

IBM Software Demos
DB2 Content Management Mortgage Application

1a

In this demonstration we see how an online bank uses IBM Workplace, DB2 Content Management and DB2 databases to increase automation, improve process efficiency and provide information insight on demand to increase customer satisfaction, save money and drive revenue.

1b <0:20>

Finance Corp selected IBM software to deliver an on demand banking solution that provides integrated, consistent information and services to their customers across multiple channels. This solution provides employees with enhanced capabilities for customer responsiveness, leading to stronger relationships and increased cross-sales of products and services.

1c <0:43>

Mary is in the process of buying a new home, and needs to apply for a mortgage. She is already a Finance Corp customer, and begins her search at the company web site

2a <0:55>

Using Finance Corp's streamlined mortgage process, Mary accesses an online mortgage application and completes the form. Finance Corp uses an XML based e-forms solution that is integrated with the IBM DB2 Content Management platform.

2b<1:13>

This e-forms solution lets Finance Corp develop, manage and electronically deliver forms across the organization and beyond, supporting the bank's application, claim, and request processes. With this solution, Finance Corp has faster access to information, higher data accuracy, reduced operational costs and improved customer service.

2c <1:41>

Completed forms are stored in the content management system to be leveraged across internal Finance Corp workgroups and business processes.

2d<1:51>

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Finance Corp uses IBM DB2 Content Management software to trigger a workflow process, when Mary electronically submits her application. This automatically sends her a confirmation e-mail.

<Transition>

3a<2:05>

Mary opens the confirmation and notices a request for additional information to support her loan application. She needs to fax an automatic withdrawal authorization form and an employment verification letter which is attached to the email.

3b<2:23>

Finance Corp's on demand banking solution uses a capture subsystem to import documents, letters, and images, which are transformed and stored as digital content. This subsystem also manages incoming and outgoing communications, including email and faxes. The employment verification fax from Mary's employer will be captured and stored in the content management system.

<Transition>

4a<2:49>

Tom, Mary's loan officer, has received an email indicating that Mary's employment verification letter has been sent. He uses Finance Corp's WebSphere Portal based intranet to process her loan application. Selecting "Loan Content", He brings up Mary's application and searches for her employment verification letter.

4b<3:12>

Information in the content management system, can be "indexed" or "filed" in individual folders. Tom finds the electronic copy of the faxed letter, and adds the attributes - in this case her email address- to assign the document to Mary's folder.

<Transition>

5a<3:30>

To continue processing Mary's application, Tom navigates to the "Application Review" page, to view her online Mortgage Application, and the associated documentation. The DB2 Content Management system makes it easy to retrieve and view all of the related documentation. Tom has all the information he needs to evaluate and process her loan in one place.

5b<3:54>

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Forms are stored in their native format or converted to a TIFF image and displayed by the appropriate viewer. The use of WebSphere MQ Workflow ensures speedy processing of Mary's loan application according to Finance Corp's business processes.

5c <4:11>

At this point, Tom reviews the Corporate Policies associated with Loan Approvals. The content management system stores company-wide policy documents, ensuring that everyone in the organization has secure, quick access to consistent information on company procedures and regulations. The IBM DB2 Content Management platform manages a wide variety of information, including documents, audios, and videos. Tom learns that he needs to review Mary's canceled checks and loan history.

5d <4:46>

With the tight integration provided by the portal and content management systems, Tom easily initiates a search and receives a list of Mary's check images. Each check can be opened and viewed individually. Finance Corp uses DB2 Content Manager OnDemand to store scanned documents and provide quick retrieval.

5e <5:11>

Tom performs another search to retrieve information about Mary's prior transactions. Her loan activity and payment history can be searched and reviewed online.

5f <5:25>

Based on the results of his review and Mary's excellent rating, Tom decides to approve Mary's loan. From the portal, Tom uses Workflow to accept the loan package. The integrated workflow process moves to the next step, automatically sending Mary an e-mail, congratulating her on her loan approval.

<Transition>

6a <5:50>

IBM workplace, DB2 Content Management and DB2 database solutions deliver streamlined access to vital business information across the organization, connecting people and processes with information, in a single user interface. People get the information they need, when they need it, for insight on demand. IBM solutions provide increased productivity, efficiency and responsiveness where they have the most impact: - the bottom line.