



TAIWAN'S LARGEST CREDIT-CARD PROCESSOR MAINTAINS MARKET LEADERSHIP

NATIONAL CREDIT CARD CENTER

/// CASE STUDY



With deregulation leading to new competition in the Taiwanese credit-card processing market, National Credit Card Center (NCCC) sought new ways to maintain competitive advantage. EDS helped implement a new end-to-end processing system that cuts costs, improves service and enables a wider range of electronic payment products.

CLIENT PROFILE

www.nccc.tw

NCCC is Taiwan's largest credit card processing center. It also serves as Credit Card Domestic Interbank Clearing & Settlement Center in Taiwan.

Industry: Financial Services

Founded: 1981

Business Needs Addressed:

Growth
Innovation
Productivity

"During the past 20 years, NCCC and EDS have worked side by side to develop and create the leading credit-card processing system in Taiwan. It is this dedication, commitment to our business needs and EDS' focus on delivering tangible results that made our decision to extend that relationship an easy one."

Felix K. H. Ong
President
National Credit Card Center

NCCC required a more robust IT infrastructure to combat aggressive competition

Originally founded as a nonprofit agency in 1981 as the Taiwanese government was first establishing a national credit-card market, NCCC has since become the leading transaction processor in the country. Today, NCCC handles more than 423 million credit-card transactions annually for customers at 34 NCCC member banks.

Though the Taiwanese credit-card market continues to grow at a rate of 35 percent a year, recent moves toward deregulation have meant increasing competition for NCCC, even from several of its own member organizations. To maintain its leadership position, NCCC turned to longtime IT partner EDS to develop a new IT infrastructure designed for aggressive growth.

NCCC and EDS met challenge with innovative technology solutions

EDS, which has handled systems development and management for NCCC for 20 years, worked with the company to pursue a range of innovative technology initiatives. NCCC's competitive advantage lies in its well-established and highly reliable national payment network. NCCC's EDS-designed credit card system is an end-to-end card processing solution that includes cardholder/merchant management, online authorization, settlement management, a front-end switching solution, and report processing. The system, coupled with IT support from EDS, has enabled NCCC to shorten processing times by approximately 35 percent.

Because the system is fully integrated with NCCC's managed IT network, it is easier to monitor application performance and minimize outages. The solution allows NCCC to keep unit costs low and guarantee market-leading service levels. NCCC clients are therefore able to improve competitive position and enhance member banks' satisfaction by leveraging EDS and NCCC credit card strength and through implementation of EDS services such as Business Continuity Services and the Smart Card Loyalty program.

Services featured

- Applications Management Services
- Business Continuity Management Services
- Business Exchange Services
- Server Management Services

Finally, EDS has helped develop an innovative procurement program, CoSourcing, that further reduces NCCC's operating costs by enabling the company to draw upon a global pool of suppliers to find the lowest prices on equipment and supplies.

Company maintained market leadership, cut costs and improved service

In addition to using its highly effective EDS-designed ITO Service, Taiwan's National Credit Card Center has been able to maintain its leadership position as the nation's largest processing center by offering a wider range of electronic payment products at cost-effective rates. EDS continues to provide deep IT knowledge and industry experience so that NCCC can focus on business development customer service, and leave the IT solutions to us.

"EDS is not only a supplier, but also a partner to NCCC," says Felix K.H. Ong, president of NCCC. "EDS helps choose our directions and strategies and then follows through, delivering the results we expect."

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