

Household International - Household Tax Masters - Joe Sica

Refund Anticipation Loan (RAL)

Client Name: Household International

Project Size: 40 resources for 18 months

Technology: PB 6.5, DB2 5.1, DB2Connect, COBOL, MVS

Description of Project: The RAL suite of applications accepts, evaluates and responds to loan applications made by customers against the tax refund claims made to the IRS. The application provides several different products like RAL (Refund Anticipation Loan) , RAC (Refund Anticipation Check) and RRC (Refund Rewards Cards) to the customer for a nominal fee. These products are offered to the customer via business partners like HR Block and others. The applications suite is comprised of 9 key modules for:

1. Customer Processing
2. Transmitter Processing
3. Check Processing
4. Management Statistics
5. Refund Deposits
6. Customer Service Call Record
7. Return Processor Call Record
8. Refund Reward Card
9. Fraud Service Bureau

The system processes around 15000 applications sent by the electronic transmitters (EROs) in 15 minutes batch windows. The system also provides several online applications to service the customers, management and business partners. The project involved migration of the existing application suite from an IDMS ADSO environment to a COBOL-DB2 environment for all batch processing and a PB-DB2 environment for all online applications.

Business Benefits:

- Reduce system maintenance cost and increase application through put. Provide improved and efficient online reporting, servicing and decision making ability to business managers, trading partners and customers.
- Reduce training costs by providing a GUI based interface to online users versus "Green Screens".