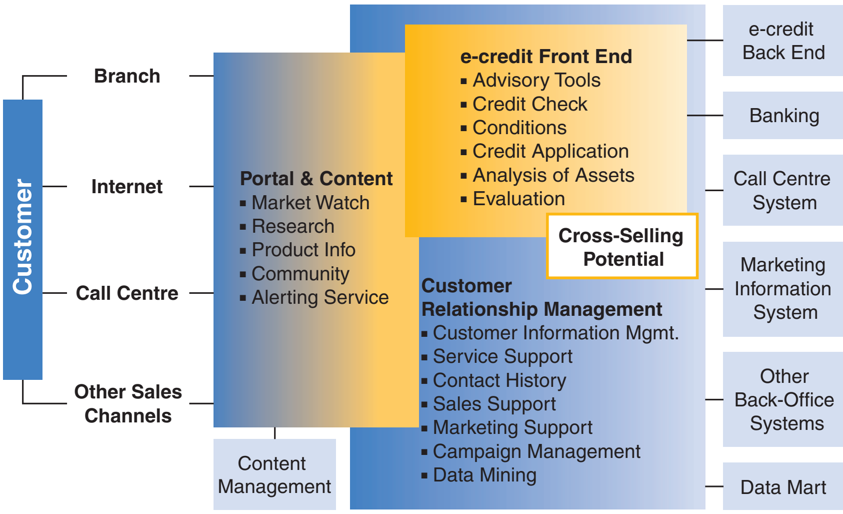
Profit With e-credit Solutions

Make online banking profitable



Internet-based sales with standardised credit processes

As a financial services provider who wants to re-engineer processes in the credit sector or redefine credit processes (e.g. within the framework of a merger), which requires open, innovative systems, you will profit from an e-credit solution in much the same way as financial institutes who are planning new distribution channels for financing on the Internet or are looking for time-to-market solutions for shorter product development cycles. Operators of e-marketplaces can offer their trading partners more liquidity.

Highlights

- ***Reduction of the processing costs in the standardised private customer and corporate customer credit segments***
- ***Greater purchasing potential in marketplaces and higher liquidity of sellers***
- ***Shorter product development cycles for time-to-market solutions***
- ***More efficient credit process through industrialisation of credit business and setup of a credit factory***

The e-credit market

Online loans are still only rarely offered in electronic markets; online financing frequently only consists of credit cards or open credit limits. Leading e-marketplaces and banks have identified considerable potential for the granting of online loans, in particular for standardised company loans up to approx. € 250,000. Loan agreements of this kind with small and medium-sized companies account for up to 80% of all bank loans.

Online financing expands purchasing options (buy now — pay later); e-credit solutions increase the purchasing potential of companies and the sellers receive payments immediately, raising cash flow and working capital levels.

The advantages of e-credit solutions

With the standardisation and automation of loans, above all to smaller companies, processing costs of up to € 1500 per loan can be saved. e-credit solutions also provide measurable advantages in standardised private customer business and real estate financing.

Qualified employees can be relieved of routine activities, and auditing security can be increased. This enables you to concentrate more intensively on identifying risk potential and acquiring customers. In spite of a high degree of automation, you can continue to structure your loan policy on an individual basis.

With e-credit solutions, e-marketplaces can integrate financing in the transaction process and reduce the risks involved with anonymous trading partners. The greater purchasing power of buyers clears the way for greater purchasing volumes and offers sellers better liquidity.

Your e-credit solution from IBM
Using the IBM Global Services Method, we work together with you to develop steps to 'industrialise' your credit processes. We support you in the development of a strategic vision, in the analysis of processes and weaknesses, and in the definition of the business case. Together, we define the target processes and business architecture of a loan factory, and set up the roadmap for implementation.

On the basis of a *Business Process Map*, we derive the effects of optimised credit processes and thus benefits for your company. In doing so, we use tools that enable us, for example, to measure the throughput time of a credit process before and after the redesign. If you wish, we will also take over operation of your solution.

IBM and Business Partners
In our partnership with IMMO-DATA AG and BAI, we combine our skills and experience with the flexibility and quality of partner products — to your benefit.

Business Architects (BAI)
BAI offers reusable loan business components and models for the development of integrated loan systems. These solutions are suitable for 'component-based development'.

IMMO-DATA AG
As a leading provider of solutions for financial and real estate consulting in Germany, IMMO-DATA provides products for the entire credit sector (e.g. loan processing and handling systems, real estate pricing and evaluation systems, object data information systems). These solutions have interfaces to scoring, object data, CRM and SAP systems.

For more information
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BISEE037 (01/02) SG
IBM Form GT12-6051-00 (01/2002)