



CRM and construction financing solution implemented in record time

In only just 12 months the experts of BRAIN FORCE Financial Solutions AG and of Baden-Württembergische Bank AG (BW-Bank) jointly implemented two tailor made browser based applications. These solutions offer central online access to business data for more than 1,000 employees at the headquarters and in the branch offices.

The team had just one year to complete the project. Thanks to excellent project management and a high degree of co-operation, the aim was achieved. Another highlight besides the extremely swift accomplishment of the project was the integration of various systems using interfaces. Today, BW-Bank benefits from a number of optimized business processes and a clearly enhanced user surface for account executives.

Central access to business critical data

In the asset management system, all important data is updated in real time. "To us, it is critical to provide online access to this information, especially for field staff", explains Claudia Michaelis, team leader in the sales systems division. Therefore FINAS web CRM was linked with the asset management system using powerful interfaces, creating a front office tool for account executives which provides access to all required customer-related information, e.g., account or deposit data. "With this, customer requests can be responded to within seconds. This gives enhanced customer satisfaction and greater efficiency."

A perfect process for construction financing

As a first step, most customers seek basic advice concerning construction financing. "To start with, customers want to know which type of financing is appropriate for them, e.g., a life insurance. At this point in time, the actual product or the provider



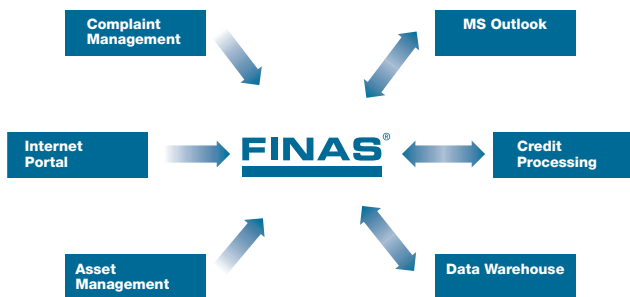
are not an issue", says the team leader. Here, the perfect integration of the solution pays off: Customer data from the asset management system is available for FINAS web CRM and can also be used with FINAS web Construction Financing.

Speeding up credit processing

FINAS web CRM gives staff in the branch offices a tailored overview of each customer relationship. Credit relevant data which is entered in the CRM solution is transmitted to loan administration, thereby triggering the loan process. "The experts of BRAIN FORCE Financial Solutions have perfectly integrated both systems", compliments Ms. Michaelis. "Therefore, data need not be entered twice – which provides enhanced efficiency."

Highly efficient marketing campaigns

The marketing division uses FINAS web CRM for campaign management. Firstly, the target group is identified using the data warehouse, e.g., all male customers aged between 30 and 35 years who are not yet home owners. The hitlist can be imported to FINAS web CRM, and actual tasks are derived from the results of analyses which the sales staff can find in the CRM To Do list. Also, FINAS web CRM offers the opportunity of following up on a campaign. Furthermore, the contact data is periodically transferred back to the data warehouse. "Thanks to the perfect integration of FINAS web CRM and the data warehouse, our marketing campaigns become truly effective!", states Ms. Michaelis.



Various applications were integrated with FINAS using interfaces

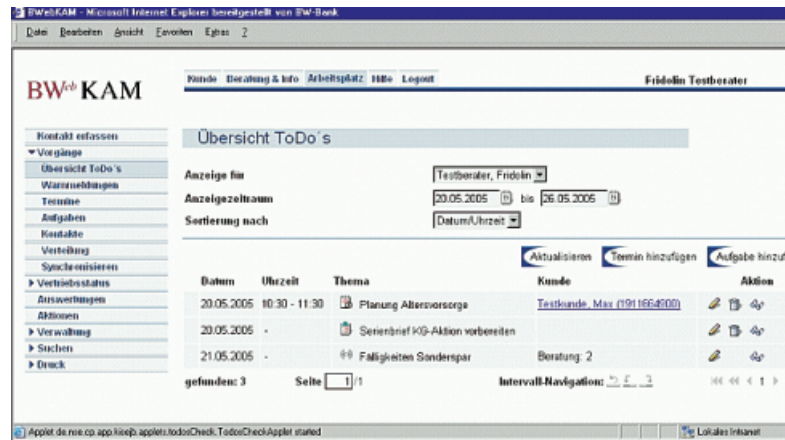


Optimal customer processes

BW-Bank is focused on corporate and affluent retail customers. Thanks to FINAS web CRM and the integration of other applications using interfaces, the staff of BW-Bank have at all times a complete overview of customer relationships across target groups. With this, e.g. the assets of retail customers are optimally displayed. Furthermore, BRAIN FORCE Financial Solutions' specialists delivered a tailored solution especially for corporate customers. The account executives benefit from the ready availability of all relevant data: "These are for instance financial data or organizational structures of company groups", explains Ms. Michaelis. "With this information, we have an excellent survey of customer relationships."

Enhanced customer relationships

If a contract for a product expires, various asset management systems generate To Do's which are entered in the To Do lists of account executives. Using this data, the bank employees can convince the customer to extend the contract or suggest an alternative product which will generate more customer retention. This process was implemented e.g. for expiring credit agreements in the credit processing system as well as for fixed deposits that become due and for complaint management.



The clear and intuitive To Do list generates more customer retention

High degree of user friendliness

Thanks to the web-based browser solution as well as the optimized surface and menu navigation, account executives can navigate more easily and also faster. "With this, the system performance has been enhanced", comments the team leader. "Also, the solution is self explanatory and intuitive. This can be seen from the users' positive feedback."

Excellent cooperation in the project

The cooperation between BRAIN FORCE Financial Solutions and BW-Bank worked out excellently. This was an important prerequisite to complete the project in only just one year. "A perfect project management on both sides as well as very good communication made this possible. For example, the steering committee did not need to escalate things or hold crisis discussions as is often the case." In the eyes of Ms. Michaelis, other advantages are the excellent value for money and the possibility as a pilot customer of implementing various solutions to cater for individual requirements. What's more: "The specialists of BRAIN FORCE Financial Solutions displayed high flexibility when it came to comply with our wishes or agree on meeting dates – this was more than great!"



Claudia Michaelis, team leader of BW-Bank's sales systems division

Baden-Württembergische Bank AG

BW-Bank is the largest private commercial bank in the Federal Land of Baden-Wuerttemberg, focusing on medium-sized corporate and affluent retail customers.

Besides their headquarters in Stuttgart, they have 53 branches in South West Germany as well as in Dresden, Leipzig, Halle, on the Channel Island of Guernsey and in Hong Kong. Besides, they run a stock exchange office in Frankfurt/Main. They have three operational foreign subsidiaries in Zurich, Dublin and Hong Kong.

On December 31, 2004, customer deposits were EUR 13.6 billion. With a balance sheet total of EUR 28.2 billion, they achieved a transaction volume of EUR 29.3 billion.