

Best in class — Automotive financing with ECM from SER

● CUSTOMER STORY





With the introduction of the “digital dealership record”, a long-held dream has finally come true for the management board at FCA Bank. Chairman Klaus Bentz took up a cordless screwdriver to dismantle the empty filing cabinets himself.

Management Summary

The chairman of the management board takes apart filing cabinets himself and drinks a toast to the end of the file storage system with the entire dealership financing department! With this unusual act, management and employees celebrated the implementation of the electronic dealership record – another milestone in the digitisation strategy that FCA Bank and SER have been cultivating together for many years.

The two key customer groups for FCA Bank are private car buyers and car dealerships for the brands Alfa Romeo, Fiat, Lancia, Jeep®, Fiat Professional, Abarth, Ferrari, Maserati, Jaguar and Land Rover, as well as caravan and motor home dealerships for the brands Bürstner, Carado, Dethleffs, Hymer, Laika, LMC, Niesmann+Bischoff, Sunlight and 3DOG. These

customer groups are looked after by specialised departments. Until 2014, employees in the dealership financing department were still living in the “paper world”. For them, the implementation of the electronic dealership record heralded the start of a new era. Dealership contracts are now processed entirely electronically via the dealership record.

Employees responsible for end customer care have been using the electronic archive and DMS from SER since 1996. In 2014, it was time for them to switch to the latest product generation – Doxis. The changeover was carried out without loss of service, and employees can now benefit from the modern interfaces of the SER software and the extended range of functions.



The project at a glance	
AREA OF APPLICATION	Electronic document management and e-records for vehicle financing
CUSTOMER	FCA Bank Deutschland GmbH
INDUSTRY	Financing solutions for the automotive sector, for the car brands Alfa Romeo, Fiat, Lancia, Jeep®, Fiat Professional, Abarth, Ferrari, Maserati, Jaguar and Land Rover, as well as caravan and motor home dealers for the brands Bürstner, Carado, Dethleffs, Hymer, Laika, LMC, Niesmann+Bischoff, Sunlight and 3DOG.
COMPANY HEADQUARTER	Heilbronn
BALANCE SHEET TOTAL	2.1 billion euros (in 2014)
EMPLOYEES	248 in Germany
CUSTOMER SINCE	1996
CURRENT PROJECT	Introduction of the Doxis iECM suite and SAP integration
SER SOLUTIONS	Doxis iECM modules, including those for archiving, DMS, e-records
INTEGRATION	SAP, Microsoft
VOLUME OF DOCUMENTS	17 million items of legacy data, 2,500 e-records with approx. volume of 1.5 TB. Annual increase: approx. 1 million documents
THE CHALLENGE	Introduction of SAP and Doxis migration in parallel



The company

FCA Bank Deutschland GmbH (formerly FGA Bank Germany GmbH) is among the most renowned financial services providers in the automotive sector in Germany. Its business areas include financing, leasing and insurance broking as a service provider for around 1500 dealers and a service partner of the Fiat Chrysler Automobiles Group and of Maserati, Jaguar, Land Rover and the ERWIN HYMER GROUP. The brand-specific services fulfil the requirements of the German automotive, caravan and motor home trade, which is dominated by small and medium-sized businesses. The financial institute has been an SER customer since 1996.



“Our core business should be supported by the best possible tools. Switching to the Doxis iECM suite opens up a range of new technological possibilities, such as electronic record management.”

Gudrun Otte, head of project and quality management, FCA Bank

Fiat Kredit Bank, as it was known then, realised as early as the mid-1990s that the growing deluge of paper generated by the credit and leasing business was slowing down work processes considerably, and the problem was getting worse. Converting the paper documents into microfiche format had saved space in the archives, but had not resulted in any noticeable improvements to processes. A new type of technology was needed, and so the process of digitising credit files began which has been continued constantly at FCA Bank Deutschland up to the present day. Back then, the financial services provider based in Heilbronn, Germany, opted for an electronic archive and DMS from SER – and since then, it has continually adapted its infrastructure to meet ever-increasing requirements. In 2014, it was time to change over to the latest product generation – Doxis – as, by that stage, FCA Bank Deutschland’s electronic archive housed 17 million documents with a volume of 1.5 TB!

Push for modernisation with SAP and Doxis iECM

2014 was the year of change for the FCA Bank IT infrastructure: the host-based systems that the bank had used up to then for its business transactions were getting old and should be replaced with various SAP systems. The plan was to use the changeover to Doxis from SER, which was also scheduled for 2014, as an opportunity to integrate the SER system into the leading SAP system to make it even easier for staff to access information.

Best in Class

Fiat Bank, a branch of FCA Bank Deutschland GmbH, was voted the best automotive bank in 2014 by the German Institute for Service Quality. The bank was the clear winner in the latest comparison of automotive banks in 2014, leaving its closest rivals far behind. In addition to the terms and conditions for two types of credit, the telephone service provided by the credit institutes being tested was also assessed. Fiat Bank’s top ranking is no accident: alongside the favourable terms offered to its customers, the organisation of the bank behind the scenes

also plays a huge part in its success. Good customer service requires efficient structures and staff with optimised access to information at all times. FCA Bank ensures that its brand-specific branches have the best possible information infrastructure. That is why it has relied on Enterprise Content Management software from SER for almost 20 years.

Implementation of SAP and Doxis in 2 stages



- 01 SAP go-live on 1st April 2014 for Austria,
- 02 SAP go-live on 1st October 2014 for Germany in Heilbronn

At the same time as each stage of the SAP implementation, the Doxis system also went live with the corresponding processes such as document entry, external scanning, SAP connection and fax archivingung

The integration of Doxis into SAP concerns the SAP systems CRM, BS and ECC. Outgoing documents are “printed” from the SAP system to the Doxis archive via the ArchiveLink and HTTP Content Server interfaces. Separate Content Repositories are set up in Doxis for the SAP modules and the country-specific systems for Germany and Austria. As well as using the Doxis winCube client, archived documents can also be found via the FCA Bank-specific SAP application for Customer Relationship Management (CRM). The centralised history of a contract contains all information and business transactions that have accumulated over the term of the contract. Users can click a link to open the winCube client in order to load the relevant document in the viewer. Meanwhile, staff work directly from their SAP application (referred to as S@RA). Comprehensive integration with SAP is the linchpin of the IT system.

Implementation of Doxis into end customer business

Originally, the existing SER archive was primarily used to store paper documents and host CI documents for business relating to end customers. In the case of FCA Bank Deutschland, its end customers are private car buyers who take out a loan or a lease contract with the relevant brand bank in order to purchase a car. As well as transferring 17 million legacy documents to the new system, the Doxis migration involved mapping special procedures such as those for fast entry of incoming documents and integrity checks for scanned documents. “The nature of our work is changing. It’s no longer simply a case of

Fast entry and integrity check

The “fast entry” function in the Doxis winCube Windows client is used initially to create a preliminary entry for documents arriving at the company. As part of this process, the staff provide incoming documents with a bar code and enter the document data and the bar code via the fast entry screen. For each scanned bar code, an open entry is created in a “database for audit-proof archiving”. The open bar codes that have been entered are sent to the service provider from this database once a day. This means that the service provider knows which documents to expect. During the scanning process, the bar codes on the documents are read and archived together with the image in the Doxis system.

When the images are transferred, the Doxis ArchiveChecker checks whether the document data and bar codes sent by the scanning service provider match the entries in the database. If they do, these documents are marked as archived in the database and the archived documents are then automatically linked with the corresponding process instances in the SAP system. This means that users can search for them directly in SAP. The paper documents are collected on a daily basis. The scanning service provider is responsible for transferring the data correctly and completely. In this way, FCA Bank has created a reliable process for digitising documents. The paper documents are destroyed after six weeks.



Fiat 500L Trekking



Alfa Romeo 4C

automating processes, but also of monitoring these automated processes,” says Gudrun Otte, head of project and quality management at FCA Bank Deutschland, explaining the increased IT requirements. At FCA Bank, all paper documents are scanned by an external service provider, which means that there is a delay before they are archived. An IT-controlled procedure must ensure that all relevant paper documents received by the company also reach the service provider and are scanned successfully. The changeover from the old SER system to the new one was carried out without loss of service, meaning that the FCA Bank employees were able to continue their work uninterrupted. To make this possible, the legacy system continued to operate until the new system had been set up. After a brief period where the two systems ran in parallel, the switch was flicked and the employees carried on working with Doxis.

“Our core business should be supported by the best possible tools,” says Gudrun Otte, describing the strategy of FCA Bank Deutschland GmbH. “Switching to the Doxis iECM suite opens up a range of new technological possibilities, such as electronic records management.”



Lancia Voyager



The Doxis project team – comprising SER and FCA Bank employees – celebrates the dealership record going live



“We wouldn’t be able to function without DMS any more.”

Angelika Lang, project manager in the project and quality management team, FCA Bank

Fax-to-email

Incoming fax messages are also processed automatically at FCA Bank. The bank receives several hundred faxes every day. Faxes are still widely used by both end customers and dealerships. Incoming faxes are automatically forwarded to a central mailbox for emails via a fax-to-email service. The Doxis Inbound Center Email Importer imports the emails at regular intervals and archives them in the

“Received faxes” repository in the Doxis archive. The staff search for new faxes via the Doxis winCube client and index them using a fast entry screen with information regarding the system, contract number, partner number, etc. They then assign the fax to an end customer contract or dealership record, for example.

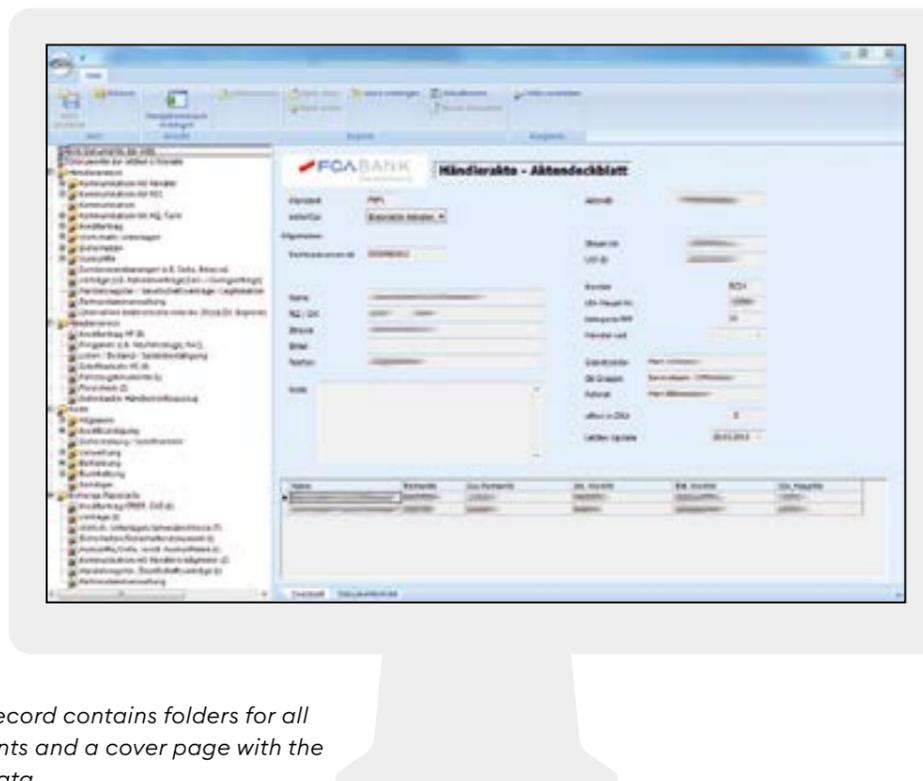
“A dream come true”: the digital dealership record

As Klaus Bentz, chairman of the management board, took up a cordless screwdriver to dismantle the empty filing cabinets following the completion of the “digital dealership record” project, a long-held dream finally came true for the management board. The management had long imagined paperless offices in the dealership financing department, with all process instances processed electronically. With the implementation of the Doxis dealership record, this finally became a reality. The filing cabinets were empty and could be dismantled and transported away. It was a very different picture in the department before that: around 2,500 dealership files and folders containing loan securities were packed into the filing cabinets. At that stage, only the annual accounts and a few documents from the areas of dealership service and used car financing were digitised. There were also dealership related digital documents which were stored in the file system using a separate structure. The FCA Bank “digital dealership record” was implemented on the basis of Doxis Records Management. The aim of the application was to digitise the paper files

At a small ceremony to celebrate the dealer record going live, Klaus Bentz – chairman of the management board (left) – and the employees from the dealer financing department set about dismantling the now redundant filing cabinets themselves.



and to process all documents accumulated over the course of the business process in a digital format in future. Today, in addition to the scanned paper documents, electronic documents such as emails, PDFs and Office documents are grouped into one dealership record. Gudrun Otte is certainly convinced: “The digital dealership record is currently one of the most modern software solutions that we use.”



The dealership record contains folders for all kinds of documents and a cover page with the key dealership data



Range Rover Sport



“Our colleagues realised very quickly that paperless offices have many advantages.”

Angelika Lang, FCA Bank

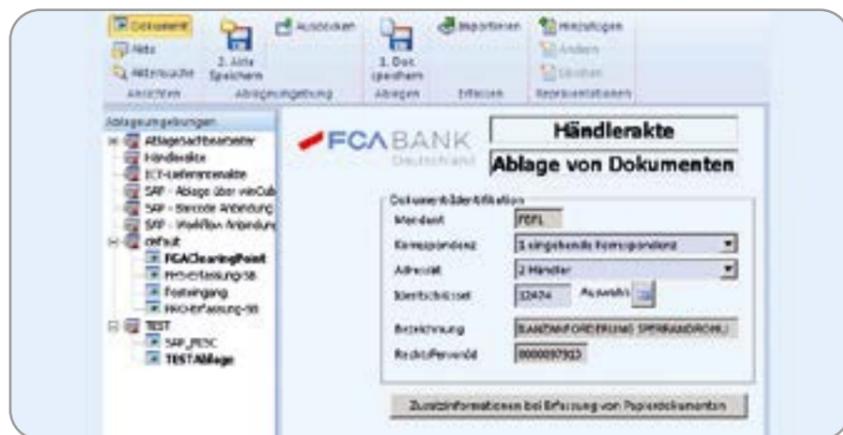


“In actual fact, the Doxis client is always open on everyone’s screens.”

Gudrun Otte, FCA Bank

The employees in the dealership financing department have moved successfully into a new, digital era, despite the fact that some of them were more “IT-savvy” than others before the changeover. Angelika Lang, project manager in the project and quality management team at FCA Bank, recalls reservations on the part of certain colleagues towards the idea of a paperless office. “But the advantages of electronic document editing won them over pretty quickly,” says Angelika Lang. “Working with electronic documents is very convenient. And if you need

a record, you don’t need to stand up, go over to the cabinets and search for the right one any more. Even the most sceptical of my colleagues were happy about that.” Above all, the fact that several users can access a record at the same time was what really won over the employees. “Before, you always used to hear people asking ‘Who’s got the file? Colleague X or colleague Y?’ We don’t have that problem any more,” says Gudrun Otte happily. The company already intends to extend the electronic record solution further.



A clearly arranged filing dialogue ensures that new documents can be assigned to the right record quickly



Maserati Ghibli



Jeep® Grand Cherokee

Conclusion

Around 170 employees in the fields of receivables management, customer service, dealership financing and the legal department at FCA Bank work with DMS from SER. The external call centre has read-only access to the archive so that staff can respond competently to customer queries. "In actual fact, the Doxis winCube client is always open on everyone's screens," says Gudrun Otte, confirming the importance of the SER solution for employees' day-to-day work. It is highly integrated into the business processes and provides the best possible support, particularly for the customer service staff who now have access to all of the contract-related documents – such as contract confirmations or customer correspondence – when giving advice over the telephone.

The company has a close collaborative relationship with SER which is based on a foundation of trust. "SER has been a loyal companion of our company for many years," emphasises Gudrun Otte. "We know that we are in good hands with our project manager at SER," adds Angelika Lang. "Whatever's going on, we are always given in-depth information and are never left in the lurch." The many years of fruitful collaboration have been based on the shared desire to find the best possible IT solutions to meet the ever-changing requirements of the banking business and to implement them successfully. "We are a bank. We're not an IT company. If we had all of the expertise in-house, there would be a risk that we would dissipate our energies. That's why we rely on SER as an expert solution partner for our ECM projects," emphasises the head of project and quality management. "Without this in-depth support, our setup would be nowhere near as efficient."

The project managers at FCA Bank and the experts at SER are certainly not in danger of running out of ideas for further process improvements. "We still have a number of ideas for ways we could use our system in the future," reports Angelika Lang. Email archiving, Office integration and workflow support for approval processes are just some of the topics on the wishlist.



Jaguar F-Type

ECM projects at FCA Bank (selection)

- Electronic archiving of documents relating to end customers since 1996
- New electronic dealership record introduced in 2014
- Fax processing (fax-to-email)
- Archiving valuation reports for returned cars
- October to December 2014: Processing reclaims for processing fees in accordance with a ruling from the German Federal Court of Justice (BGH) (bulk processing)
- Archiving standard letters from Microsoft Word (bulk processing)

