

# TRANSFORMATIVE

# SOLUTION ACCELERATORS

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Their previous system consisted of multiple disparate systems that functioned separately, tied together with manual processes. Some of the challenges of this system included:

- › Perpetually delayed system integration
- › Labour-intensive system changes
- › Data misalignment and duplication



## Innovative insurance rules engine

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Using our orchestration framework alongside our existing biometric capture accelerator, we were able to integrate these legacy systems and reduce the client's turnaround time from months to days.

Our solution incorporates the following features:

- › Additional security
- › Process automation using Morph, our core business automation engine
- › The removal of loopholes to eliminate the fraud and corruption inherent in manual and disconnected systems

Our solution gave the client a holistic view of the different process components. We not only removed embedded bottlenecks, but enabled them to identify additional delays – all aiding in the vastly improved turnaround time.



## Innovative insurance rules engine

Within 2 months, BBD helped a leading innovative insurer implement a generic stand-alone rule-based engine to overcome the issues inherent in the complex and highly competitive insurance marketplace.

The insurance industry uses risk-based rules to define its prices. Navigating this requires an agile mindset and the ability to make fast changes in real-time decision models to ensure competitive pricing, all while accounting for any possible risks influencing the long-term outlook.

These rules are based on thousands of factors categorised by different rule sets, and the speed at which these calculations are performed drive the insurer's ability to produce multiple input-based results while the sales process is in progress. The capability to do 'what-if' analyses and result comparisons is also important as it reduces the risk on possible inefficient or ineffective rule changes. This process can take a long time depending on the amount and complexity of the rules and base data set used for comparison.

Our fully scalable rules engine offers:

- › Ability to run multiple instances within one environment
- › Ability to run multiple simulations on an existing data base set using thousands of rules referencing over a million datapoints
- › Ability to now run simulations within a few hours instead of a few days
- › Ability to quickly run more 'what-if' scenarios than ever before
- › Generic interface allowing engine use across multiple purposes, i.e.:
  - Premium calculations using risk data
  - risk level determination using multiple risk points
  - device requirement based on vehicle factors
  - alarm requirements based on home factors
- › Effective database activation pattern and proper versioning upon rule changes

Adding real value for our client, this stand-alone service engine can be used via different disparate systems, and has greatly improved our client's ability to act on the external factors impacting the insurance industry in a timeous fashion.



### **Adding value with Morph**

BBD designed, developed and deployed an integrated processing platform for a leading revenue service using Morph, our core orchestration framework. The primary objective was to create a single registration process across various tax products, supported by a unified repository for taxpayer information and facilitated by a process-enabled user interface, common to all core systems.

During the evolution of the platform, we made use of our extensive domain knowledge and expertise to provide tangible value in the form of regular releases.

Embedded functionality includes:

- › A customer servicing solution, permitting organisation-wide collaboration
- › A platform to rapidly deploy application systems, i.e. case management
- › A holistic integration of all communication channels into the platform
- › User interaction via business processes which generate and orchestrate required system transactions to one or more core systems
- › Extensive metrics providing required feedback to facilitate continuous process improvements
- › Reduced system-specific knowledge through abstracted users from multiple underlying system transaction

Our intricate customer-centric processing platform ultimately enhanced our client's business efficiency and enabled effective load sharing between users and departments. This in turn has resulted in increased customer satisfaction as they can interact with the organisation and not only a specific department.

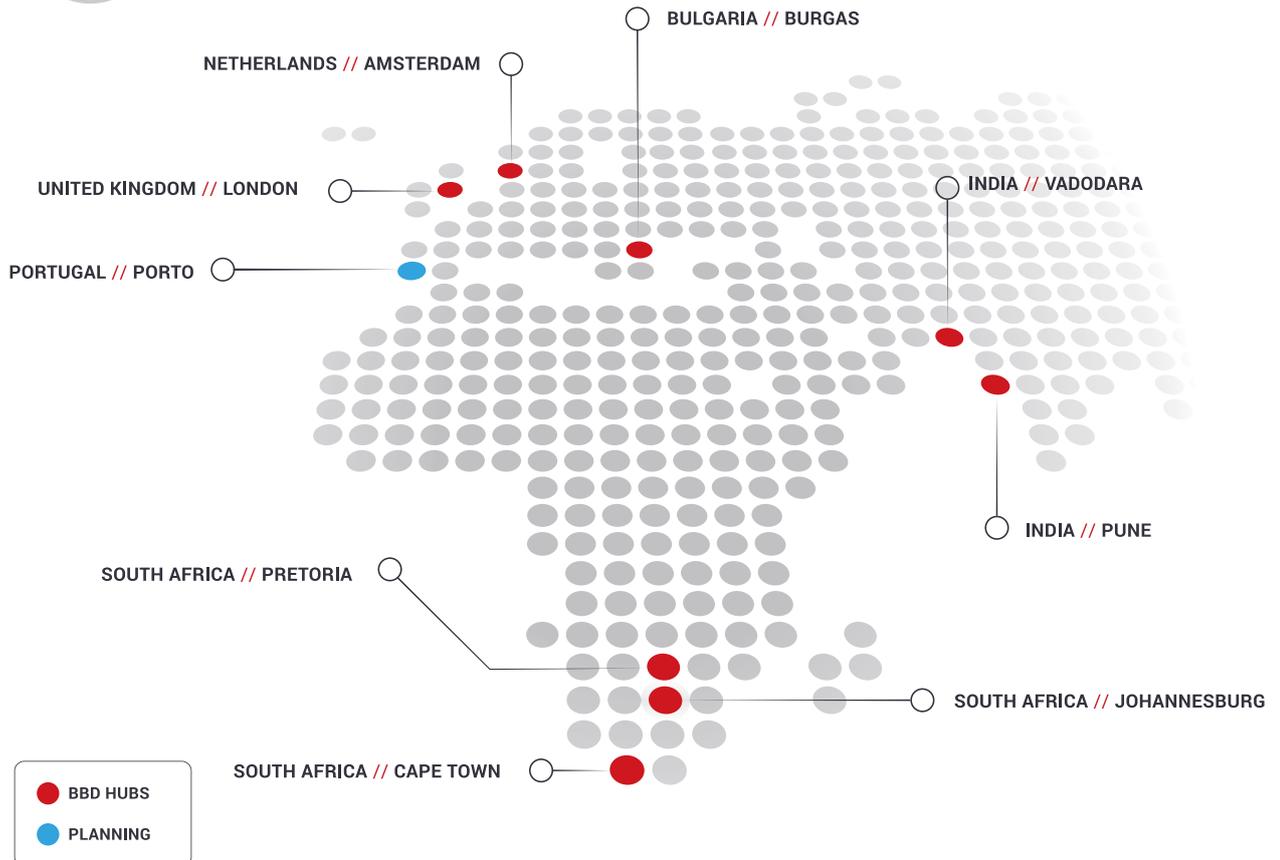


## About BBD

At BBD, we've cultivated a culture of accountability and delivery. Our teams are invested in the projects they work on, not dependant on the office they work in. We pride ourselves on employing and deploying knowledgeable and highly skilled developers, and will continue to do so on an international front.



## Our international footprint



## Contact us

If you want to stay ahead of the intense pace of technology and reach an international talent pool of unique development skills, contact us.

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