Chapter XI

James Lin
Taiwan Fixed Network Company

Dominating the new theatre of telecommunications

My name is **James Lin (Yutang)**. I am currently the vice president at Taiwan Fixed Network Company in charge of information technology.

Personal History

I was born on January 26, 1964, in the Sun Moon lake area in the middle of Taiwan, where you can find much beautiful scenery of our country. This is a very beautiful part of our country. I do not remember much about this because we moved to Taipei when I was two years old.

I took all of my education in Taipei. I started elementary school in 1970, junior high in 1976, senior high in 1979, and university in 1982. For my university studies I attended an Oxford version of a Taiwan university, named Tamsui Oxford University. My major was accounting and statistics with a minor in information systems. I think this major has helped to deal with financial matters in my position. After university I served my compulsory military service for 1 year and 10 months in the army.

My first position was with American Express. I was an authorizer involved in making approval decisions about transactions with very high purchase amounts. In the late 1980s, the process was very complicated. There was not much credit card use in Taiwan. Most of our authorization calls were related to foreigners wanting to make a purchase with a foreign currency American Express card.

During my time at American Express we made a lot of changes. We were the first company to implement the use of an American Express card using local Taiwan dollars. We attempted to install and use an early version of automated teller machines (ATM). However, we could not convince the government to change regulations regarding electronic transactions. Sometimes technology moves faster than government regulators.

I was also involved in setting up the very first online transaction between the bank and a department store through an X.25 Packet Switch Network. Here is a bit of history surrounding this project. At the beginning of Taiwan Credit Card market, we simply installed terminals at merchant sites, called point of sale terminals. Because there were not many transactions at that stage the merchants used dial up telephone lines. When the card was read by the terminal it automatically dialed our data centre and the phone call would be charged to the merchant. At that time, normally the approval process would take between 15 and 20 seconds. With a single merchant, this process was acceptable at that time. However, for larger stores with many sales counters, there was a problem. Not only were all the approval calls very expensive, but they created too much traffic for the telephone lines. So we set up a dedicated network with leased line connections to these large stores. With this infrastructure in place we were able to authorize a transaction within 2 seconds. This is called X.25 Packet Switch Network, which has now been implemented in all the Acquiring Banks in Taiwan.

With the front end process resolved it was time to automate the back end support. We initiated a regional project called, "Merchant Process Reengineering." There were 12 countries involved and I represented Taiwan. I flew to Singapore, Australia, and Hong Kong to acquire the new technologies and implement the new electronic terminals, called electronic data capture (EDC) terminals. Before the acquisition of these terminals, all merchants used to reconcile the batches of records of receipt (ROR) and send to the acquiring bank for settlement. This was very time consuming and required a large number of internal staff. With the new EDC terminals, all the approval transactions would be batched automatically and the bank would settle with the merchant online with payment made by the next day. Both the bank and the merchants were much more satisfied with the process. All the back end support personnel were eliminated.

Later on, I was assigned another task of setting up an American Express Data Centre for Taiwan. The company was good enough to send me to IBM for 6 months of training. Then I established the necessary infrastructure for IT and the Data Centre,

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