

Sector:
Finance:
Independent Mortgage
Broker

Solution:
Server, website &
application hosting
Monitoring, support &
management

Client:
John Charcol

Challenge:
Outsourcing IT
infrastructure
within a 3 month
timeframe

Results:
Seamless service transition
Reduced long-term infrastructure
costs
Minimised risk

>> THE NEED FOR SPEED

ACS had 3 months to deliver a solution that would normally take 12.

"We firmly believe that outsourcing our IT systems has been strategically the right answer and we are more than delighted..."

Peter Barrett
Managing Director
John Charcol



HITTING THE GROUND RUNNING:
LOWERING COSTS, MAINTAINING STANDARDS



ACS is now a Xerox company

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3 MONTHS TO INDEPENDENCE



When John Charcol, the UK's leading independent mortgage broker, regained its independent status, it was faced with the daunting prospect of establishing a completely new hardware, software and communications infrastructure in just 3 months in order to avoid significant penalty costs.

THE CHALLENGE

For more than 30 years, John Charcol, has delivered the best mortgage deals for its customers. The company has more than 200 employees in nine branches throughout the UK and offers the market's most comprehensive online service. More recently, the company has been through a management buy-out from its previous owners, Bradford & Bingley. To avoid incurring significant penalties, the company had to implement a brand new IT infrastructure whilst maintaining its business capabilities and high levels of customer service for seamless transition after the buy-out.

Peter Barrett, John Charcol's Managing Director, commented, "We are a mortgage company and not an IT company. However, we do understand the massive importance that IT has for us and wanted to ensure we had the best possible systems in place without having to invest in an IT department to match. We decided the solution was to outsource all the IT implementation, management and support to a company that knew exactly how to deliver it."

Until the buy-out, John Charcol's hardware and software support services were hosted and managed for Bradford & Bingley by BT and IBM. This hosting solution had been in place for more than four years; following the management buy-out, John Charcol had just three months to decouple its operations from this setup before incurring cost penalties. "We could have allowed IBM and BT to continue hosting our IT, but we felt we could significantly reduce the costs by sourcing our own suppliers," said Barrett, adding, "The system we had in place was fairly old and we didn't believe it was going to provide us with the solution we needed long-term. We needed to act quickly to ensure we could maintain high levels of service to our customers while reducing the immediate and long term costs of our IT infrastructure. Outsourcing the IT would allow us to minimise the risk to our business."

ACS SERVICES

- Website hosting
- Citrix Thin Client
- Desktop supply, maintenance & support
- Server hosting, monitoring & management
- Application hosting

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THE SOLUTION

Following detailed proposals and presentations, the company selected the combined strength of ACS and Data Technology to deliver its IT requirements. Peter Barrett explains: "We felt that our business was of real value to ACS and Data Technology and that they would work hard to ensure we developed a good relationship for our mutual benefit. This was important because we were relying heavily on these companies to deliver an essential component of our business in a very short timeframe and we had to feel confident in the commitment and capabilities of their people."

John Charcol's IT systems consist of standard Microsoft Office applications, a Pivotal customer relationship management (CRM) system customised for the mortgage broker market and the UK's leading website for on-line mortgages. In an industry that has traditionally been document-driven, IT has revolutionised the way customers can identify, compare and apply for mortgages. However, ensuring this technology is available when it is needed can often make the difference to the customer's buying decision.

ACS and Data Technology had three months to deliver a solution that would normally take twelve. This need for speed was because of the penalties John Charcol would face if it had not established its own IT systems and services. "ACS and Data Technology responded quickly to our requirement to build our own IT infrastructure, while maintaining a frontline IT service for our staff. They demonstrated high levels of competence and professionalism and we have been very satisfied with their performance," Peter Barrett added.

The ACS and Data Technology team first replaced Charcol's existing communications network. The branch servers were then replaced and relocated in ACS's state of the art, 24x7, highly secure data centre in Telford. The new IT infrastructure, based on a Citrix Thin Client architecture, supports the brand new PCs installed at the branches and the transition from the old system to the new was carried out within the stipulated deadline. Delivering the servers, branch PCs and networking systems in the allocated timeframe was a significant achievement by ACS that demonstrated the company's capabilities to deliver first class solutions under pressure.

IN SUMMARY

Gus Machado, CEO of Data Technology, comments, "John Charcol is a fast moving and innovative company that needed an agile and flexible trusted advisor that was focused on delivering its business critical systems in a short period of time. John Charcol achieved in three months what most companies would dream of achieving in twelve, at a very competitive price." Peter Barrett concluded, "We are a very different business now to how we were before our relationship with ACS and Data Technology. We now have the most up to date and advanced technology supporting our business, which has made our customer facing operations much slicker and has allowed our advisors to have a better sales focus. We firmly believe that outsourcing our IT systems has been strategically the right answer and we are more than delighted with the companies we selected to deliver it."

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