



**TCM Unify®**

## Payments Single View Customer Success Story

→ **Solution Design For:**

A Fortune 500 specialty retailer company that processes all payment types for their own issued credit card.

→ **Critical Issue:**

In the market for a new check based processing system, this company also wanted to retire two ARC solutions for their TelPay and WebPay solutions.

→ **Business Rationale:**

Consolidation of Reporting Systems  
Decrease Costly Internal Training  
FTE Reductions  
Increased Transparency

IT Support Cost Reduction  
Leverage Existing Scale  
Mitigation of Risk  
Single Return Item PROCESS – Check & Electronic

→ **Client Capability Request:**

Client requested the ability to process ARC eligible transactions on one system for check and electronic payments.

→ **ImageScan Provided:**

Normalizing files from multiple sources is one of the main benefits of deploying *TCM Unify®*. In this instance *TCM Unify®* was used to normalize files for output, streamline processes, retire old reporting applications and concatenate multiple instances of ARC files into a single file for both electronic and eligible checks. As a result of deploying the new *TCM Unify®* application this company was not only able to retire two legacy systems, but also able to eliminate two costly return item processes, creating a single return items process. A single unified view is created regardless if the returned payment is paper or electronic. To accomplish this *TCM Unify®* creates a virtual image(s) for electronic returns and utilizes the original captured check images with the corresponding remittances, invoices or relevant imaged transactional documentation. This single view is credited with enabling this corporation to create one process for all returned payments. This return process also automatically updates the opt out databases, based on return reason code and notifies consumer customer of returned item.

→ **Client Results:**

As a result of streamlined processes and retired applications, this corporation was able to redeploy over half a dozen staff members to new revenue generating functions. These same streamlined processes, trimmed down the on-boarding of new employees and overall turnover rates continue to decline. Staffing and training improvements aside, the major benefits achieved by this client was the deployment of a scalable solution that leverages economies of scales regardless of payment type, mitigating the risks associated with returned items and reducing IT support costs by retiring legacy systems.