
OASIS WSIA Technical Committee

Business Scenario Document Business Scenario: Syndication of Travelers Cheques

Version <1.0>

Business Scenario Document	Version: <1.0>
Syndicated Ordering of Travelers Cheques	Date: <15-Feb-02 >
<document identifier>	

Revision History

Date	Version	Description	Author
29 January 2002	1.0	Initial Draft	Dan Gisolfi, Eilon Reshel

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Business Scenario

1. Syndicated Ordering of Travelers Cheques

1.1 Description

A well-known payment instrument offered by several financial institutions is Travelers Cheques. This scenario pertains to a real world situation for one particular financial institution, which has created a web application to allow for the ordering of Travelers Cheques online. This is in addition to their current order processing mechanisms (OEM, phone, etc). In an attempt to extend the reach of this product, the financial institution (FI) has been working with a variety of Travel and Corporate business partners to syndicate the online purchasing application. The concept is that greater exposure has the potential to yield greater revenue.

An early adopter of this syndication approach is the FI's partner EuroVacation. In this case, EuroVacation plays host to the FI's Traveler Cheques Purchase Order application. In this real world example, the FI is the provider of a business process application and EuroVacation is the host site or aggregator. Users go to the host site and see a branded version of the provider's application without any knowledge that the application is being served from the provider site.

Syndication is achieved using HTML pages with embedded JavaScript call that is part of the page generated by EuroVacations. The FI deploys the Syndicator product from WebCollage, which allows EuroVacations to customize various HTML elements pre-selected by the FI.

From the end-user (Client) perspective the application form is almost identical to the original FI application, except that it is presented under the EuroVacations site (URL, brand, dynamic "container" environment), but also contains FI-specific brand elements. The browser handles the "merging" of the FI application with into the EuroVacations container page. From a MVC perspective, all aspects of a application are executed at the provider..

2. Participants

2.1 Financial Institution

2.1.1 Role

In our scenario the FI is the originator or Producer P_0 .

The application is a web based ASP/HTML and provides a form based walk-thru of the ordering of Travelers Cheques including payment via credit card. The UI is branded specifically for the FI.

2.1.2 Relationships

EuroVacation is a travel industry business partner of the FI and a re-distributor that the FI leverages in order to broaden the market scope of Travelers Cheque sales. This online partnership extends an existing relationship between EuroVacation's parent, RailEurope and the FI.

WebCollage is the selector vendor of the FI, who has purchased and is running the WebCollage Syndication server. Web Collage does not have a relationship with EuroVacation.

2.1.3 Business Objectives

- Broaden the market for Travelers Cheques
- Increase sales of traveler Cheques
- Support channel partners with an ease of implementation approach
- Prevent competition to work with partners via exclusivity contract approach and first to partner

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2.1.4 Solution Requirements

- *Brand Control.* The FI's Logo must be properly presented and maintained throughout the ordering process.
- *Look and Feel.* Partners must be allowed to alter the look and feel of the application as long as basic application data requirements and flow is maintained.
- *Constraints:* Must be insured that partner would adhere to specific application constraints.
- *HTML Links not viable:* Some partners would not allow simple links to the FI's Travel site as it can be seen as a competitor to some partners.
- *Integrated Customer Experience.* Support scenarios where data known to EuroVacations (e.g., travel length) is delivered to the FI so that the FI can present an appropriate offer.

2.1.4.1 Technology Requirements

- *Application Hosting:* Minimize partner skill and cost investments by owning the hosting and maintenance of the application within the FI's environment.
- *Low Cost of Entry:* Leverage the FI's current code and skill assets.
- *Robust to Changes.* Not require EuroVacations to update their systems whenever new functionality is added (e.g., Foreign Exchange Travelers Cheques).

2.1.4.2 Functionality

- Basic user flow of the existing FI application must be preserved.
- Dynamic pricing of cheques (shipping, etc.) on a per partner basis.
- Revenue sharing for partners must be possible.

2.1.4.3 Usability

N/A

2.2 WebCollage

2.2.1 Role

In this scenario WebCollage plays the role of an enabler. Their software product provides a run-time for the application solution. From a WSIA perspective they are neither a Consumer nor a Producer.

2.2.2 Relationships

The FI licenses the WebCollage syndication software.

2.2.3 Business Objectives

Provide FI with a robust solution achieving their business and technical requirements.

2.2.4 Solution Requirements

- *Low Cost of Entry:* Leverage the FI's current code and skill assets.
- *User Ownership:* Identity and control of user's experience maintained by Eurovacation

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2.3 EuroVacation

2.3.1 Role

EuroVacation is the syndicator in this scenario. They seek to exploit the software assets and Travelers Cheques services of their FI partner. From a WSIA perspective they are both a Consumer and a Producer (C₁P₁).

2.3.2 Relationships

EuroVacation is a partner of the FI and does not have any relationship with WebCollage.

2.3.3 Business Objectives

Expand their value to travel consumers, via a portfolio of services including Travelers Cheques that can be syndicated under the EuroVacation brand and yet offer a low cost of entry.

2.3.4 Solution Requirements

- *Low Cost of Entry:* No code hosting, development or maintenance relative to the syndicated application.
- *Ownership of End-User Relationship:* User experience must always be perceived as one of EuroVacation. Related to look & feel as well as branding..

2.4 End-User

2.4.1 Role

As the final endpoint and actual Consumer of the Traveler Cheque application, the end-user represents the actual human user that interacts with the application. In this case they are the customers of EuroVacation.

From a WSIA perspective the end-user is neither a Consumer nor a Producer. They are simply any one of n-possible users. (U_{1-n}).

Note: There is an important clarification to be made with respect to the end-user and any perceived notion of a WSIA component. The end-user does not “consume” WSIA components. Instead, they interact with a web application that may be comprised of one or more WSIA components. It can be assumed that a web browser, which could act as the run-time environment for such WSIA components, may provide support for WSIA application components. Nevertheless, this perception does not change the fact that an end-user does not “consume” WSIA components; instead he/she interacts with the resulting application.

2.4.2 Relationships

The end-user has a business relationship with the FI once it purchases the Travelers Cheques and may have a business relationship with EuroVacation. Since there is only a constraint on the ownership of the user experience from EuroVacation nothing precludes the cases whereby the end-user does nothing more than a purchase of Travelers Cheque and no other travel related business. Since the product itself (Traveler Cheques) remain brand under the FI logo.

3. References

To see the actual application, refer to <http://www.eurovacations.com/travelstore/TravelStorecheques.html>.

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