

SAP Solution Brief
mySAP Customer Relationship Management



EQUIPMENT LEASING WITH mySAP™ CUSTOMER RELATIONSHIP MANAGEMENT

**More Effective Management of Contracts from
Start to Finish**

How can you manage your assets, streamline leasing processes for greater efficiency, cut customer support costs, personalize marketing to increase revenues, and offer the best quotations to your customers in competitive equipment leasing markets? With a complete, integrated, end-to-end solution: mySAP™ Customer Relationship Management (mySAP CRM).

Your leasing and asset management operations face a double challenge: increasing consolidation in the market on one hand and on the other, growing complexity in your business processes for lease origination, pricing, contract generation, and financial reconciliation. And at the same time, the Internet has raised your customers' expectations for customer service. How can you meet those challenges and satisfy your customers – and still keep sales up and costs down?

mySAP™ Customer Relationship Management (mySAP CRM) offers an integrated, end-to-end solution for equipment leasing management. mySAP CRM streamlines your business processes – in all phases of the leasing life cycle – and it delivers dependable business intelligence to guide business decisions. The solution can help you identify financing opportunities for leases or loans, make profitable midlease changes, and handle end-of-lease options and remarketing.

mySAP CRM is a complete solution, with support for core leasing processes, financing and pricing management, quotation management, asset management, and marketing. Robust analytics give you a complete picture of your business so you can make the smartest business decisions. And mySAP CRM provides interaction center capabilities that help you improve customer service while keeping support costs down. You can even collaborate with your business partners via portal technology, further lowering costs.

Core Leasing Processes

mySAP CRM supports your core leasing processes, including subventions, payment deferrals, and structured payment terms. You can also easily handle special market requirements like seasonal conditions.

mySAP CRM supports the special demands of leasing and financing, such as special bid handling (pricing per customer or per contract) and individualized payment schedules. The solution handles both standard and customized products so you can always offer the best solution for your customers' needs.

Financing and Pricing Management

A sophisticated pricing engine driven by business rules lies at the heart of the financial capabilities of mySAP CRM. The financing product (or type of lease or installment loan structure) is a unique set of attributes that defines the characteristics of a particular financing structure. Business rules define how mySAP CRM handles each financing product you create, including pricing, contract terms, billing, accounting processes, and midlease options.

mySAP CRM is a global solution that supports multiple languages and currencies so it handles financing products in all your markets. The solution also offers parallel valuation in accordance with international accounting standards, such as International Accounting Standards (IAS), U.S. Generally Accepted Accounting Principles (GAAP), and local accounting rules.

Your dealers and sales staff need a simple, direct way to create quotations and to enter financing data. With mySAP CRM, you can easily work out complete quotations for each customer. You can also easily check on existing quotes and customer contracts.

Asset Management

mySAP CRM also helps you streamline the management of the equipment you lease. You can assign serial numbers to leased equipment so you can track it over its entire life cycle. When you create a lease, the solution creates links at the line-item level with asset tracking capabilities in your financial system.

mySAP CRM also handles residual value calculation and revenue recognition, and it automatically updates fixed assets information and lease classification. Simultaneously updating this information in your financial systems increases accuracy, decreases costs, and reduces the maintenance burden.

Marketing

You can manage every detail of marketing campaigns with mySAP CRM, including budgeting, planning, list selection, management, campaign tracking, and evaluation. mySAP CRM makes every marketing activity more efficient and helps you take advantage of every opportunity. In the past, you didn't have the flexibility in marketing campaigns to proactively drive customers toward newer models or equipment upgrades. With mySAP CRM you can match customers to the programs that best fit their needs and provide the most revenue for you. For example, you can provide a customer who leased a computer system a year ago with an attractive lease offer for the latest in technology or an offer to apply the residual value from the current system to upgrade to a more powerful system.

mySAP CRM also allows you to automate multichannel marketing campaigns and to take advantage of the Web and e-mail to adapt marketing to your customers needs.

Built-in Integration

mySAP CRM completely integrates front- and back-office processes in the leasing and financing business. It eliminates the need for a separate point-of-sale or pricing system and the cost-intensive integration between this system and the contract management system. mySAP CRM provides a complete view of your customers, including deals that a customer has with other parts of your financing company. This integration dramatically reduces response time.

Customer Support

mySAP CRM provides complete interaction center capabilities so you can ensure each customer receives excellent service. And when you can deliver superior, consistent service, you can increase customer satisfaction, keep your existing customers, and acquire new ones. Automated scripts guide agents through customer interactions, ensuring that your customers receive consistent service. And advanced scripts walk agents through different scenarios, resulting in increased cross-selling and up-selling.

mySAP CRM provides immediate access to customer and product information so agents always have a complete history of a customer's interactions with your company – no matter what channel they use to communicate with your institution.

Portals for Collaboration and Self-Service

mySAP CRM uses the power of SAP's role-based portal technology to deliver information to all participants in the leasing industry. Your business partners – whether they are lease originators, credit analysts, contract managers, customer service departments, or other service providers – can all access personalized information through portals that are specific to their roles and responsibilities. And your customers can review quotes and place contract change requests. They can access their contracts, track the status of their lease origination or maintenance requests, and interact directly with your organization.

Robust Analytics

mySAP CRM provides tools to analyze individual customers so you can discover how to best serve them. For example, lessors, contract administrators, marketing managers, and other finance professionals can perform sophisticated customer analyses, then offer the right financial product and pricing to individual customers based on the results.

mySAP CRM also provides powerful functions to analyze your marketing, sales, and service performance, as well as your operations. You can then use that information to increase sales or target your marketing efforts. For example, you can use such factors as customer lifetime value, scoring, profitability, credit history, residual risk, and institution-specific criteria to determine the best customer segments to target. And you can evaluate business from your existing customer base so you always know who your best customers are.



Benefits You Can Take to the Bank

The leasing industry is poised for high growth, and mySAP CRM is uniquely positioned to help you take advantage of that opportunity. mySAP CRM can help you maximize your existing investments and streamline leasing processes to increase shareholder value and reduce operational costs. With the solution you can:

- Streamline your core leasing processes for greater efficiency and lower costs overall
- Lower your support costs and improve customer service using interaction center capabilities
- Increase revenue by using customer data to up-sell to customers and adjust contracts for individual customers for the largest return

To learn more about how mySAP CRM can help streamline your leasing business and maximize ROI, call your SAP representative today or visit us on the Web at www.sap.com/banking.

Powered by SAP NetWeaver™

mySAP CRM is powered by the SAP NetWeaver™ platform – the open integration and application platform that provides the best way to integrate all systems running SAP® or non-SAP software. SAP NetWeaver unifies integration technologies into a single platform and is preintegrated with business applications, enabling change and reducing the need for custom integration.