

# Zway Solutions

These are some of the solutions we have produced for clients around the World

**Reverse Logistics, saving the Planet after the Epidemic**

## Company

When Ian Fender started his business The Appliance Company to develop sales of new and graded white goods in UK, he knew that his success was tied with efficiency. In order to guarantee sales, his prices had to be sharp. In this business, profits are made when purchasing product, not when selling. If he could not guarantee consistent supplies of quality products at the right price, his business would fail.

### Business Problem

His company already had excellent links with Manufacturers of white goods from Germany and France and the 2020 Epidemic created a storm of Internet purchases where the product was returned, sometimes even before the box was opened. Manufacturers saw these returned goods as a major problem and The Appliance Company needed to know when these returns happened and a way to grade, re-sell and deliver to a new home.

Warehouse space was also expensive and so, the company needed to arrange quick sales of goods, rather than allowing them to sit in the stores taking up valuable space.

## Options

Very few options existed in 2020 for a system that allowed Manufacturers to communicate details of returns to resellers. There was also no software available that enabled TAC staff to grade the items as they returned. In short - The Reverse Logistics Industry, still in its infancy had no automated end to end platforms Ian could use. Additionally, TAC needed to ensure quick sales by placing each item onto several marketplaces, such as Amazon and eBay and on websites catering for the resale of graded goods. Ian was faced with a choice of developing and supporting his own systems or buying several smaller apps and trying to make them work holistically.



"Linking Zway Webscraper and CRM was a masterstroke to cut costs."

## Zway Solution

After consulting on the business problem, Zway agreed that the Reverse Logistics Industry needed a specialist platform that linked Manufacturers, Logistics and Resellers. Zway worked with Ian and his staff to understand the business process fully and to automate the end-to-end process. The solution included: A Job Request system that allows Manufacturers to advise TAC on every return as it happens and to hand over the responsibility of collection to the Reseller. A Logistics platform that tracks each consignment from cradle to grave. A web scraper that finds all of the technical and specification information about each product and populates sales listings across multiple sites at the same time. Finally, a full CRM that allows stock to be managed and clients sales and invoices handled automatically.

The result of the Zway delivery actually allows Ian to run his business. Without these tools TAC would need to employ too many staff and the costs would push up prices to the point that they became inviable.

## Company

The Group is a group of companies that has taken over several smaller unprofitable windscreen replacement, MOT centres, tyre centres and chip repair companies in the UK. The group relies heavily on its brand and its cost-effective service levels, that are recognised as a badge of quality at the best price. By bringing multiple smaller companies under its banner, Autostone enables buying discounts and service levels that the companies could not match as independent trading entities. The use of the brand and awareness with large contract providers, such as Taxi companies, enabled Autostone to build a franchise really quickly and profitably.

**ONE OF THE FASTEST  
GROWING FRANCHISES IN  
BRITAIN IS  
POWERED BY ZWAY**



### **Business Problem**

In order to make the franchise network attractive to franchisees, it was necessary to automate the entire business process from end to end and furthermore it was necessary to make this process easy to follow and adhere to for the franchisees. Without full automation, the benefits of group buying and group logistics could not be properly appreciated. The main problem that the company had was the sheer number of suppliers and the vast choice of products that each supplier would stock. With massive competitors in the same industry such as Auto windscreens and HiQ tyres it was essential to compete on cost by reducing the man-hour overhead of back office tasks such as Customer Relationship Management, bookings, logistics, billing and appointment setting

### **Options**

The company MD. already knew the founder of Zway because they had already integrated a resources management solution at his previous company. So although other options were examined carefully, it was clear that no other option available would give the ability to automate the business in just the way he required, without compromise.

## **Zway Solution**

Zway agreed to build an entire Enterprise Cloud especially for the company and it's franchisees. This cloud would form the basis of the intranet onto which all of the Groups' business processes would be over layered. In turn, the Autostone cloud would be fully integrated with suppliers systems for windscreens, tyres, sealant, glue and paint. The client booking system was integrated to the websites and the entire resource management process was automated to enable each franchisee to accept new jobs with a click of a keyboard. The Autostone Cloud now enables franchisees to offer a fully automated service to clients on an end-to-end basis from marketing to invoice and from appointment to customer care. The automated processes of Autostone would use almost every application that Zway has built from CRM to stock and logistics and from Bookings to Project and Asset management.



Franchisees can do what they do best - and its not admin!

# Company

Veronica's Yoga Studio is one of London's newest most innovative exercise and lifestyle businesses, offering London based business people the chance to compliment their existing exercise regime with a once or twice weekly yoga session.

## **Business Problem**

The entire business was run at first by one very clever lady that loved yoga and believed in the experience of yoga as a cleansing lifestyle choice. However, she also knew that she needed to fully automate the booking and payment part of the business so that she could concentrate fully on the yoga and client services. In short, this is a small business that needed to look big.

## **Options**

There are actually very few booking and payment and customer care and marketing solutions available at a price point suitable for a small start-up business. Particularly when the whole thing needed to tie into Veronica's diary and website systems and of course, she needed regular updates and reminders of bookings. Veronica discovered Zway through a friend and asked us to integrate the standard Zway cloud diary and booking system to her website and payment pages.

**VERONICA DOES YOGA  
NOT ADMIN**

## Zway Solution

Zway offered Veronica the chance to pay for only the standard Zway Cloud CRM systems and she could then use the standard calendar and alerts applications to meet her needs. The clever part came when Zway offered her the chance to set up her own website booking form within Zway Power and to have that shown inside any page on her own website. Not only was the form produced bespoke inside the Zway service, but also, she could write her own return messages that the clients could see if they tried to book times that were unavailable or in the event that their chosen time was available. These instructions can be created on the fly and applied to the transaction giving Veronica's clients a really great experience and leading them through the on-line payment process. Veronica would be alerted as each booking was made and, more importantly, when each session was paid for and completed. She could also set up her own reminders as and when she wanted. This solution meant that Veronica was able to concentrate on her Yoga and clients and she found that the whole solution paid for itself each month in the very first day of each month. She now also looks a lot bigger than she really is on the website!



Auto booking with process controlled by Crossroads makes Veronika look bigger than she really is!

**SELLING DRUGS IN UK IS EASY WHEN YOU HAVE THE RIGHT SYSTEMS**

## Company

Rivopharm is a Swiss company located near Lugano in the Ticino area.

The core business of the company is the development and manufacture of pharmaceutical products in the generic field. With a strong regulatory department, a well motivated and efficient Research & Development team and a modern factory, They are ready to provide a customer oriented approach towards Research and Development, registration and production, while maintaining the Swiss reputation of efficiency, high quality and reliability.

In the UK, Rivopharm only received its license to distribute drugs in 2014 and needed a fully automated process to take orders and deal with logistics. When Rivopharm first entered the UK it had to rely on it's logistics partner to take and bill orders at great cost to the business. Once it was directly regulated, it was necessary to have their own process of distribution and keep overhead costs down to a minimum.

## The Business Problem

Rivopharm UK sells its products to the general public by supplying chemist and drug store chains. However, many of these companies place orders centrally and then require to have their stock distributed to a large number of smaller, shop based outlets. So it was necessary to have a CRM system capable of carrying multiple delivery addresses with multiple and regularly changing order addresses and payment addresses. The other key problem was to enable stock levels to be monitored closely whilst some products took longer than others to go through strict QA control and delivery from other countries. In short, the integration between HQ ordering and logistics had to be highly flexible to ensure no errors were made. In addition to these issues, the need to restrict some customers to minimum and maximum orders and to monitor where stock was at all times made it very difficult to use standard CRM products available.

## Options

The parent company in Switzerland uses SAP and it wanted Rivopharm UK to follow suit. However this was highly cost prohibitive, not only from the aspect of the licenses (which it could actually use from HQ free of charge) but the integration, set up, and training costs would far outweigh the benefits for such as small organisation in UK. Rivopharm evaluated many cloud based CRM platforms but found security in some to be an issue. Others were just not flexible enough to be used for the purpose intended. Eventually after deciding to build a bespoke CRM and logistics platform, Rivopharm was approached by the UK Zway sales team and quickly saw the benefit of building their exact requirement on top of the Zway CRM.



This solution has already paid for itself many times over

## Zway Solution

Trivaeo added a stock management solution that would directly overlay the CRM and order process. This allowed Rivopharm to take orders directly and in a very few clicks of the mouse, their order was added to the system and the delivery process would be automatically started. Zway CRM already had a very sophisticated products and services catalogue, so this was used to add all of the necessary legislation, QA and delivery information. Automatically adding order numbers to delivery details saved hours of time and the entire ordering, stock intake, warehousing, logistics and replenishment process was automated in less than 4 weeks from start to finish. Zway integrated the CRM to a third party logistics partner's IBM message Broker system in less than 1 week. The final solution required less than one-day to train all of

the users and a fully intuitive interface was added to give checks and alerts to all workflow. Rivopharm are now using the same platform to track HR, holidays, expenses and many more business processes.

**SAVING TIME AND MONEY  
SAVES LIVES AS WELL IN  
NOTTINGHAM**

## Company

A Nottingham University is one of UK's largest and most widely spread university campus's.

The University is ranked amongst the UK's greenest universities in the Green League for their environmental commitment. They have 28,000 students (HESA 2011 / 12) and have invested £350 million since 2003 across the three campuses to create an inspiring learning environment.

### **The Business Problem**

Many of the students in the University choose to stay either in halls of residence or in University owned properties throughout the region. many are single room bed-sits as well as larger flats. Each one of these properties has a gas fired boiler installation that is the responsibility of the University. It is essential that these installations, boilers, water systems and air conditioning are kept to legal standards. this is not just about comfort of the students is about the safety of students as gas emissions can be very dangerous if installations are not serviced, maintained and checked regularly.

In addition to the technical equipment mentioned, the University also has many millions of pounds worth of assets that need to be logged, contracted monitored and serviced and an asset management solution was sought to take care of this. The main need was not only to automate the financial care of assets but to automate the logistics and processes required to maintain them.

### **Options**

The University management looked at dozens of cheap and just as many more expensive on-site deployed PC based asset management tools as well as cloud based solutions from UK and US vendors. Very few of them enabled the level of detail to be recorded that they needed and even fewer would allow the business processes to be automated. Most of them were seen as "glorified spreadsheets" where what the University required was an asset management solution that would link to workflow and process management.



## Zway Solution

Zway Asset Management software. They found the Zway platform easy to use but asked us if we could build an asset tracking workflow for them. Zway consulted to build an asset tracker that allowed detailed information about the full address and full details of each asset to be stored on the cloud based Crossroads system. Once the details of each asset were added, the system would print automatically a waterproof label with a QR code on it that could be attached to the asset and could be scanned to reveal the asset details and connect directly to HQ platform. We then built a simple iPhone application that allows any Engineer to scan the QR code on the asset and to be auto-logged into the system to work on the assets (such as boilers) and to update in real time the exact status and mechanical requirements as well as safety and gas aware certificates. This now saved Management many man-days each month as the entire workflow to distribute asset checking jobs to Engineers and the additional resulting workflows to alert others if the boilers fall below certain safety regulations and standards. The Management can see in real-time a KPI dashboard that shows all assets, the last time they were checked and the exact status of each.

### Further Uses Of The Same Solution

Now that the asset checker is built and operates as part of the standard Asset management application, many organisations such as gyms have taken it to ensure they are checking each and every machine, shower, sun bed etc to keep their clientele safe. A Telecoms company uses the same application to check on the current condition and bills coming from the green cabinets used in the environment.

## Company

In the UK there are currently over 12,000 registered Wealth Advisors and Independent Financial Advisors. Some of them work for large organisations, some of them operate as self-employed agents for smaller networks and others are directly regulated by the UK Financial bodies that are there to oversee fair play and honesty after the World-wide 2008 - 2012 financial debacle.

The resulting restrictions and rules and laws applied to the industry have made it very hard for anyone in the industry to operate without very complex record keeping, admin and reporting. For example: An IFA that takes commissions



Automation of process often has more benefits than just saving money

**THEY TELL YOU HOW TO INVEST YOUR MONEY BUT ARE GOOD AT WASTING THEIR OWN**

from a client directly in return for his advice needs to fully justify what advice they gave, who to, and when as well as a full justification of charges applied against time and effort spent on that particular case. These reports have to be entered at least once per year and organisations that cannot show that they operated fairly can risk fines and in some cases, law suits and damages claims going back several years. In order to protect themselves, these organisations keep exacting records of each instruction, conversation and sale.

### **The Business Problem**

Apart from the fact that this information is very time consuming to collect and collate, there is a greater problem here. the need to actually use the information collected to their advantage. During one consulting engagement with a large IFA network, Trivaeo discovered that the end to end process of marketing, lead generation and then the resulting client engagement and data collection was built around pen and paper documents. In the worst case we found an 80 page document called a "Confidential Financial Review" that took nearly 2 hours to complete with the client was then taken back to the office, and if no order was connected with it immediately it was stored in a filing cabinet with absolutely no links anywhere for future use. After several years of this practice, the organisation had:

- 1) No way to search for people in areas with XXX requirements and a pension of £XXXX. Instead they had to pull each record and manually search and read paper documents.
- 2) No way to monitor the performance of the Sales teams against data collected, so no idea how a sales Agent performed when given ten leads for wills or pensions etc, so it was impossible for the Sales Management to monitor sales performance without physical exams or joint visits.
- 3) No way to automatically put any single piece of data about any client into any reasonable database unless the client had instructed them to proceed with an order for one or more products or services.
- 4) No way to collect data other than on the paper forms provided
- 5) No database links between leads collected at events to Agents performance and targets
- 6) No automated way to collate sales figures and commissions payable in real-time.

In short - most of these organisations have survived for years by overmanning admin positions to compensate for lack of automation. This was costing each company many thousands of pounds extra each year in wages. but the biggest problem was the lost data and lost sales opportunities that were actually impossible to estimate.

Some of the larger organisations did deploy CRM systems to track clients details but product data and commissions and information for the “Gabriel Reports” required each year were running on disparate and unconnected systems.

### Options

Each IFA used different systems to store information about clients, their details, their attitude to risk (ATR) calculations, their capacity for loss (CFL) calculations and to run off standard offer letters to justify their product selections. In the UK there are dozens of software providers that can supply on-line and PC installed programmes that store and manipulate each piece of the end to end process. But no one company has yet automated the entire process end-to-end. The portions therefore for IFA organisations is to deploy these disparate systems and to spend inordinate amounts of cash to try and integrate one to another so that when one piece of information is added in one system it references it in the next, however, this is still a long way from automating the end to end process.



Saving money with Business  
Processes Automation is  
child’s play for Zway

## Zway Solution

Zway has developed an end to end solution for the IFA. It is called CLOE (The Client Lifecycle Optimisation Engine). In short, it is an implementation of dozens of applications into one single workflow / process designed to:

- 1) Allow for the collection and fast input of data in a structured format
- 2) Enable the collection and upload of data to centralised databases
- 3) Format each and every piece of data so that it can be cross referenced and used in reports and searches.
- 4) Link 3rd party applications for ATR and CFL with the end to end process so that this data resides in client records.
- 5) Keep up to date and accurate records of clients, cases and product sales
- 6) Provide clients with a secure place to collaborate and to view real-time reports of product and investment performance.
- 7) Provide templates and standard documents to be linked to client records and stored appropriately in digital format
- 8) Allow future sales management to review sales performance against data collected.
- 9) Provide Executive Management with real-time KPI reports of financial and logistical performance of the sales and the company as a whole
- 10) Compile accurate reports for Gabriel reporting and commissions payments for Agents and Parters alike.

- 11) Provide a complete HR solution so that all employees can have their personal data stored and available in a secure format.
- 12) Provide complete automation of any paper based process for every member of staff in the organisation
- 13) Save thousands of pounds each month previously spent on unnecessary overstaffing of admin positions to support the sales process

The Zway CLOE solution for IFA work is the first end-to-end designed solution for the industry and is set to replace the piecemeal / silo based products available and currently widely used by most.

## Company

An FX Business is a 25 year-old company that specialises in providing a deliverable Foreign Exchange Service to corporate and private clients. The business is a partnership between a private investor and an existing International Bank. The company has maintained its own accounts to settle trades whilst the whole industry was being swallowed up by the bigger Financial Institutions that could afford to develop vast in-house “compliance factories”.



### **The Business Problem**

Since the 2008 “Credit Crunch” crisis the whole Financial Services market has been plagued with unworkable bureaucracy and legislation designed to negate risks of terrorism, money laundering and drugs. However, the effect has been to stifle the entire industry and to reduce service levels for clients wishing to trade in FX to pay staff or buy houses abroad. Inside most FX companies::

- 1) Time to open a new account was often in excess of 1 week.
- 2) Time taken to add a new beneficiary was often more than 24 hours.
- 3) Once your account was set up, you could only trade during 9-5 open hours as manual processes were always required to support your transaction
- 4) The time taken to transact a simple trade was always more than 3 minutes.
- 5) The time taken to transact a complicated drawdown or rollover trade with multiple beneficiaries would be well over 3 hours from start to finish.

**THEY WOULD TRADE YOUR MONEY FOR YOU BY UTILISING A LOT OF MANPOWER**

- 6) No automated way to collate sales figures and commissions payable in real-time, so end of week calculations would take one person at least 3 days.
- 7) Directors and Officers of the company would call in hourly to assess the current risk and exposure levels
- 8) The company ran and maintained 14 disparate systems to provide their own end-to-end services and their actual trading calculations were all done on bespoke versions of excel spreadsheets that had the same data manually entered several times during each working day causing a very high risk of manual error.

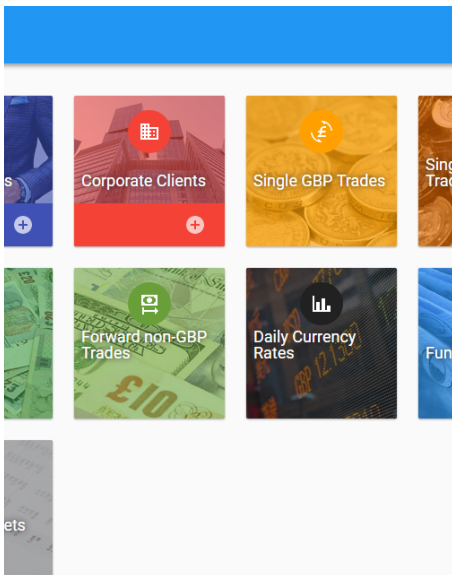
**Options**

The business had previously spend hundreds of thousands of dollars to attempt to build their own “compliant” business systems. They had achieved this by adding vast armies of staff to check and balance trades at the end of each working day.

The company did review all of the “ERP” offers from the larger vendors but were unable to find anything that was already built to a standard where it could be modified to fit their requirements.

Existing suppliers of systems (CRM, Marketing, Accounting etc) had all been approached to see if they could solve the end-to-end automation issues.

Despite working with several business analysts, The company was always unable to satisfy industry regulations or to create a secure, compliant trading automation.



All of the Trivaeo applications have the same look and feel

## Zway Solution

Zway was already a customer of the company for their own FX, and saw the day to day inefficiencies of the industry. Zway approached the company directly although their Directors were dubious of how much could be achieved when the larger organisations in the ERP space had failed.

After an initial fact find and analysis Zway proposed to build an end-to-end automated platform that used 80% of the existing Zway assets and modified them to build a system that replaced 13 of the 14 existing software products being used. The one remaining software product (accounting) was moved to the cloud and replaced by Xero Cloud Accounting platform and totally integrated to the Zway platform.

The ROI model provided by Zway showed a ROI target within 6 months by reducing manual processes and replacing costly legacy software maintenance programmes.



To meet these requirements Zway had to build a solution for the company but also provide the back-end management flexibility to enable change as required and complex business rules to cater for the ever-changing legislation.

### **We built Trade Driver in 6 months.**

- For Money Service Businesses (MSB) (working in the deliverable FX) market that find their growth is restricted by existing inefficiencies compliance, risk management and settlement systems
- Trade Driver is the first ever end-to-end automated business system for FX. Taking control as soon as a new or existing client touches your website and automating the trading process with your own compliance policies from enquiry through to settlement.
- Unlike other systems that require dozens of different software products, Trade Driver is designed by FX experts to manage every task so that any information is added just once and follows you through each step in the process.
- The end result is a fully auditable, compliant, risk managed trading platform that reduces time taken to affect a trade by 95%.

### Login to Zway UK

Input fields and buttons for login:

- Email: david@trivaeocloud.com
- Password: [Masked]
- LOGIN
- Password Recovery
- Register

Clients and Staff can all log in with their own secure profile

### **What is it?**

Trade Driver is a world leading FX platform delivered as a cloud service in a single integrated cloud platform

- Trade Driver gives you a framework for your own policies to ensure your business remains compliant
- Trade driver gives you real-time control over all risk and compliance issues
- Trade Driver gives Management full visibility of the entire business in one dashboard.

### **What does it do?**

- It manages every single type of FX trade from Client sourcing through registration, through KYC to Contract note
- It allows every person in your organisation to have a different, profile, so that a digital footprint of every change or transaction is always kept on file
- It is a calculator, recorder and store of infinite combinations and permutations of inputting trades without human intervention

- It ensures that your bank accounts are constantly consolidated for payments against trades eliminating the need for back-office checks and balances
- It is a process manager that manages everything that has to happen post trade
  - o Client side contract note
  - o Trade confirmation
  - o Amount of owed funds from client
  - o Amount owed to broker by the house FX
  - o Amount expected to be returned and on what date
  - o Profit calculations
  - o Costs calculations
  - o Commissions to introducers
  - o Bank charges
  - o Cost of sales // expenses allocated to client

All above populated in Cloud Accounts

#### **Who will use it?**

Whilst it has been originally designed for FX, Trade Driver is ultimately suited to any company that trades any financially compliant market such as Insurance or Commodities. Or any business with need for instant and accurate completion of transactions

#### **What benefits will they get?**

Trade Driver clients will gain three equally important benefits:

1. Guaranteed compliance to any industry standards
2. Ability to see and manage all risks in real-time
3. Freedom to grow at any rate as there are no longer links between trades and manpower
4. Independence from being tied in to market makers, white labels or platform providers

#### **Other benefits**

- A simple Trade from 3 minutes to 3 seconds
- A complicated trade from 3 hours to 3 minutes
- An audit report for a client could take 3 days and now can be done in 3 minutes
- reduced headcount by 10% saving more than £100k a year.
- Changed ground rules on competitors by speeding up compliance and registration process
- Made the whole experience for clients more enjoyable and easier
- Next phase is to create a self-service client experience that allows the business to go from an 8-hour trading day to 24 hours
- System has built-in business rules for risk management

- System has a fully automated compliance process with full graphical reports on status at all times
- Compliance process is simplified and enables many more clients to be worked at the same time
- Compliance can keep records of data provided and process and rules applied to making decisions.
- System will then update compliance and ask for new information if any documents provided expire.
- System has built-in information gather procedure with alerts
- The trade Pad aspect is now part of the end-to-end process
- Trading process can be completely controlled and beneficiaries can be checked, stored, edited and linked to trading currencies.
- Trade itself is important, but the automation of bank charges, commissions, introducer fees and WHERE profit is taken is equally as important.
- The above function is completely flexible with admin controlled dictionaries of charges and rules
- Company-wide exposure and exposure to risk due to fluctuating rates on each position is now automated as margin calls are done automatically based on pre-set rules.
- Once a trade is complete the entire invoicing and settlement process is automated.
- System sends contract notes to clients automatically
- integration with Cloud based accounts platform Xero enables automatic reconciliation of payments to trades saving hours of work every day.
- Integration with any number of brokers and banks to provide “real-time” feeds of rates and prices so that clients can be given best value.
- Integration with Lexis Nexis, Postcode anywhere and many other credit and risk management control systems
- Integration to show checks in compliance on AML and KYC with real-time feeds to information.
- Directors have set client rules of risk profiles as well as company-wide risk rules to mitigate risks
- The solution has been built as a “product” with ability to build your own business rules, dictionaries for data points and to enter your own processes.
- Above point means that this product can be used for any business that trades in any commodity.
- The surrounding back office tasks such as personnel and marketing are also included in the solution
- System includes digitization of all documents, saving time to find information and saving office space at London rates
- In first implementation it consolidated functionality and cost of 14 disparate systems into one..
- Reduced staff training for new and incumbent staff – easy to use
- Satisfied sales staff as they now have tools to fully automate a sales process
- Sales are paid quicker and paid more as sales increases and time taken to implement a trade reduces by 90%

- A full digital footprint of every action in the system is indelibly logged, so that auditors can see exactly what actions are taken by every member of staff

Currently being approved by Lloyds Bank and by city institutions running Financial Auditing and Legislation FCA?

### **What is the ROI model?**

1. Account for the fact that reduced headcount to manage your business, particularly in “back office and settlement” can reduce your overall personnel costs by at least 10%
2. Decide what level of new incremental business you could make each year and what your profits on those trades would be
3. Add the cost of new office space if you had to house more staff or hold more paper documents
4. Then compare the above savings to the annual cost of Trade Driver and remember that most of the real “softer” benefits of increased customer satisfaction, reduced time to trade and peace of mind due to control of risks can be beyond value.

# For more information

Contact: David Claxton

Zway Limited

email:

[david.claxton@zwayonline.com](mailto:david.claxton@zwayonline.com)

Call: +44 7768 702988

[www.zwayonline.com](http://www.zwayonline.com)

Twitter @howtozway