"For many years, IBM has responded to our needs with innovative strategies and cutting-edge technology solutions that strengthen our ability to serve our clients. We expect that IBM will continue to be a key contributor to our success."

–Robert Catterall, Director of Strategic Technology, CheckFree Corporation

Financial Industry

CheckFree works directly with hundreds of companies to make sure their customers' bills are ready to be viewed and paid from one convenient, secure online location.

With 2,650 associates and more than 20 years of experience, CheckFree delivers EBP services to 8 million consumers and more than 780 customer service providers. The company powers EBP functions on the Web sites of most of the largest banks in the United States, as well as securities brokerages, insurance companies, Internet portals and the United States Postal Service. Additionally, through industry-leading software and services from its i-Solutions business, CheckFree helps more enterprises deliver bills and statements over the Internet than any other company.

As CheckFree has grown, it has consistently and proactively expanded its technology infrastructure to support the various hardware and software platforms of its ever-growing customer base. Recently, the company identified an opportunity to add even more value to its EBP offerings—and to achieve powerful internal efficiencies. CheckFree's strategy was to design

and deploy a single, integrated, flexible system that would support the diverse needs of both its customers and their end users.

Carol Davis, CheckFree vice president of software development, describes the vision: "Some of our competitors had begun to offer either e-billing or electronic payment," she explains. "We wanted to differentiate ourselves by delivering both—in a single system that would transparently support banks, brokerages, credit unions and portals, as well as the billers themselves.

"Additionally, because e-mail is our customers' preferred communications channel, we wanted to be responsive and maximize our e-mail capabilities to handle such issues as consumer queries and responses, welcome messages and e-bills sent directly to e-mail accounts—all while reducing e-mail turnaround and case handling times."

Enriching the quality of customer care

Building on its longstanding relationship with IBM as a key supplier of total e-business solutions, CheckFree turned to IBM Global Services for guidance

"By enabling us to respond faster to customer issues, our new IBM technology-based correspondence management system will strengthen customer loyalty and increase the cost-effectiveness of our contact center operations."

—Carol Davis, Vice President of Software Development, CheckFree Corporation

and assistance. The result was an application called Genesis, a comprehensive, end-to-end EBP processing engine that has become the industry leader.

This engagement opened the door for IBM to address CheckFree's e-mail management goals. Together, IBM and CheckFree designed and implemented the Genesis Correspondence Management System (GCMS), an automated, integrated solution to manage customer service e-mail communications. Like Genesis, GCMS is powered by IBM DB2 Universal Database, running on IBM @**server** zSeries mainframe systems. Additional components in the GCMS solution are IBM WebSphere MQ business integration software, IBM CICS Transaction Server and IBM DB2 Connect database integration software.

CheckFree expects GCMS to enhance the consumer experience by reducing case handling times by 50 percent and helping to ensure 100 percent e-mail turnaround within 24 hours. "We are focused on the mainstream adoption of online bill payment," says Davis. "By enabling us to respond faster to customer issues,

The reliability and high availability of DB2 data management software on zSeries servers have enabled CheckFree's GCMS solution to significantly improve productivity throughout the company's customer service contact centers.

our new IBM technology-based correspondence management system will heighten customer satisfaction and strengthen customer loyalty. It will also increase the cost-effectiveness of our contact center operations by doubling our productivity."

Scalability to support business growth
According to Robert Catterall, CheckFree director of strategic technology, the company chose DB2 software and zSeries to power GCMS because of their demonstrated success as the core of the Genesis EBP system. "Online bill payment has really taken off in the past few years, and DB2 software on zSeries has proven its scalability to meet that growth."

Essential as those proven technologies were to the project, Catterall adds, IBM's value as a strategic partner was also an important success factor. Davis agrees, recalling that consultants from IBM Global Services helped CheckFree prepare to effectively leverage IBM WebSphere MQ— a product the company had never used before—as the central middleware component in the GCMS solution.

When customer e-mail messages arrive at CheckFree, custom Java™ technology-based programs place them into a queue in WebSphere MQ on the mail server. From there, they are periodically transmitted to another WebSphere MQ queue on the zSeries enterprise data server, where IBM CICS Transaction Server initiates a transaction that routes them to DB2. Notes Catterall, "Regulating the traffic between two instances of WebSphere MQ running in parallel enables more economic use of our processing resources, compared to conventional, synchronous realtime processing."

IBM DB2 Connect integrates the GCMS PC-based applications used by CheckFree customer service representatives (CSRs) with DB2 on the mainframe. CSRs can then use a browser-based interface in GCMS to access DB2 in order to process the messages. A CSR selects categories of e-mail work based on daily workloads; e-mail matching the selected categories is then pushed to the CSR's desktop as it is received. Additional Java components tightly integrate the GCMS solution with CheckFree's CRM and case-tracking applications, freeing CSRs from manually inputting data into those systems—and enabling management to monitor and audit the e-mail resolution process.

Beth Mullett, CheckFree senior manager of customer operations, sums up the value of GCMS to her organization: "From an operational perspective, GCMS allows us to monitor the volume of e-mail in each work queue to ensure that we meet our internal quality goals as well as our external service level agreement goals. It enables us to plan for the number of resources that we will need to complete our e-mail work volumes on a daily basis."

Opportunities for the future

CheckFree is continuing to take advantage of the powerful business integration solutions that IBM technologies provide. The company is beginning to build its first true enterprise data warehouse, which will be based on DB2 Universal Database Enterprise-Extended Edition. According to Catterall, insights into end-user activity gleaned from the warehouse will help the company enhance its services and assist clients in further promoting consumer adoption of EBP.

"For many years, IBM has responded to our needs with innovative strategies and cutting-edge technology solutions that strengthen our ability to serve our clients," says Catterall. "We expect that IBM will continue to be a key contributor to our success."