

## SAP Customer Success Story Banking – Real Estate Finance and Investment



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Ralf Soboll, Credit Analyst, Westdeutsche ImmobilienBank

### AT A GLANCE

#### Summary

Westdeutsche ImmobilienBank (WIB) was the first German bank to introduce an electronic document management system using SAP® software for records management. The move was part of the bank's strategy to consolidate its position as the lowest-cost provider of real estate finance.

#### Web Site

[www.WestimmoBank.com](http://www.WestimmoBank.com)

#### Key Challenges

- Integrate processes and various systems
- Accelerate processing of loans

#### Project Objective

Introduce state-of-the-art software to expedite loan processing

#### Solution and Services

SAP software for records management, which is today found in the mySAP™ ERP Financials solution

#### Why SAP Solution

- Met bank's requirements
- Integrated easily with existing IT environment
- Offered excellent price/performance ratio

#### Implementation Highlights

- Integrated software with existing SAP and non-SAP solutions
- Involved future users (100) at all stages

#### Key Benefits

- Enabled transparent processes
- Accelerated processing times
- Improved ability to respond to customer inquiries more quickly and reliably
- Reduced the need for paper-based, manual tasks
- Experienced a fast ROI

#### Implementation Partners

- SAP Consulting
- xft GmbH ([www.xft.de](http://www.xft.de)), an SAP partner

#### Existing Environment

- SAP software for consumer mortgage loans
- Non-SAP software, including applications from Saperion and IMMO DATA
- In-house software for customer relationship management
- Lotus Notes

#### Hardware

Sun

#### Operating System

Solaris

## WESTDEUTSCHE IMMOBILIENBANK

### SAP® Software for Records Management at Westdeutsche ImmobilienBank: From Bank to Service Provider

With total assets of €19 billion and some 450 employees, Westdeutsche ImmobilienBank (WIB), founded in 1995, is a key player in the market for real estate finance and investment. A wholly owned subsidiary of WestLB AG, the Mainz, Germany-based bank's corporate philosophy is to deliver expertise in all related fields and ensure service excellence for its customers. Its goal is to become the lowest-cost provider of real estate loans for private customers through its branch offices in Germany and London. To achieve this, the bank needed to revamp its approach to processing loans. “We wanted to streamline the entire process – from receipt of the loan application right through to disbursement,” explains Dr. Rainer Wilhelm, head of organizational management at WIB.

With this in mind, the bank implemented an integrated document management system (DMS) based on SAP® software for records management, which is found today in the mySAP™ ERP Financials solution.

## The Need for an Integrated Landscape

One of the main challenges the bank faced was integrating its existing systems: the only way to ensure full, effective support for the bank's complex loan processing activities was to link the DMS with its SAP software for consumer and mortgage loans (CML); the bank's own customer relationship management (CRM) solution; IMMO DATA's solution for managing property data and creating credit agreements; the Saperion archiving

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Werner Sechelmann, Head of Corporate Functions for Private Customers, Westdeutsche ImmobilienBank

system; and Lotus Notes software. “But, it wasn't just the technical aspect that was important,” recalls Wilhelm. “We particularly wanted to involve future users in the process.” Consequently, once the system was selected and the project kicked off, internal acceptance by all future users played a big part in the success of the implementation – and the system went live without a hitch about a year later.

In addition to the quality of the SAP solution, the bank attributed a good part of the project's success to the expert consulting provided by SAP and Walldorf-based technology service provider xft GmbH, an SAP partner.

## The Road Leading to SAP Software

Although WIB's managers evaluated software from various DMS providers prior to the project, they quickly opted for the SAP records management software. There were several key arguments in its favor: it fully matched the bank's requirements and included open interfaces. The cutting-edge technology also

offered an excellent price/performance ratio. And, as an information portal, the SAP software combined all the benefits of an effective, versatile system for electronic document management with the ability to integrate with other business applications. “The SAP product offered much more potential than conventional DMS, archiving, and content management systems,” says Wilhelm.

However, it wasn't just cost-cutting potential that drove the bank's decision to implement an integrated DMS – WIB also needed to be able to respond more quickly to changes in the real estate market. “We were chiefly concerned with enhancing the quality of our processes – both internally and externally with our customers and partners,” continues Wilhelm. The bank appears to have achieved just that. Using the electronic document management system, WIB has been able to

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Dr. Rainer Wilhelm, Head of Operational Organization, Westdeutsche ImmobilienBank

synchronize transactions, accelerate access times, and cut down on paper-based tasks. Employees are also able to answer customer inquiries much more quickly and reliably than before. “The fact that we no longer have to spend time retrieving paper records from the archives is a boon for customers too,” says Ralf Soboll, credit analyst at WIB in Münster. In addition, the bank realized improved data security.

## A Fast ROI

Since the go-live, the bank has used the DMS to coordinate the entire loan process, from receipt of the signed application to processing and disbursement – as well as for long-term portfolio

management. To this end, the project team integrated more than 200 different document types into the system. In addition to paper-based and electronic correspondence, the bank relies on the system for labeling, highlighting, adding processing instructions, and stamping – tasks that still arise on a day-to-day basis.

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And thanks to transparent processes and a hierarchical archiving system, the bank can easily link records with other real estate documents. Now, bank employees can process loans much faster and ensure all information is accurately transferred and notated – all of which helps improve customer satisfaction.

What’s more, workflow functions for resubmitting and forwarding records expedite communications between staff members and their managers. “Even at a conservative estimate, we believe we are saving around two and a half hours per employee per week,” explains Wilhelm. For this reason, the bank plans to completely digitize all its loan-related documents.

### **Excellent Acceptance of the New Solution**

With the SAP software in place, customer service representatives can now combine all the information for an entire business transaction in an electronic document, while the data itself is stored in the SAP software for consumer and mortgage loans. “Because the two systems are linked, employees can easily view customers’ credit records and account information or save correspondence in the appropriate documents or files with a simple click of the mouse,” says Wilhelm. The electronic document is created in a homegrown system called WANESSA,

which is seamlessly integrated with the new DMS. “Now it takes just a matter of seconds to create the virtual record, including its structure, authorization concepts, and links to other systems,” explains Werner Sechelmann, head of corporate functions for the bank’s private customers.

Sechelmann is not alone in his positive assessment of the new system. The 100 or so users have overcome their original skepticism and are now taking full advantage of the automated DMS. But there’s more: WIB would also like to extend its fast, low-cost services to organizations that want to outsource loan and credit processing.

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