

BRFKREDIT'S INTERNAL CUSTOMER ADVICE PORTAL

New customer advice system streamlines service and boosts sales for BRFkredit

Back in 2006, BRFkredit was working on an out-of-date platform with multiple customer advice systems, and was experiencing serious productivity issues as a result. So in 2007, they decided to revamp their processes and combine all of their systems into one portal – and they asked NNIT to develop the right solution.

Deputy Director of BRFkredit's sales department, Tom Palving, explains why. "We chose NNIT for two reasons. Firstly, NNIT had a strong methodology that was developed working with the pharmaceutical industry," he says. "Secondly, the sales phase was characterised by a team spirit, commitment and professionalism that we didn't experience with their competitors."

THE CHALLENGE:

Making mortgages customer-friendly

When homeowners want to re-mortgage their property, they call BRFkredit and speak with one of the company's financial advisers. The adviser asks a series of financial questions, designed to ascertain the exact financial situation of the homeowner.

But BRFkredit's financial advisers were using a number of different IT systems to carry out their day-to-day work and assist customers. Not only was this resource intensive, but it also prolonged the consulting process and could lead to inconsistencies in the company's customer advice. The answer was a one-stop customer advice portal.



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NNIT's account manager for BRFkredit, Finn Brandi, explains, "A new one-stop portal was the only way to simplify the process for BRFkredit's advisers. It would also ensure that every customer that called them got the same information, was asked the right questions – and received the best possible advice."

As the portal was designed with BRFkredit's customers in mind, it had to put customer service needs first. But BRFkredit works in a highly regulated industry, so the portal also needed to take regulatory concerns into account. Tom explains how this worked in practice. "We were facing the challenge of regulatory requirements that demanded increased documentation of our sales and consulting processes. But we also wanted our solution to be based on customer needs, so we waited to discuss the technical details concerning mortgage credit until the final phases."

THE SOLUTION:

One portal, one message

NNIT's Microsoft Solutions team began the technical implementation of BRFkredit's internal customer advice portal, called BOSS, in early 2008. Using the Microsoft .NET framework, NNIT took over and expanded one of the company's existing applications, incorporating a number of business-critical sub-processes that could then replace their old customer advice systems. At the same time, the team enhanced the quality of the application's existing elements.

The new portal puts all the data from BRFkredit's various systems in one place. It guides the company's financial advisers through the consulting process by prompting specific customer questions, and advisers use it to manage and document all stages of their dialogue with customers.

Finn describes it like this: "The BOSS application is designed for client advisers. It facilitates

Conscience driven. Value adding

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a uniform process to ensure that customer advisers, who typically have different competences, give consistent advice. The functionality is based on different sub-processes, so it identifies customer needs, identifies the best solution and eventually concludes a legally binding agreement between the customer and BRFkredit."

THE RESULT:

An efficient and scalable way to boost sales

The streamlined process and new cohesive user interface ensure that BRFkredit's customer advisers are more efficient in their everyday work. In fact, the company has experienced a 20 percent increase in overall efficiency since implementing the portal, which means that advisers now have the time they need for excellent service and consulting.

"The system enables BRFkredit's financial advisers to give fast and accurate advice to customers," says Finn. "Everyone in BRFkredit who deals with customers now uses the system, and in the future they can add more functionality in order to make it useful for every department - and maybe even the company's partners."

Tom agrees. "We now have a solution that works well and is scalable, so it can be expanded to include more requirements," he explains. "And that's vital for us, as new consumer protection regulations are always being introduced in the financial market."

The portal went live at the end of 2009 - on time and on budget. Tom and his team were very pleased with the project. "NNIT put together an extremely skilled team," he says. "And with the right people you can go a long way."

Since going live, the portal's had a positive effect on the company's business. Because of the simple and easily managed process, more consultants are now able to proceed further along the re-mortgaging process than before. In fact, since introducing the portal, BRFkredit has experienced a higher sales success rate than ever before.

ABOUT BRFKREDIT

BRFkredit is an independent Danish mortgage credit institution that offers financial advice and loans to private and corporate customers in the field of real estate. Through BRFkredit, customers can re-mortgage their homes, commercial properties and subsidised housing.

ABOUT BRFKREDIT'S INTERNAL CUSTOMER ADVICE PORTAL

- Flexible Microsoft .NET framework
- A single portal for all customer dialogue
- Easy to learn
- Increased efficiency by 20 percent
- Includes:
 - Custom built web-services
 - BizTalk
 - Lotus Notes based workflow
- Microsoft Host Integration server

For further information

Please contact us at nnitcontact@nnit.com to learn more about the case or our portal solutions.

ABOUT NNIT

NNIT is an international IT service provider offering IT consulting and the development, implementation and outsourcing of IT services for regulated industries. We create value for our clients by treating their IT as if it were our own. We use IT to support our clients' daily operations and help them achieve their business goals. Owned by Novo Nordisk, NNIT employs about 1400 people. In 2009 the turnover exceeded €213 million.

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