



## Credit Where Credit's Due

### Background

GE Money is the trading name of GE Capital Bank who are the UK's largest provider of branded retail finance; providing Storecards, Mastercard credit cards and sales finance products for more than 40 of the UK's high street retailers and operating in excess of 20 million accounts to around 12 million individuals.

The continued growth of the GE Money client base and own brand identity combined with the regular compliance and legal updates required in the consumer credit market, resulted in a continuous series of business change projects requiring IT involvement.

GE Money therefore needed IT consultancy to provide long-term business/systems analysis and technical expertise within their IT solutions delivery team to work on various projects.

### Solutions

Mark Halton was contracted to GE Money to fit the required role. Due to Mark's experience, 4M Solutions was able to provide IT services to GE Money across the full project lifecycle, from definition to change implementation, resulting in a considerable saving for GE Money.

Working in partnership with the IT solutions delivery team, and within GE Money's project methodology (based on PRINCE2), Mark provided a number of valuable services on each project including liaison with internal business and external client teams, project planning, business requirements gathering and production, systems design, functional specifications, technical specifications, developer coordination, unit/system/user acceptance testing, implementation support and project handover to production support teams.

### Outcomes

We are pleased to have made a key contribution to an extensive list of successful project implementations for GE Money:

- Numerous card product launches to clients and own-brand including Harrods, House of Fraser, Debenhams, ASDA, Paypal, Laura Ashley, Evans, BHS and Mothercare
- Client and own-brand loan products including ASDA
- Creation of a market-leading combined card and sales finance product 'Edge', covering a large network of retailers including Comet, Halfords and Toys R Us
- Introduction of new products for B&Q, specific to the DIY market
- Various compliance releases driven by the Competition Commission and Consumer Credit Act changes
- 4M Solutions now has an established, long-term relationship with GE Money.

**"Mark always delivers on time and to cost. His knowledge of the systems we deliver is invaluable and I respect his judgement, which enables me to make the right decisions."**

**Diane Payne**  
IT Project Manager  
GE Money UK



**GE Money**  
UNITED KINGDOM

