

# Optimizing Banking Operations with Comprehensive Content Management



The Best-Run Businesses Run SAP™

**Reduce cost and complexity**

## Reduce cost and complexity

Can your frontline employees access the information they need to serve customers efficiently? Can you track all your business interactions accurately? Our enterprise content management solutions for use in the banking sector [unite a range of content with process-based data](#) – enabling you to improve customer service, support regulatory compliance, and reduce cost of ownership.

Banking institutions around the world run smoothly relying on critical data within enterprise applications such as SAP® Business Suite software. However, large quantities of unstructured content – such as e-mails, documents, presentations, and audio recordings – are also stored in numerous discrete document management, collaboration, and archiving systems.

This proliferation of data repositories increases IT complexity and drives up costs. And the lack of a single customer view can slow down customer service and make it difficult to ensure compliance with ever-more-stringent regulatory requirements.

With solutions from SAP for enterprise content management for banking, you can access unstructured content from within SAP Business Suite, eliminating the need for multiple silos of stored data. This integrated approach creates a comprehensive – and auditable – record of customer interactions and allows staff to access required information faster, delivering better service to customers.



# Comprehensive content management functionality

## Comprehensive content management functionality

Provide market-beating customer care

Personalize your customer communications

Take control of sensitive information

Simplify your IT infrastructure and reduce costs

Software from SAP for enterprise content management supports content management tasks within an integrated architecture. You can capture documents (such as scanned copies of customer ID certificates or new account application forms) and share content with colleagues (perhaps as part of a loan approval workflow).

The SAP Extended Enterprise Content Management (SAP Extended ECM) application by OpenText lets you link unstructured content to transactional records within SAP Business Suite applications such as the SAP Customer Relationship Management (SAP

CRM) application. This provides frontline staff members with instant access to the information they need to fulfill customer requests in a timely and efficient manner. In addition, referencing detailed transactional data helps you target customer communications more accurately.

By eliminating silos of unmanaged content scattered across the organization, the software also supports records management. Archiving of business interactions helps ensure a traceable audit trail in compliance with increasingly demanding best-practice banking guidelines.

Bridge the gap between unstructured content and structured enterprise-based data to link people, processes, and content within process workflows.



# Provide market-beating customer care

Comprehensive content management functionality

## **Provide market-beating customer care**

Personalize your customer communications

Take control of sensitive information

Simplify your IT infrastructure and reduce costs

In the era of customer-centric banking, people expect that the customer service representative they speak to will be fully aware of their account history and any previous conversations they've had with other bank employees. Failure to achieve this 360-degree customer view can result in slow, inefficient service and considerable dissatisfaction on the part of the customer, eroding brand value.

Using interaction center functionality within SAP CRM, your customer service representatives can instantly view details of all previous communications with a particular individual. They can also access relevant documentation such as account application forms or updates on the status of approval requests that may be being handled by colleagues, helping them answer queries quickly and efficiently.



Gain happy customers and a competitive edge with fast access to historical customer data and real-time account status information.



# Personalize your customer communications

Comprehensive content management functionality

Provide market-beating customer care

## **Personalize your customer communications**

Take control of sensitive information

Simplify your IT infrastructure and reduce costs

To up-sell or cross-sell to existing customers, you need to formulate and communicate sales offers that are targeted and relevant to each individual. By harnessing detailed transactional information within SAP CRM, the SAP Document Presentment application by OpenText enables you to do just that – personalizing communications for precisely targeted marketing campaigns.

From routine letters and e-mails updating customers on their account status or changes in terms and conditions, to promotional offers detailing financial products customers may be interested in, the possibilities are endless. With dynamic and interactive document creation, SAP Document Presentment lets you produce communications quickly and efficiently while reducing overhead costs. And with messages sent across a range of media to suit each individual – whether letters, e-mails, or text messages – you can take a truly customer-centric approach.



Transform regular statements into one-to-one marketing messages.



Comprehensive content management functionality

Provide market-beating customer care

Personalize your customer communications

**Take control of sensitive information**

Simplify your IT infrastructure and reduce costs

As industry regulation becomes ever-more stringent in the light of high-profile financial scandals, banks are taking steps to avoid compliance risks. These can arise when sensitive information – on loan origination or foreclosures, for example – is created, shared, and stored outside of a central retention policy.

With SAP Extended ECM, records management is made intuitive. You can scan paper documents to a central content repository and help ensure that key documents are archived securely for the legally required duration. You can also link information to customer records within SAP CRM, making it easier to trace and establishing a transparent audit trail. In this way, you can control content across the entire customer lifecycle in compliance with the U.S. Department of Defense directive 5015.2.



Reduce your exposure to compliance risk with support for centralized information retention policies.



# Simplify your IT infrastructure and reduce costs

Comprehensive content management functionality

Provide market-beating customer care

Personalize your customer communications

Take control of sensitive information

**Simplify your IT infrastructure and reduce costs**

By providing centralized storage for unstructured information, enterprise content management solutions from SAP eliminate the need for numerous data silos and applications across your organization. This reduces the amount of time your IT department must spend maintaining and supporting disparate storage solutions and reduces the overall total cost of ownership.

Policy-based archiving features in SAP Extended ECM enable you to remove data that is not needed on a daily basis and retrieve it more quickly and easily at a later date, optimizing your use of storage resources. In addition, online functionality means that you can archive information without necessitating system downtime, minimizing disruption to your operations.



Decommission legacy systems and lower resource consumption.



# Deliver new efficiencies and work smarter

## Deliver new efficiencies and work smarter

Enterprise content management solutions for banking from SAP help you make significant efficiency gains across the organization.

These improvements enable you to:

- Improve service for banking customers by providing frontline staff with a 360-degree view of account information
- Create precisely targeted and personalized customer communications for more-effective marketing activities
- Manage banking records in compliance with strict auditing regulations
- Implement a structured archiving policy to optimize storage resources
- Simplify content storage infrastructure to reduce total cost of ownership
- Eliminate costs and time spent on maintaining multiple storage solutions for unstructured content



Maximize the value of your enterprise information by integrating processes and content.



---

Objectives

---

Solution

---

Benefits

---

**Quick Facts**

---

---

**Summary**

Comprehensive enterprise content management solutions for banking from SAP help you manage, access, regulate, and store information effectively, linking unstructured content with process support.

---

**Objectives**

- Improve access to customer information by service staff
  - Help ensure adherence to strict guidelines for the management of sensitive financial information
  - Eliminate complex ad hoc systems for the storage of unstructured enterprise content
- 

**Solution**

- Comprehensive content management support – from data capture to archiving
  - Linking of unstructured content to process support within the SAP® Customer Relationship Management application
  - Enablement of a centralized records-management policy for both structured and unstructured content
  - Single repository
- 

---

**Benefits**

- Faster, better-informed customer service, thanks to access to historical account details
  - Better-targeted communications
  - Improved information governance, minimizing compliance risk
  - Simplified infrastructure, reducing costs and IT administration time
- 

**Learn more**

Visit [www1.sap.com/solutions/technology/enterprise-information-management/content-management.epx](http://www1.sap.com/solutions/technology/enterprise-information-management/content-management.epx).

