

SAP Customer Success Story Financial Service Providers – Banking



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Frank Beck, Head of Contract Origination Processes, BHW Bausparkasse AG

AT A GLANCE

Summary

BHW Bausparkasse AG, the second largest private building and loan institution in Germany, based in Hamelin, had a legacy system that couldn't meet the financial industry's changing demands. With the mySAP™ Customer Relationship Management solution, the company is now automating account origination processes and delivering timely financial services quicker.

Web Site

www.bhw.de

Key Challenges

- Deliver financial services faster by eliminating manual processes, while ensuring data quality
- Enable sales group to respond to customers more efficiently

Project Objectives

- Automate transactional banking processes
- Standardize sales processes

Solution and Services

mySAP Customer Relationship Management

Why SAP® Solution

- Provides a complete solution that can be adjusted for loan savings accounts
- Integrates into existing SAP® and non-SAP landscape
- Offers effective and user-friendly functionality

Implementation Highlights

- 3-phase implementation process
- 1,800 users

Key Benefits

- Automates all end-to-end processes
- Improves data quality
- Closely binds sales processes with sales channel and transactional banking processes
- Enhances response times to sales opportunities

Implementation Partner

SAP Systems Integration AG

Existing Environment

- SAP software for data warehousing, banking processes, and financials (functionality now found in the mySAP ERP solution)
- Legacy tools for call center, electronic archiving, and reporting

Database

IBM DB2

Hardware

IBM

Operating System

Oracle

BHW BAUSPARKASSE

mySAP™ Customer Relationship Management Helps Leading Financial Institution Automate Its Sales and Account Origination Processes

The business of providing financial products involves processing extensive paperwork. When you provide these services to millions of customers, the ability to automate business processes becomes a critical competitive advantage.

Headquartered in Hamelin, BHW Bausparkasse AG is the second largest private building and loan institution in Germany, generating more than €40 billion each year. With its 3,686 employees and 4,000 agents, the organization helps 3.7 million customers realize financial dreams such as owning their own home and funding revenue-generating investments.

For BHW Bausparkasse, automating its sales and account origination processes is essential to maintaining its market position. By selecting the mySAP™ Customer Relationship Management (mySAP CRM) solution to accomplish this goal, the company is better equipped to deliver timely financial products to its customers.

Logical Choice for a Modern Business System

BHW Bausparkasse had relied on custom-built software to address business demands ever since its legacy IT environment was first created 20 years ago. As more applications were developed, the overall system became more cumbersome and limiting. “When we needed to design a new application, it was difficult to integrate it into the IT landscape,” explains Frank Beck, head of contract origination processes for BHW Bausparkasse.

Once BHW Bausparkasse realized that the legacy system could no longer fulfill its needs, Beck knew that mySAP CRM was the right choice. “We needed a solution that was flexible enough to allow integration of our existing IT environment and any new technologies we may implement in the future,” states Beck. “mySAP CRM is that solution.”

The implementation of mySAP CRM was completed in three phases with the help of SAP Systems Integration AG, an SAP-approved consultancy headquartered in Germany. With their expertise, these consultants helped BHW Bausparkasse implement a company-wide solution that would change the way it conducts business.

Automation of Banking Processes

Prior to the mySAP CRM implementation, BHW Bausparkasse’s account origination processes and sales activities were not standardized for online processing at the point of sale. With no

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way of managing sales and contract offers online, there was a time delay for applicants seeking approval from the sales group and its agents for financial products such as loans, life insurance, building savings contracts, and investment funds.

“When a new customer expressed interest in applying for one of our services, there was an extensive amount of paperwork and a lengthy manual approval process,” says Beck. “mySAP CRM is helping us to automate the processing of applications and contract offers and streamline the approval process.”

With mySAP CRM, sales agents are able to input applicant information and then send the data to a banking system available in the near future in the mySAP ERP solution. The information is routed to the appropriate managers for approval.

Additional benefits will be realized in the near future when the new transactional banking system – based on the SAP® Loans Management application – is rolled out. This part of the SAP software implementation will also be performed by SAP Systems Integration. SAP Loans Management will dramatically improve process integration and reduce time to market when BHW Bausparkasse launches new, innovative products.

One Step Ahead of the Competition

To remain a market leader, BHW Bausparkasse must anticipate ever-changing market conditions, such as adjustments in the economy and consumer behavior, while offering relevant, top-notch financial products before the competition does. The organization must also comply with government regulations that promote ethical corporate business practices. As a result of these business pressures, BHW Bausparkasse requires technology that can provide necessary reports quickly and accurately.

“With our legacy system, we could not easily make cost-effective changes to the system to accommodate market trends and government regulations,” notes Beck. “The open architecture of mySAP CRM makes it easy to provide the necessary reporting and maintain records without extensive time and expense.”

An Investment for Future Success

Implementing mySAP CRM has helped BHW Bausparkasse look inward and find opportunities to work more efficiently.

According to Beck, “Eighteen months after the first phase was completed, employees were sure that implementing mySAP CRM was the right decision. In fact, 80% to 90% of employees stated that they prefer using mySAP CRM over the legacy system.”

BHW Bausparkasse wants to be known for superior business processes. To achieve this goal, BHW Bausparkasse considers it a priority to integrate SAP software relevant to its business needs, streamlining processes throughout the institution and increasing efficiency and responsiveness to customers.

Beck concludes, “Investing in SAP solutions such as mySAP Customer Relationship Management will help us guarantee our future success and growth.”