



» **NORD/LB Informationstechnologie GmbH:**
More effective credit processes thanks to
integrated real-time communication «

Open Communications references

www.siemens.com/hipath

SIEMENS

» Summary «

The **NORD/LB Informationstechnologie GmbH** is a subsidiary of **NORD/LB** – a state bank in **Niedersachsen** and **Sachsen-Anhalt**, which performs the tasks of a central bank for **80 savings banks**. The **150 employees** of the **IT service provider** combine banking expertise with **IT know-how** and, with their **IT projects for Group companies** and **co-operation partners**, generated revenue of **€ 32.6 million** in **2005**. **NORD/LB Informationstechnologie GmbH** “**Credit Systems**” sector is a **competent point-of-call** for **IT applications** for **supporting credit processes**. The **aim** is the **information technology support** of the **entire credit process** from **acquisition** to the **conclusion** of **customer relations**.

The task:

The **NORD/LB Informationstechnologie GmbH**, as a pioneer of German banking, has developed a solution for the **standardization** of the **credit process**. “**KrEx**” stands for “**Kredit- Experte**” [“**Credit Expert**”] and forms a **cornerstone** which encompasses the **existing applications** and **functionalities** of **credit processing** at **NORD/LB** and combines them into a **uniform workflow**. In order to also **accelerate** the **processing** of **credit applications** which deviate from the **norm**, together with the **strategic partner Siemens**, **functionalities** for **real-time communication** were **integrated** in the **banking application**.

The solution:

- **HiPath** portfolio for **presence management**, **instant messaging** and **speech communication**

The benefits:

- **Credit process** is very effectively supported by the **consistent pre configuration**
- **Dual entries** are avoided, the **data quality** is increased and the **throughput times** are accelerated due to the **paper-free workflow**
- The **existing applications** and **functionalities** in the **credit process** of **NORD/LB** can continue to be used – which implies **considerable economic advantages** for the **bank**
- A **uniform workflow** ensures **seamless cooperation**
- The **integration** of the **individual technologies** in the **banking application** can thus considerably improve the **communication** between **market** and **market results**, as well as the **cooperation** in the **factory-like administration** of the **credit process**.
- **End customer** profits from the **increased efficiency** of the **communication** and **transaction processes** because **decisions** pertaining to his **credit application** will be **faster** in the **future**
- **Bank employees** involved can work with a **single frontend**, which **facilitates work** and **reduces training**

» “Information on how to contact team and colleagues and the effortless communication contribute to further acceleration of throughput times, thus cutting costs for the processing of the credit application.”

Wolfgang Ehlts
Manager of Credit Systems Sector
NORD/LB Informationstechnologie GmbH

www.nordlb-it.de

NORD IT

NORD/LB Informationstechnologie GmbH



» More effective credit processes thanks to integrated real-time communication «

The Norddeutsche Landesbank Girozentrale (NORD/LB) is a state bank in Niedersachsen and Sachsen-Anhalt. The NORD/LB Group performs the tasks of a central bank for 80 savings banks in Niedersachsen, Sachsen-Anhalt and Mecklenburg-Vorpommern. The NORD/LB Group also owns the Bremer Landesbank, the LBS Norddeutsche Landesbausparkasse Berlin-Hannover and the Norddeutsche Landesbank Luxembourg S.A.

The NORD/LB Informationstechnologie GmbH is a subsidiary of NORD/LB. The 150 employees of the IT service provider combine banking expertise with IT know-how and, with their IT projects for Group companies and co-operation partners, generated revenue of € 32.6 million in 2005. NORD/LB Informationstechnologie GmbH "Credit Systems" sector is a competent point-of-call for IT applications for supporting credit processes. The aim is the information technology support of the entire credit process from acquisition to the conclusion of customer relations.

A solution for the standardization of the credit process from a pioneer of German banking,

The current situation for credit processing has been the subject of plenty of banking industry discussions for quite some time. On the one hand, increasing risks, low margins and high processing costs and, on the other hand, discerning clients – particularly when it comes to the quality of consulting, the processing times and the form of the conditions. Moreover, statutory provisions, such as credit risk management in accordance with Basel II or minimum requirements of credit transactions (MaK), oblige credit institutes to take action. In the field of conflict of customer orientation and profitability, the credit institutes are thus faced with great challenges in their key business sector.

In view of this, the NORD/LB Informationstechnologie GmbH, as a pioneer of German banking, has developed a solution for the standardization of the credit process. "KrEx" stands for "Kredit-Experte" ["Credit Expert"] and forms a cornerstone which encompasses the existing applications and functionalities of credit processing at NORD/LB and combines them into a uniform workflow. But that's not all. In order to also accelerate the processing of credit applications which deviate from the norm, together with the strategic partner Siemens, functionalities for real-time communication were integrated in the banking application. This means that the factory-like processing of the credit process can be driven forward.

Presence management, instant messaging and speech communication

For the "KrEx" application, a product platform was first defined, which features all NORD/LB credit products with their specific features. Furthermore, a rating platform lists the various conditions and prerequisites which are involved in the contract. And finally, an additional platform was set up to include optional conditions and prerequisites which might be relevant during the processing of a credit application. In this way, the standard processes were consistently pre-configured. It goes without saying that the seamless cooperation of all participants must be ensured due to the separation of market and market results, accompanied by the factory-like administration of the credit process. Thus, during the optimization of the workflow, the top priority was the integration of the real-time communication in the credit process. To complete this task, those responsible at NORD/LB Informationstechnologie GmbH got Siemens involved. The strategic partner first determined those interfaces in which the intensive cooperation of process participants is required. For this purpose, Siemens offers various solutions in its HiPath portfolio. From the existing possibilities, for the further

development of "KrEx" those responsible at NORD/LB Informationstechnologie GmbH first selected the functionalities presence management, instant messaging and speech communication.

Credit processes become more effective

The credit process is very effectively supported by the consistent pre configuration. Dual entries are avoided, the data quality is increased and the throughput times are accelerated due to the paper-free workflow. Thus, "KrEx" is not an additional monolithic solution, but rather a portal solution, which encompasses the existing applications and functionalities in the credit process of NORD/LB. Thus, these proven, high-performance IT applications can continue to be used – which implies considerable economic advantages for the bank. At the same time, a uniform workflow ensures seamless cooperation. In view of the minimum requirements of credit transactions of the credit institutes (MaK), this is of particular significance. At NORD/LB, the integration of the individual technologies in the banking application can thus considerably improve the communication between market and market results, as well as the cooperation in the factory-like administration of the credit process. The credit processors can directly contact the relevant people with a direct mouse click in "KrEx." This thus avoids interruptions in the decision-making process, which were previously mostly inevitable. The end customer also profits from the increased efficiency of the communication and transaction processes because decisions pertaining to his credit application will be faster in the future. The bank employees involved can work with a single frontend, which facilitates work and reduces training.

