

PIC Solutions selects Bytes Systems Integration to provide development services for AppSmart

- *PIC Solutions and Bytes Systems Integration **AppSmart** project involves the first live implementation of K2 blackpearl in South Africa.*

PIC Solutions, the leading specialist credit risk solutions company in the EMEA region invested over a year designing a "best practice" account origination system and turned to Bytes Systems Integration (SI) to assist with developing components of the software.

As part of the project PIC Solutions called upon Bytes SI to develop components of the **AppSmart** system for the company. The solution will expand PIC Solutions' innovative range of offerings, and will, with the use of the K2 blackpearl software, introduce a much sought after workflow component to the solution.

While the solution was designed internally, PIC Solutions chose to outsource the development to Bytes SI as its own technical resources were fully utilised on other software projects. In this way, PIC Solutions was able to leverage off Bytes SI's expertise and proven track record while minimising the time to market **AppSmart**.

"Bytes were able to develop workflow and BPM aspects into the custom built solution which enables financial service providers to build a risk profile on their customers much quicker, and which will in turn enable a faster turnaround to their customers," says Derek Zellie, operations manager for Bytes in the Western Cape.

Business and Technology Goals

"This project really yielded positive results for PIC Solutions, as our technology partner Bytes SI was able to provide a valuable contribution to the solution design and did so within deadline and on budget, while exceeding our expectations in many instances. Due to the unavailability of our own technical resources we took the decision to outsource the development to Bytes SI and were not only impressed with their grasp and interpretation of the design but also their delivery focus and favourable rates," says Jaco Rossouw, project manager for PIC Solutions.

Bytes SI answered the tender for the project which would ultimately result in the development of components of the **AppSmart** system for PIC Solutions. **AppSmart** was developed with the ultimate goal of delivering a best practice account originations system for assessing credit applications for various financial products based on risk criteria and human and system decision making processes and rules. The **AppSmart** project commenced on 1 September 2007 and was completed on the 31 January 2008.

Solution

"The end product includes the latest business process management workflow solution in the form of K2 blackpearl. This is the first live implementation of K2 blackpearl in the country," says Zellie.

The newly developed **AppSmart** software has a Web interface for capturing data, a SQL server to store the data centrally and a K2 blackpearl workflow management system to manage the origination process.

Additionally, it supports XML Web services for the workflow process to be assessed along the way, as well as .Net assemblies for delivering business logic and data access, and a .Net Windows rich client for system configuration and applications processing.

The solution uses the latest technologies from Microsoft based on the .Net framework and also incorporates K2 blackpearl.

K2 blackpearl Overview

In essence K2 blackpearl is a business process management software tool that dynamically controls an organisation's workflow. It literally removes the manual processes involved in a business, managing previous manual intensive tasks and distributing it to the correct sources. K2 saves resources by improving productivity.

K2 blackpearl allows you to marry business processes, people, services, information and systems into a single application, resulting in a process-driven application. With K2, it's easy to create processes and applications because it offers simple tools and familiar environments that work off Microsoft applications using .Net 3.0 - it is also easy to modify them when a business needs changes implementing.

Conclusion

"PIC Solutions chose Bytes as its development partner because we were impressed with Bytes SI's technical capabilities and understanding of our requirements; in addition, their services came at an affordable rate. The project went off without a hitch and we look forward to working with Bytes again in the future," says Rossouw.

The **AppSmart** product is available from PIC Solutions throughout the entire African and Middle East region.