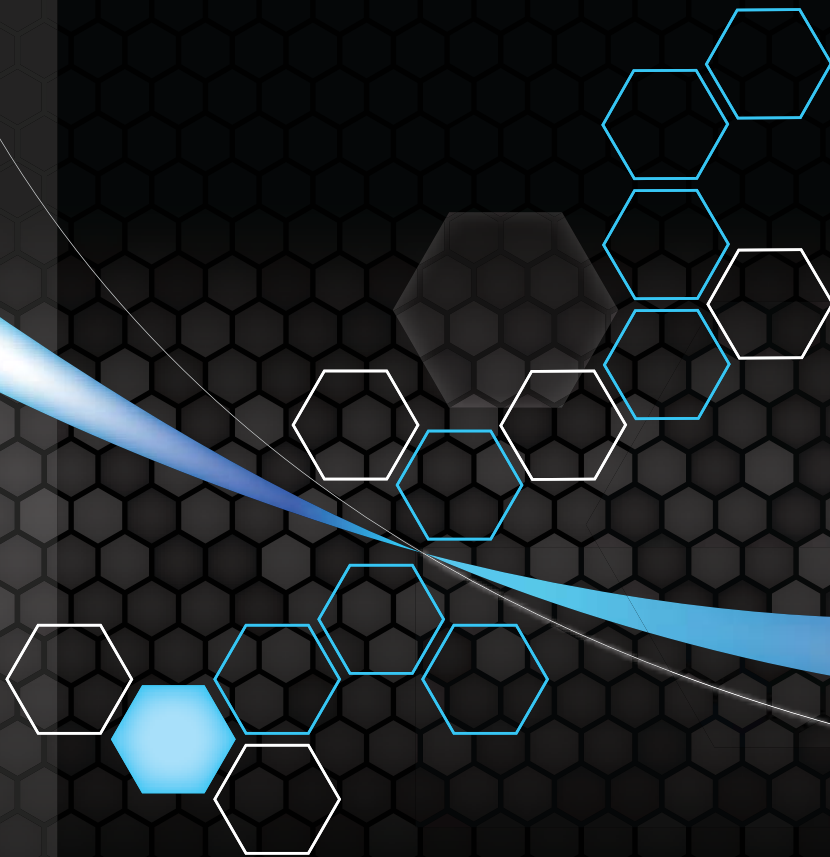




# Ramco Co-creates an Integrated Small Business and Commercial Lending Solution for a Leading Regional US Bank



## Ramco: Co-creation is at the core of everything we do

Ramco Systems, a leading provider of flexible business and technology solutions, helps Global 2000 companies innovate and win. Its uniquely collaborative co-creation process results in enterprise solutions that fit like a glove, and integrate seamlessly with any other technology systems, platforms and applications.

With complete end-to-end integration of business processes, a system that dynamically adapts to business process changes, and actionable business intelligence that reveals the impact of those changes in real time, corporate leaders can now enjoy the freedom to focus on their business rather than its technology. Leveraging a growing repository of over 1,000 re-usable enterprise class components for rapid implementation, and its revolutionary transaction and analytics platform, Ramco delivers true business process flexibility and operational change-on-demand to more than 450 customers worldwide.

## Co-creating with a regional bank for aggressive growth and expansion

Ramco had the opportunity to leverage core competencies in the banking sector with a regional financial services provider offering a diversified portfolio of financial services, including business and personal banking, wealth management and estate planning, and investments. With over 450 branches across the US, sound profitability and excellent financial returns, the bank has an asset base of \$50 billion and growing.

This large retail bank was positioning itself as “America’s Most Convenient Bank” and really wanted to deliver. The aim was to strengthen the bank’s competitive position to achieve an expansion goal of 700 branches and \$100 billion in assets by 2009. In order to do this, they would need to provide a correspondingly unique customer

experience—a truly differentiated banking experience for their customers. This meant having the ability to quickly respond to customer inquiries, decreasing the time required to process loans, and being able to recognize opportunities to cross-sell credit to existing customers.

The company knew that accomplishing these goals would require a very flexible IT infrastructure. They needed a solution for commercial and small business lending that would enable them to process and manage loans of all sizes. And they needed a solution that would dramatically improve workflow efficiencies in order to facilitate such aggressive growth, and also ensure the best customer experience. Specifically, the solution needed to:

- Consolidate all available data into a single view of the customer
- Be able to monitor operations in near-real-time
- Streamline and integrate fragmented business processes
- Reduce redundant data entry
- Improve control over processes and be able to adapt to changing and evolving business conditions
- Provide an intuitive, easy-to-use interface that would ensure the highest level of user adoption

From a technical standpoint, the bank needed the ability to handle high volumes of data to accommodate their growing customer base and operations. To ensure that loan processing could be handled at the ultimate level of efficiency, they would need to connect all of their disparate legacy systems for seamless data flow. Additionally, they needed to:

- Accommodate 2,500 users across multiple locations
- Have a system that would be supported by all vendors (many of their existing systems were not)
- Reduce the total number of existing systems and applications

# Co-create. Innovate. Win.

## Becoming “America’s Most Convenient Bank”

From the beginning, Ramco worked closely with this financial services leader to clearly determine the success factors for implementing the right solution. Factors such as top management commitment, an extensive scoping process to understand the nuances of the business, detailed modeling of future business processes and prototyping, and well-documented solution requirements would all be essential. Scenario testing with customer-provided data, a well-managed change request process, and benchmark testing of performance under various volume and concurrent usage situations were also part of the path to success.

With these factors identified and extensive due-diligence completed, Ramco was able to deliver a glove-fit solution.

Key solution highlights included:

- Completely custom end-to-end browser-based solution with 8,000 function points\*
- Single view of all of the relationships with a customer
- A “Business Cockpit” enabling the users to get a 360-degree view of all the processes and documents involved in the loan process
- Integrated business systems for lead generation, lead qualification, entity management and opportunity management; portfolio management, relationship management, risk rating, credit reports generation, creation and monitoring of watch list loans and tracking of financial covenants
- Common integrated information, communications and technology (ICT) fabric that is scalable and equipped to handle high data volumes
- Supports 18 hours x 7 days-a-week operations

## Changing, evolving, and growing through flexible business processes

In the end, what Ramco delivered was a co-created solution, able to adapt to changing and evolving business conditions. This business process flexibility enabled a true competitive differentiation and limitless growth opportunities for the bank. Delivered on a timeline aligned with business needs, the new solution has:

- Reduced the number of IT systems from 5+ to 1
- Automated the steps in the loan processing chain, minimizing errors and reducing processing time from weeks to days
- Improved the accuracy of the loan document production process enabled by accurate capture of terms and conditions within the loan origination system
- Improved the efficiency of the credit write-up process through integration of the loan origination system with financial and other back-end systems that minimizes data input requirements
- Improved the efficiency of administrative activities by centralizing all key customer and relationship information related to calling, underwriting, due diligence, etc. into a single view of the customer
- Improved the efficiency in the loan closing function through automation of closing preparation checklist process



The solution closely mirrors the business process that the bank executes and offers scalability to support new branches and increased volume, and a level of efficiency that allows “America’s Most Convenient Bank” to really deliver on their promise for each customer—no matter how large their operations scale.

### Co-Create with Us!

While this game-changing solution was uniquely developed for a major retail bank, our co-creative approach can deliver the same winning results for you, whether your business is banking, logistics, agri-trading, manufacturing, aerospace, financial services or any other industry. Visit [ramcocreate.com](http://ramcocreate.com), call **1.800.4RAMCO1** or e-mail us at [innovate@ramco.com](mailto:innovate@ramco.com) to co-create with us on your next generation enterprise class solution.

*\*Functionality and size of the solution may have changed since scoping and implementation. Function point is a unit of software size, please refer to <http://ifpug.org/> for industry definition.*