



Customer: T-Melmax

Web Site: www.t-melmax.com

Customer Size: 26 employees

Country or Region: Malaysia

Industry: Professional services—IT services

Customer Profile

T-Melmax, based in Kuala Lumpur, Malaysia, helps small to midsize companies overcome business and economic challenges by deploying Web-based electronic banking solutions.

Software and Services

- Microsoft Office
 - Microsoft Office Excel 2007
- Technologies
 - Open XML Formats

For more information about other Microsoft customer successes, please visit: www.microsoft.com/casestudies

E-Payment Expert Offers Affordable Payroll Software with XML-Based Add-In

“Developing our e-payment solution on the industry-standard Open XML platform makes a lot of business sense to customers; there’s no relearning needed.”

Abdul Mushir Che Chik, CEO, T-Melmax

Malaysian e-payment solution developer T-Melmax focuses on the needs of small and medium-sized enterprise businesses in its region. T-Melmax developed a new e-payment processing solution as an add-in for Microsoft® Office Excel® 2007, using Open XML Formats. With the flexibility of Open XML, T-Melmax produced a robust and affordable solution that helps businesses focus resources on growth, rather than paperwork.

Business Needs

Kuala Lumpur-based T-Melmax has been developing innovative, technology-based e-payment solutions since 2002, with a special focus on financial transaction processing applications. The company’s products are designed to meet the needs of small and medium-sized enterprise businesses (SMEs) in Malaysia and the southeast region of Asia. T-Melmax provides solutions that handle bulk payments, bulk collections, retail payments, and more, with interfaces to numerous banking systems and statutory bodies. The company has received MSC Malaysia Status, a distinction awarded to companies that develop and use multimedia technology for process development and service enhancement.

SMEs are a key component of Malaysia’s business economy, comprising 99 percent of total business, 56 percent of total employment, and 32 percent of Malaysia’s gross domestic product. In a challenging global economic climate, these businesses need to become more efficient and save money in order to survive. T-Melmax recognizes this need and believes that technology is an important part of the solution. “Extensive market surveys indicate that many SMEs have not adopted a strong information, communications, and technology infrastructure due to costs and lack of IT expertise,” says Abdul Mushir Che Chik, CEO of T-Melmax. “Many are open to

the idea, though, if there is no major investment involved and the solution is easy to use.”

During times of economic uncertainty, all businesses look for ways to increase efficiencies and streamline operations. For SMEs with tight operating margins, technology offers the promise of great savings, but upfront investments for hardware, software, planning, and training can be daunting. T-Melmax already provided payment and e-collection solutions through its MaxPaygate suite of applications, but the company saw an unfilled niche in the market for a simple way for SMEs to automate payroll and payment activities without the need for more complex payroll software. “We wanted to extend our business into the SME space with a product that is inexpensive for the customer and easy to learn without training,” says Mushir.

Solution

To develop a cost-effective and easy-to-use payroll and payment solution for SMEs, T-Melmax looked for a way to offer the most functionality with minimal up-front costs for licensing and training. It found an important part of the solution in Open XML Formats, which store spreadsheet, word processing, or presentation data as open-format XML files, rather than proprietary binary files. The use of ISO-standard Open XML files for data storage offers the ability to more easily manipulate, recover, and integrate data, and it makes it possible for developers to produce more flexible and extensible applications.

The Open XML file format is the standard file format for applications in the Microsoft® Office 2007 suites, including Microsoft Office Excel® 2007 spreadsheet software. T-Melmax knew that many SMEs already use Office Excel 2007, so the company developed its payroll and payment solution, MaxPaygate

Link for Microsoft Office Excel (MXL), as an add-in for Office Excel 2007. MXL offers companies the ability to process a variety of business payments and deductions, and it offers a link to a security-enhanced online payment authorization portal.

By creating its product as an add-in to a popular existing application, T-Melmax helps businesses streamline existing processes without a large up-front investment in new systems. “Most SMEs that we talk to are familiar with the Windows® operating system and Office Excel,” says Mushir. “So developing our e-payment solution on the industry-standard Open XML platform makes a lot of business sense to customers; there’s no relearning needed.”

Benefits

By building its MXL payroll and payment solution as a spreadsheet add-in based on Open XML, T-Melmax has streamlined development and made it easy for customers to save time and money with payroll automation.

Reduced Costs

Developing solutions as add-ins to Office Excel 2007 lets T-Melmax provide a robust new feature set within the context of a popular and familiar interface. This reduces the need for training and eliminates the need for expensive, new specialty applications. To make its solution even more affordable for businesses, T-Melmax charges customers based on usage, without up-front licensing costs. “One large customer using our Open XML solution reduced its per-transaction cost by more than 75 percent,” notes Mushir.

T-Melmax also saves money because the wide availability of tools and resources for

XML programming speeds up development and reduces ongoing maintenance costs.

Flexibility and Interoperability

By choosing an open and easily extended file format, T-Melmax has made it simpler to build security-enhanced solutions that interact with existing financial systems. For MXL, T-Melmax worked with CIMB Bank as its e-payment banking partner. “MXL is a win-win situation for us and our customers,” says Ravi Gopal, Head of Cash Management at CIMB Bank. “It assists us in seamlessly delivering a low-cost solution according to the needs of our customers, and we are confident that they will enjoy a safe e-payment experience.”

Easier Development and Deployment

T-Melmax found that working with Open XML helped the development process run smoothly. “Out of the box, Open XML offers the ability to embed different XML standards without changes or integration work, and this sped up our development time by 50 percent,” says Mushir. “Our programmers could focus on building the business logic and fine-tuning the application’s user experience.”

Choosing the add-in format also offers advantages for distribution. “Because the application is built as an add-in, the footprint is a lot smaller, so it can be easily deployed over the Internet,” adds Mushir. “In terms of size and download speed, we experienced an 80 percent improvement.”

Business Opportunities

By helping automate processes like payroll, statutory deductions, and supplier payments, the T-Melmax solution frees up resources that businesses can now use to focus on ways to innovate and thrive, even in difficult and changing economic conditions.