



Back Office ABN AMRO Mortgage Group Digitalized Successfully

Centralizing all back office activities to manage mortgage processing in one national service center. That's what ABN AMRO's Mortgage Division was instructed to do in 2003. From the very start, the idea was to switch to a digital document management system. This was accomplished much sooner than had been anticipated. And with a solution initially intended to be a temporary one!

ABN AMRO Mortgage Administration in Amersfoort, the Netherlands, is involved once a client has gotten final approval for a mortgage request, and all accompanying documents are complete. These documents are diverse: an assessment report, an identity check, the signed quotation, land registry information and many more. The files are delivered from the regional offices at night as a complete paper file and processed the next day. In other words, all documents are scanned and provided with bar codes and tab pages for each document type. From then, all digital information is available for the administrative organization, mid-offices and front offices.

After several years of processing mortgages digitally, we have asked ABN AMRO how it went the first few years and how the move from paper to digital processing came about. We spoke with Hans van der Poel, Project Manager at ABN AMRO Mortgage Administration, and André van den Doelen, CEO of Hyarchis.

What does your organization do exactly, besides digitalizing mortgage files?

"We work with those files", says Van der Poel. "We're responsible for the entire administrative handling of a mortgage. We transfer money to the civil-law notary, we pay contractors and we manage construction funds. In addition, we process all changes which occur during the term of a mortgage, such as interest rate changes and changes in conditions. We manage everything except from customer contact."



Hans van der Poel (AAB)



What's the main difference between how you work now and how you used to work?

"In 2003, we centralized the whole mortgage administration here in Amersfoort. Previously, there were six regions, each responsible for its own administration and each had its own paper files. That worked pretty well at the regional level. However, differences arose between the regions in terms of the procedures, and it required quite a bit of space and personnel. For business reasons, it was decided to centralize. At that time, though, we thought this was an ideal opportunity for immediately introducing a new working procedure which didn't require much paper. Otherwise, you continuously have to send all sorts of documents or files back from the central records office to the regional offices. That's not convenient and entails risks. Moreover, within the bank, we already had experience working digitally."

How did you make the switch in practice?

"We were facing a time problem. Initially, we were supposed to utilize the bank's imaging system already in place. However, that system was still under development and there were delays. It wouldn't be available for us on time. We therefore looked for a temporary solution. We started talking with Stater NV, here in Amersfoort, which manages about 30% of all Dutch mortgages for all sorts of mortgage parties. It's one of our subsidiaries, so we asked them if they could help us. They've been working Hyarchis.Net for a long time, and they also thought this would be the best application for us to work with. Hyarchis and Stater managed to implement the solution in a couple of weeks. That rapidity is really unique within a bank environment."

But you're working with a temporary solution then?

"Yes, that was originally the thought, but, thanks to the support of Stater and Hyarchis, we got off to a flying start. Everything is working so well that we decided in 2004 to continue using it. The solution we obtained with Hyarchis in a couple of weeks meets the bank's current and future requirements, including security requisites. For example, we're not allowed to install anything on our bank PC's. Thus, we've got Stater PC's here, and we're connected through a network."



Andre van der Doelen



Isn't that a complicated way to work?

André van den Doelen explains: "No, it's not. We're talking about the input side here, especially scanning. The scanners are connected to the Stater PC's within ABN AMRO's building. The Hyarchis.Net software was installed remotely, on Stater's servers. That's a result of the time pressure we faced. A reliable solution had to be found soon, so Stater said: 'We're willing to make software which we're very familiar with available on our servers. If you buy that software, we can manage it for you.' That saves a lot of training and effort, of course, because Stater's staff knows the Hyarchis.Net software like the back of their hands. Users won't need any training either. Mortgages are processed without software being installed on ABN AMRO's PC's. Everything operates with browser technology. That's a big advantage of this software."

Will the old files be digitalized, too?

Van der Poel: "We considered that, of course, but we decided not to do so. That would have created a huge mess, and what is now in the regions will remain there until everything has become obsolete. Since 2003, we've been building up a new set of files, which is much more slimmed-down than the old one. In fact, we are obligated to store records physically. We have two different sets of files for this: files for security provided documents and files for other documents. The security provided files contain documents which must be fallen back on at some point – an insurance policy which has been pledged, for example. Those types of documents will need to be digitized one day."

How did the employees handle the switch?

"Much easier than we expected. On the scanning side, a short training period was needed, but there weren't any problems. We now have four scan stations in place, which scan thousands of documents each day. That's performing very well even though the number of connected users has grown enormously since. That proved to us that the system is very scalable and user-friendly." Van den Doelen adds: "Since e-mail became commonplace, working with screens instead of pa-per has become easier. People are now used to getting information from the screen without printing it first. Younger generations never had any problem whatsoever with this. In addition, we had the advantage here of making a completely new start. Everything was new: the organization, the building, the procedure."



What do you believe are the most important advantages of the new procedure?

Van der Poel doesn't hesitate: "Efficiency, convenience, no stress, a good overview and vast control. You know exactly where the information is and you can access it instantly. Nobody keeps information and documents on his or her desk. The new procedure ensures that information is provided fast and in high quality which improves our service level significantly. That's much more important than any efficiency benefits. The biggest compliment for Hyarchis.Net is that nobody talks about it. It simply works, just as it should be."

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