

# HypoVereinsbank gains realtime customer insight with IBM content management solution.

## Overview

### ■ Challenge

HypoVereinsbank's outdated business processes for managing customer account and human resources documents and data were placing it at risk of alienating both its employees and customers

### ■ Why Become an On Demand Business?

Because the company's outdated methods were thwarting its ability to compete effectively, it risked losing market share if it didn't find a way to become more responsive to its customers and increase employee productivity

### ■ Solution

The bank built an integrated enterprise content management system that transforms both its internal- and external-facing business processes, providing realtime access to customer account and employee information for improved service

### ■ Key Benefits

Significant annual cost savings; enhanced customer satisfaction and retention of clients; improved employee productivity and morale



HypoVereinsbank leveraged IBM DB2 Content Manager to transform its customer-facing business processes.

Even in this era of ATMs and the Internet, many consumers still appreciate visiting their local bank to conduct financial transactions. For institutions that rely on these face-to-face interactions, delivering prompt, efficient service is a requirement for success.

The service-oriented staff at Munich, Germany-based HypoVereinsbank AG (HVB) would undoubtedly agree. With total assets of more than €505 billion, (US\$623 billion) HVB ([www.hypovereinsbank.de](http://www.hypovereinsbank.de)) is among

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– Jana Bulkin, Senior Consultant for Archive and Workflow Solutions, HVBInfo GmbH

## ***Anticipating and responding to customer and market demands in realtime***

### **On Demand Business Benefits**

- Substantial savings by eliminating paper-based administrative duties
- Significant savings through elimination of paper-based queries and reduction in paper storage
- By providing realtime access to customer and employee documents and data, HVB is boosting staff productivity and client satisfaction
- Users' ability to concurrently access customer account information enhances efficiency and productivity
- Open standards enable easy integration with SAP ERP system
- New security capabilities allow HVB to meet German certification standards for bank IT systems
- Solution offers high scalability and positions HVB for future growth

the top three banks in Europe and is the continent's leading real estate financier. More than 61,700 employees serve nearly nine million customers in approximately 2,000 branches.

"Providing superior customer service is a top priority at HypoVereinsbank," says Jana Bulkin, senior consultant for archive and workflow solutions, HVBInfo GmbH, an IT subsidiary of HVB. "It's what adds value to our business and sets us apart from other banks."

Although HVB consistently ranked high in customer satisfaction surveys, it saw potential problems with its current business processes for both customers and employees. The company's labor-intensive procedures were driving down productivity, frustrating customers and preventing HVB from competing effectively. For example, new customers opening an account at a branch had to fill out significant amounts of paperwork, and then return after the forms had been processed and the signatures approved. When customers had questions about their accounts, branch employees had to search to find answers, at the expense of their efficiency—and their customers' patience.

"Customer dissatisfaction is never tolerable, but it's even more troublesome when business is conducted face to face," says Bulkin. "Our employees cringed when they had to tell a customer they couldn't answer a question immediately. We were literally placing our business in jeopardy by not giving our staff the tools they needed to work productively."

At the same time, another issue was appearing in the Human Resources (HR) department. Although the staff used an enterprise business solution to manage its HR activities, employee records had never been integrated into this system, resulting in heavy archiving expenses and slow responses to questions. "An administrator needing information about an employee's salary or performance history had no way of accessing the data electronically," says Bulkin. "This caused a bottleneck in our HR administration, because of the time-consuming procedures that made employees and managers wait for answers to their simple queries."

HVB recognized that if it didn't act quickly to deliver better and faster service to its customers, they would take their unanswered questions—and their deposits—elsewhere. Also, a more efficient solution could boost its HR personnel's productivity and morale. HVB needed to not only reduce its storage and paper administration expenses, but also empower HR and customer service staff with realtime access to employee and customer documents, which would help lower the cost of sending files by fax or post.

### Fast access to customer information

The bank knew that it could cut costs, boost staff productivity and build employee and customer satisfaction by providing its staff with instant access to the information they needed to do their jobs efficiently. To accomplish this, HVB replaced its current processes with an electronic search, retrieval, storage and archiving solution that makes realtime customer and employee information available whenever a staff member needs it, boosting employee productivity and customer satisfaction.

Users in the branch offices can access, search and view all current bank account information from their desktops the moment a customer requests information. Clients can instantly open an account because documents and signatures are scanned and sent electronically to the back office for immediate approval. When an account is closed, back office personnel can easily select documents to be deleted as well as those needing to be stored for possible external review by regulatory authorities.

At the same time, personnel administrators can easily find, review and update employee files, allowing them to work far more efficiently. Employees have secure access to their HR files through the company intranet, while multiple users can simultaneously review the same stored document. "Misplaced or lost documents are a thing of the past," says Bulkin.

"By transforming our business processes to give employees realtime, electronic access to a common repository of comprehensive information, the bank is now meeting our very high standards for customer responsiveness," says Bulkin. "We provide instant answers to customer or employee questions."

### Seamless integration with backend systems

HVB built an enterprise content management (ECM) system based on IBM DB2 Content Manager for OS/390® to store, search and retrieve all digitized customer account data. The solution runs on a single IBM @server® zSeries® and on nine IBM optical library systems. Approximately 15,000 users in the nine branches—including up to 1,200 concurrent users—access information from their Microsoft® Windows NT® client systems, resulting in about 13,000 queries daily. The system comprises almost 40 million images, with an additional 140,000 new images archived weekly.

"DB2 Content Manager can scale to meet our growing document management needs, while the zSeries provides us with near-zero downtime and helps assure that our key business data is always available," says Bulkin. DB2 Information Integrator provides HVB with the ability to perform Web-based search and retrieval functions.

## Key Components

### Software

- IBM DB2 Content Manager for OS/390, Version 2.3
- IBM DB2 CommonStore for SAP, Version 7.1
- IBM DB2 Information Integrator for Content, Version 7.1
- IBM AIX® Version 7

### Hardware

- IBM @server zSeries
- IBM @server pSeries®

### Business Partners

- BEGIS mbh

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*— Jana Bulkin*

For HVB's HR department, the company worked with IBM Business Partner BEGIS mbh to implement IBM DB2 CommonStore for SAP. The archiving and retrieval middleware solution runs on a resilient IBM **@server** pSeries powered by the IBM AIX operating environment. DB2 CommonStore is seamlessly integrated into the business processes of SAP R/3, providing HVB's SAP users with a powerful multi-purpose archive solution that supports the entire spectrum of its HR operations. The company scanned more than 4.5 million existing documents into the system, adding 19,500 new pages each month. The 300 HR personnel who use the system access employee records through their existing SAP GUI, which runs on Windows NT desktops and is accessible over the Web.

DB2 Content Manager addressed HVB's requirement for a secure, robust and open ECM solution. "We have relied on IBM systems for many years, so the selection of DB2 Content Manager was part of a natural progression," says Bulkin. "With our DB2 Content Manager and zSeries solution in place, turning to DB2 CommonStore to fully leverage our SAP HR system also made perfect sense. IBM and BEGIS provided excellent technical knowledge and guidance at every step, which freed us to go about our other business."

She adds, "In Germany, according to federal banking regulations, enterprise content management systems must be tested and certified by an independent third-party for their security. We had no doubt that IBM DB2 Content Manager would easily meet these standards for preventing unauthorized access, and it passed with flying colors. Our IBM content management system helped us to comply with regulations that call for information in closed accounts to be archived for 30 years, because now we can store and retrieve the information more efficiently."

### **Saving time and money**

The new solution provides HVB with numerous benefits. Productivity has improved across the board, as customer-facing staff and HR administrators have relevant information at their fingertips. "The bank is delivering superior service because employees can respond immediately to their customers' needs," says Bulkin.

In addition, back-office staff work more productively and less expensively. HVB expects the solution to reap substantial savings as a result of eliminating paper-based queries. It also anticipates significant savings by eliminating work like copying, filing and administration of paper documents, and by reducing paper storage costs.

"IBM's exacting standards for excellence and responsiveness are very much aligned with our own," says Bulkin. "We are impressed, but not surprised, by IBM's ability to create integrated content management solutions that help us fully achieve our goals."

### **For more information**

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