

How Netspend Unifies Its Business with TIBCO EBX Software



REAL-TIME

data, automatically available

BETTER

auditability with a single source of truth

FEWER

errors

Business Challenge

Netspend managed volumes of diverse financial data, but lacked a simple way to leverage it as a unified, single source of intelligence.

Transformation

Using TIBCO EBX software, Netspend transformed, simplified, and streamlined previously time-consuming and manual business processes to better serve its customers and partners.



One positive business result we're seeing from using EBX software is that it is giving business users access to their data in a more real-time way.

—David Cuellar, Solutions Architect

Netspend serves 68 million consumers and businesses with alternative financial services, allowing them the freedom and security to be self-banked through prepaid cards.

Benefits

Dependable customer experience

Great customer experience is critical to Netspend's success because the industry is reliant on loyal customers and ambassadors to recruit new customers as referrals. To foster brand loyalty, the company focuses on ease-of-use and dependability of its services such as alerts and its mobile app. TIBCO EBX software helps ensure excellence by moving data quickly and providing transparency across the company to solve any data problems that may arise.

"A great customer experience is one where the customer is so loyal that they'll be your brand ambassador without you even having to ask," says David Cuellar, solutions architect. "It really comes down to how easy and seamless the experience is. If we're invisible to them, then that's kind of a good thing."

Empowered business users

With EBX software, Netspend defines workflows for business processes, empowering business users to create new terms and programs on their own. EBX software facilitates the whole process, including managing legal and bank operations and compliance. Governance is extremely important in making sure the company is never in violation of its terms, and EBX software helps make it possible.

Solid governance

While originally implemented just for the IT department, EBX software has been made available to the entire organization, prompting a huge wave of adoption. "The biggest result is auditability, to be able to know, without a shadow of a doubt, that these are the actual terms the customer is going to see, that single source of truth," says Cuellar. "Streamlining, automating a lot of things to reduce human error. It has really transformed the business."

Accounting and Legal teams are huge evangelists of the software, and compliance teams love using the tool also. "The user base has grown so much that everybody touches it in some way. It started the conversation, "What more can we put in EBX? What more can we do?"



Global Headquarters
3307 Hillview Avenue
Palo Alto, CA 94304
+1 650-846-1000 TEL
+1 800-420-8450
+1 650-846-1005 FAX
www.tibco.com

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