

case
study

Bank Central Asia

Bank Central Asia Tbk. Meets Business
Goals With BASE24®





Founded in 1957, PT Bank Central Asia Tbk. (BCA) is one of the largest financial institutions in Indonesia, offering a wide selection of individual and business products and services to its customers. Operating 4,700 ATMs and 34,000 point-of-sale (POS) devices, as well as facilitating telephone, mobile and Internet transactions, BCA processes nearly 2 million transactions per day.



Challenge

- ▶ Implement a high-throughput, fault-tolerant transaction processing system that could manage increasing transaction volumes
- ▶ Maintain BCA's high technological standards

Solution

- ▶ Solutions from the BASE24[®] product set, including BASE24-atm[®] and BASE24-pos[®]

Results

- ▶ BCA now registers one of the highest electronic funds transfer (EFT) transaction volumes in Indonesia.
- ▶ Because BASE24 is highly scalable and flexible, BCA can swiftly implement and deliver new products to its customers.
- ▶ BCA now employs the most commonly used industry-standard message formats, allowing its system to seamlessly interface with others.
- ▶ ACI's 24x7 support allows BCA to resolve BASE24 issues quickly and easily.
- ▶ BASE24 helps BCA offer its customers the most innovative and extensive range of payment, purchase and transfer options via traditional and emerging channels.

The Challenge

As one of the largest banks in Indonesia, PT Bank Central Asia Tbk. (BCA) holds the vision to be a leader in processing bank transactions. BCA relies upon its strategic use of advanced technology to provide key elements of its competitive strength by streamlining operational efficiency and enhancing customer service.

As BCA increased its customer base in Indonesia, the bank experienced a sharp boost in transaction volumes and its current transaction processing system could not handle this increase. Thus, BCA quickly sought a solution that would manage its increasing transaction volumes while meeting its high technological and customer service standards.

The Solution

To meet its evolving transaction processing needs, BCA turned to ACI Worldwide for solutions from the BASE24® product set, including BASE24-atm® and BASE24-pos®. These solutions were implemented through configuration of a dual network on two separate HP NonStop™ S-series machines, enabling BCA to achieve load sharing, perform continuous service during scheduled outages and provide a backup system.

BASE24-atm is an integrated electronic funds transfer (EFT) processing and switching system that provides BCA with ATM device driving, transaction routing and authorization, host and interchange interfaces, settlement, management reporting, network control, and stored value functionality. BASE24-atm offers a high-performance, fault-tolerant solution to deliver services through ATMs, kiosks and self-service devices.

BASE24-pos provides BCA with a fast, powerful authorization system that can improve margins by reducing losses and operational costs. The solution enables BCA to maintain

regulatory compliance, leverage its technological investment and build a foundation for future development.

The Results

With BASE24, BCA has maintained its technological objective and implemented a reliable, fault-tolerant system. The bank now manages one of Indonesia's highest EFT transaction volumes, processing nearly 2 million transactions each day. Moreover, BASE24's flexible scalability enables BCA to maintain its technological edge by implementing and delivering new products and services to its customers quickly. Indeed, with BASE24, BCA's customers enjoy Indonesia's widest, most innovative array of payment, purchase and transfer options, whether using traditional or emerging channels.

BASE24 employs the most commonly used industry-standard message formats, allowing BCA's system to seamlessly interface with other systems. ACI's integrated solutions also allow BCA to build upon its BASE24 system with other ACI solutions. In fact, BCA has achieved this with the implementation of ACI Proactive Risk Manager™ to detect and prevent credit card fraud.

Should issues arise with either BASE24 or Proactive Risk Manager, ACI's 24x7 support allows BCA to resolve those issues quickly and efficiently.

With ACI's solutions in place, BCA continues its decades-long tradition of full regulation compliance, sound risk management, sophisticated technology and commitment to customer service.



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