



Pushing the boundaries

With more than 150,000 cards in circulation, Tuxedo Money Solutions is one of the leading prepaid card providers in the UK. These cards look just like a credit or debit card, with a card number, chip and signature strip. However, a prepaid card only allows you to spend the amount you have loaded, helping customers stay in complete control of spending. They are the perfect solution for people who can't get a bank account or for companies to transfer wages or salary, as opposed to paying cheques for large volumes of low cost staff. The cost saving opportunity is significant. Tuxedo is now working on a number of strategic initiatives including pre-paid card solutions for travel money or corporate expenses, providing much more control and security.

Tuxedo was looking to build and expand on their technology platform, pushing the boundaries of functionality for their customers. To do this, they needed to find a flexible partner that could provide a secure hosting solution as well as engage directly on the full development lifecycle. Their main hosting company couldn't bridge the gap between Tuxedo's development needs, and provide the full combination of web and telephony solutions in one place. Knowing exactly what they wanted in place, Tuxedo was challenged with having to use non standard hardware, as well as adhering strictly to the highly secure requirements of what was needed. None of this could be compromised.

Highlights

- Enhanced cost savings through automation
- Package world leading technology
- Highly specialist and secure PIN Management Service
- Bespoke Interactive Voice Response [IVR]
- Reduced Time to Market
- Increased security for the customers

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A smooth process

Lanware was recommended to Tuxedo as a potential solution for these unique requirements. Tuxedo did look at a couple of alternatives, but Lanware stood out for a number of reasons. *“As well as being recommended to us, we liked their flexible approach and competitive pricing. Lanware immediately understood what needed to be done,”* explained David Monty, Tuxedo’s CTO. He was impressed by the smooth process of working with Lanware, and goes on to say, *“They have been easy to work with and proactive in their approach.”*

It was a very interactive programme during the early stages of the partnership. *“Lanware was understanding and supportive during some non standard areas of implementation,”* explains Monty. *“We were impressed by the structure and process Lanware brought to the project, whilst still allowing Tuxedo room to move.”*

Leading technology

Lanware worked closely with Tuxedo to ensure the successful delivery of their new telephone based pin management service.



“We now have a robust interface, providing enhanced functionality to our customers.”

“When one of our customers receives a card, we now don’t need to post a pin number to them. The system is completely automated,” highlights Monty. Lanware has successfully delivered a system using leading technology and within MasterCard’s guidelines for security. Monty goes on to say, *“The complexities of getting the heart of this system up and running were like launching a rocket.”*

Lanware also set up the integration between this system and an Interactive Voice Response (IVR) system. This allows customers to receive a PIN number over the phone after providing card details and responding to security checks. With validation running all the time to the back end systems, an automated pin number is issued to the customer, without human intervention. Since then, the solution has expanded to provide customers with improved service capabilities. Through the use of a thin IVR client, customers can carry out activities such as transferring funds or enquiring on their balance. With a project delivered on time, and within budget, it has enabled Tuxedo to keep one step ahead of the industry curve.

The Benefits

The Pin by IVR solution, approved by MasterCard, has delivered a number of cost and security benefits to Tuxedo. *“With no data footprint and no human intervention, it’s incredibly secure,”* says Monty. With the removal of sending PIN numbers through the post, Monty goes on to say, *“Every call into the IVR service saves us approx 70p that would otherwise be spent on such things as PIN mailers or call centre costs.”*

Customers now have instant access to multiple services at any time, without having to wait for the post or the call centre to open. *“We have no doubt the PIN by IVR solution has completely paid for itself within the first 9 months,”* highlights Monty.

This is industry leading technology, and competitors are in catch up mode. *“We now have a robust interface, providing enhanced functionality to our customers,”* highlights Monty. *“At an acceptable cost, we have empowered customers to do more. There is more control without impacting the main back end system.”*



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Lessons Learned

Looking forward, Tuxedo sees Lanware in a more prominent supplier position. They are keen to ensure the rigour and governance Lanware enforces is maintained. With a better understanding of Lanware’s core competencies of technical project management and technical solution delivery, Tuxedo is keen to capitalise on these facets further.

When reflecting on the stand out qualities of Lanware, Monty goes on to say, *“They really know how to get under the skin of a technical problem and resolve it quickly. They are customer focused, quick to react and offer solutions rather than problems.”*

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