

SAP integration improves customer service

Eurohypo AG is close to the customer from any office location

Eurohypo AG is the product of the merger of Deutscher Hypo, the former Eurohypo, and Rheinhyp. With total assets of almost 228 billion euros, this new entity is Germany's tenth-largest bank and its fifth-largest private financial institution. It is also Europe's leading specialist bank for real estate and public sector finance.

Whether it is regarding a new closing or ongoing customer care-Eurohypo AG is known for its quick and efficient customer service. To continually improve in this regard and offer its clients the best service possible, the bank needed to streamline its business processes.

"The introduction of electronic records combined with workflows has created the basis for forward-looking, flexible credit management in Eurohypo's retail banking business. This will enable us to remain competitive in the market over the long term."

Dr. Sabine Schmitgen,
Divisional Director for Organization, Eurohypo AG

Targeted searches impeded

The company's core business is commercial real estate finance. Eurohypo AG offers corporate customers the entire value-added chain of complex real estate finance from a single source. Within Germany, it also finances private construction projects. Eurohypo's renowned, independent sales partners and partner banks provide customers with advice and finance brokerage while Eurohypo handles the credit financing process, from credit approval to loan repayment.

Prior to the merger, records at the separate business entities were kept on paper at whichever center they would be processed. However, as a result of the merger, employees at the increased number of administrative centers found that they could no longer answer customer queries on the spot because they first needed to send for the relevant documents. Since the paper records had many different file structures - 27 after the merger - staff found it difficult to carry out targeted searches.

Seamless SAP integration

Eurohypo uses Livelink ECM - Document Management for SAP Solutions from Open Text™ to organize and store all its customer-related information-more than 200,000 digital loan records including paper files, electronic documents and master data from the SAP system. These "virtual records" are seamlessly integrated into the SAP-based MARK credit solution the company has introduced.

Staff is able to receive a comprehensive overview of their customers' real estate finances, at any time of day and from any administrative center, without having to learn a new software application. A user-friendly folder structure and standard indexing system, combined with classic search dialogs, enable them to immediately find the information they need.

"When we were designing the electronic record structure, we were particularly impressed by the display options. They allow you to add extra views at any time, and were immediately accepted by our users," says Dr. Sabine Schmitgen, project manager for the solution introduction phase at Eurohypo.

Incoming mail processes automated

To streamline processes even further, an SAP-based workflow component was added to the electronic record repository. Eurohypo has automated all its incoming mail administration with Document Management

Industry

Banking and Financial Services

Customer

Eurohypo

Business Challenges

- Eliminate lengthy paper document searches
- Centralize record access
- Improve customer care
- Streamline business processes

Business Solution

Livelink ECM™ – Document Management for SAP Solutions

Business Benefits

- All customer files are available in digital form from a centralized repository
- Integration with SAP system enables easy and direct document access
- Improved customer service and increased customer satisfaction
- Faster and more efficient business processes through workflow technology
- Cost and time savings

for SAP Solutions. Requests for private loan repayments or loan extensions and tasks such as changing direct debit payments or address details are forwarded automatically to the relevant agent for perusal and processing. Further processing or storing of documents can also be initiated using workflow. For example, when a customer service representative writes to a customer regarding a loan repayment, the incoming reply automatically triggers an electronic workflow process.

Often, transactions cannot be completed because the representative requires further information from the customer, such as proof of earnings. In this case, Document Management for SAP Solutions checks receipt of the letter and, at the same time, monitors deadlines. Subsequent processing is also workflow based.

To ease the workload on the staff, workflows can be started and monitored directly from the electronic repository. Representatives can add any relevant documents to the process, and staff who are processing customer applications no longer have to waste time manually searching for them in file folders. The workflow process is especially useful with outgoing documents, such as repayment requests that are sent to customers for their signatures. When the signed documents arrive back at Eurohypo, they are automatically attached to the correct workflow, which triggers the relevant processes. Without having to examine the records further, agents can immediately see whether customers have accepted or refused contracts.

During the solution implementation, Eurohypo relied on the document management and SAP workflow expertise of Open Text consultants. By helping with the project initiation, implementation and by providing ongoing project support, this team made a decisive contribution to the success of the electronic loan record.



Customer services improved

Document Management for SAP Solutions has provided Eurohypo's specialists with a comprehensive view of the real estate finances of every retail banking customer. The expensive circulation of paper documents by hand has been eliminated. Digital records give staff rapid access to detailed information at all times-allowing them to provide customers with a fast and efficient response to their queries.

The introduction of workflow technology has meant that Eurohypo's processes run faster, more efficiently, and more cost effectively. For example, in the case of approval decisions, staff automatically receives all relevant documents without having to search through paper files. The automated time management feature also makes it easy for staff to keep to deadlines. Customer service has been significantly enhanced, and customer satisfaction increased accordingly.



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