

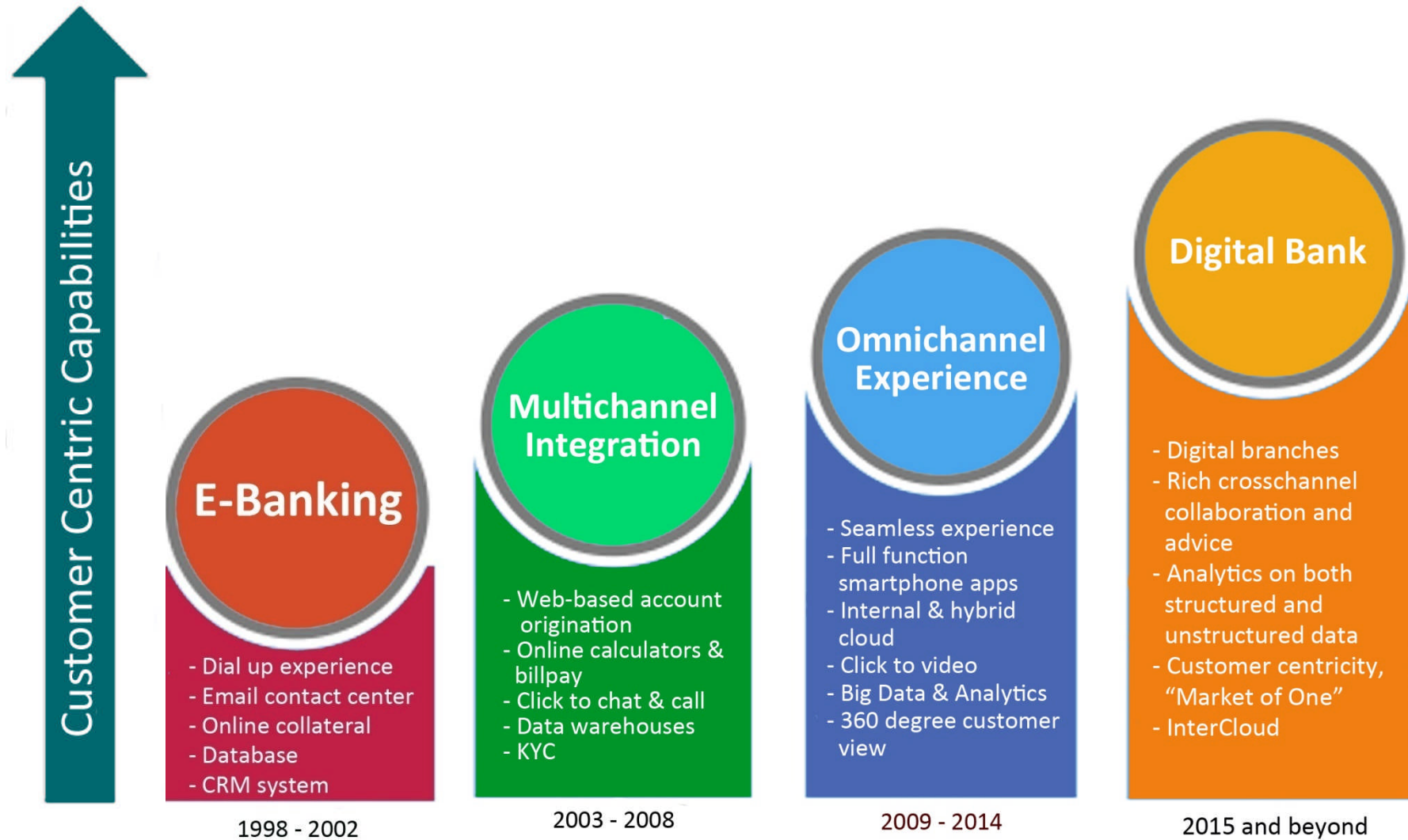
IBM Case Manager in a Mortgage Processing Scenario

Jos Olminkhof : IBM ECM

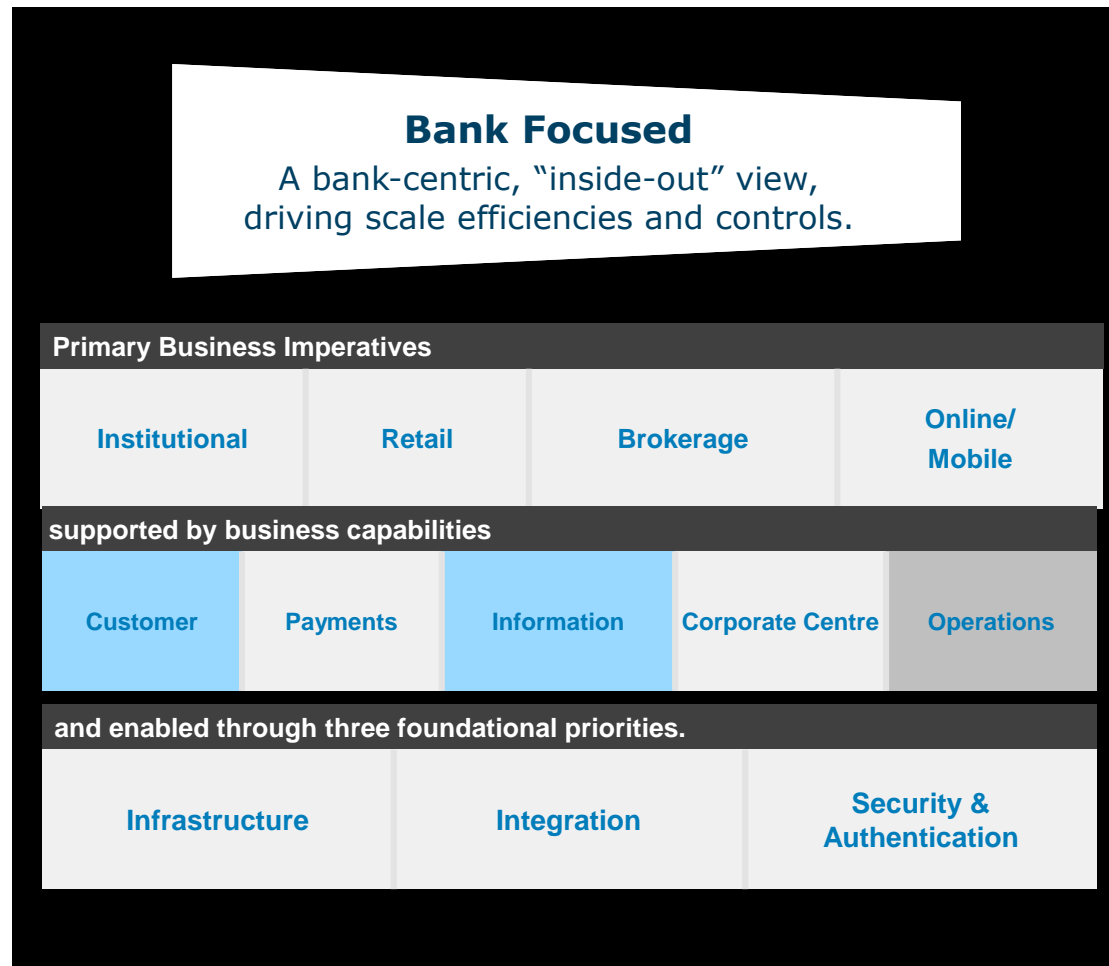
Michael Green: IBM ECM



The Evolution of the Digital Bank



Banks have always focused inward to drive cost control and efficiency

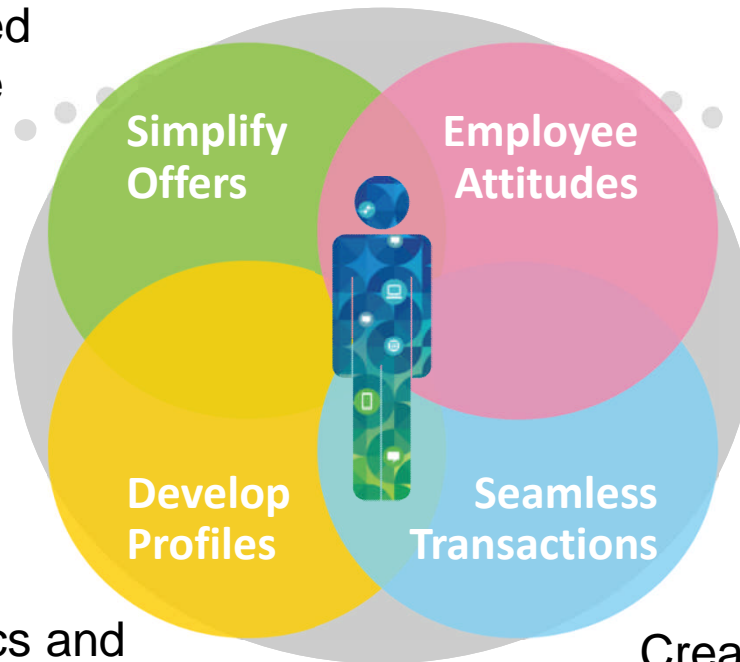


Now, they have a new priority: Customer centricity



Customer Centricity is a New Way of Acting

Service the unique need of each customer while reducing product complexity

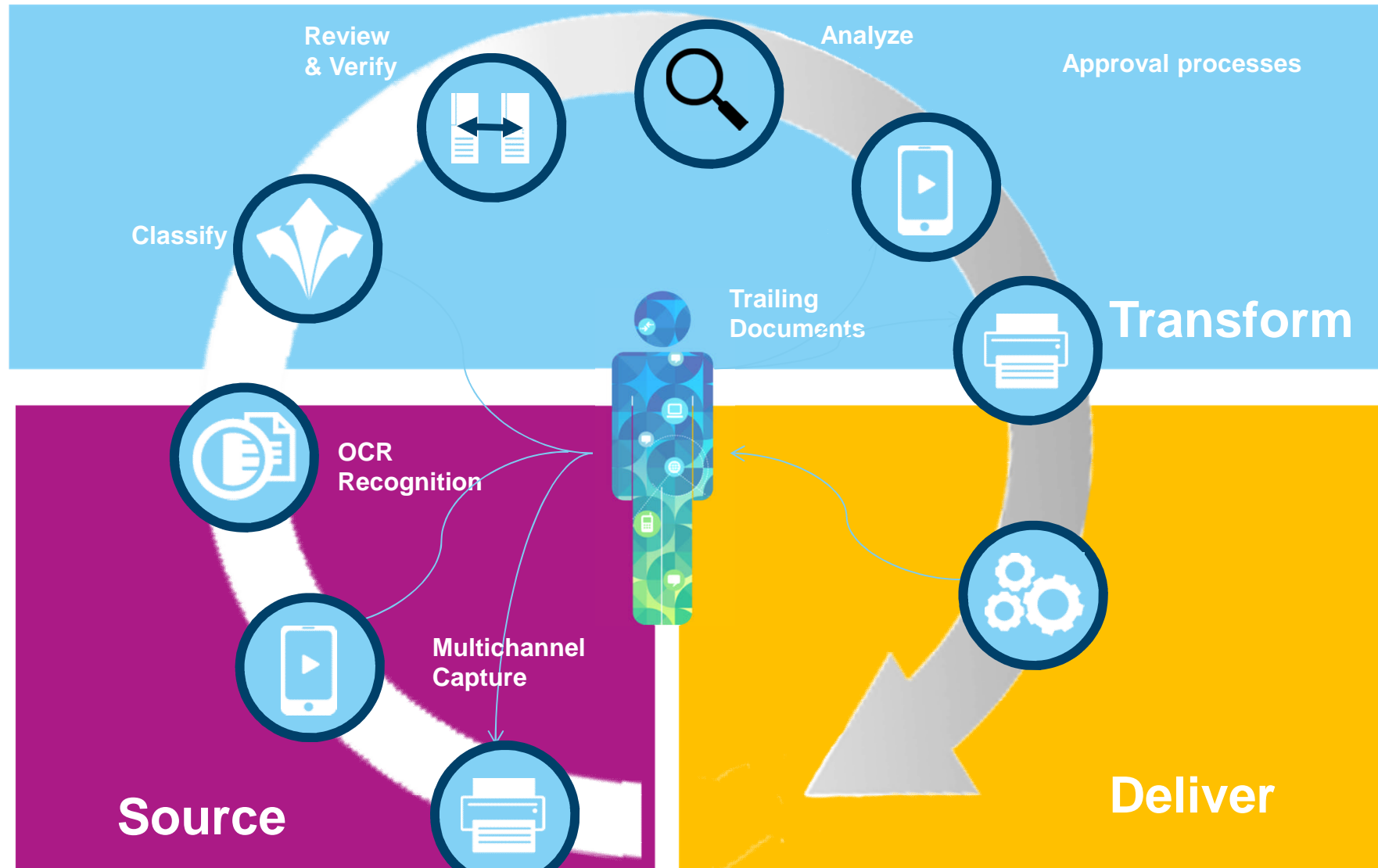


Enhanced customer service through empowering employees to focus on rapid resolutions

Effective use of analytics and deep knowledge of customer

Creating improved customer experience with unified channels and more responsive processes and staff

Automated mortgage processing with Capture and Case Management



The right information to make the right decisions

IBM Case Manager Paula Small

Work Cases **Pre-qualification Pre-qualify** Mortgage Processing | Loan Officer

Pre-qualify | Pre-qualification [View Instructions](#)

Comments Investigate Fraud Select Mortgage Pull Credit Report Reject Process Save Close

Borrower Details **Assets and Liabilities**

Borrower Details

ID: ID Type: Driver's License
 First name: Michael Last Name: Smith
 Street Address: 123 Old Street
 City: San Francisco State: CA Zip Code: 94101
 Email: Phone: (555) 987-6543
 Business Phone: (555) 234-9438 Cell Phone: (555) 234-8365
 SSN: 710-81-2058 DOB: 12/11/1979
 Employment: Employed
 Current Address: 123 Old Street, San Francisco, CA
 Nr of Dependents 0 Last Background Check 10/31/2014

Borrower Employment Details

Employer: Agile Software Occupation: Software Engineer
 Business Address: 111 Main Street
 City: San Francisco State: CA Zip Code: 94101
 Email: m.smith@mymail.com Employer Phone: (555) 234-9400
 Date From: 08/16/07 Date to: 11/21/14 Monthly Income: 7916

Co-Borrower Details

ID: T-512-429-088-741 ID Type: Driver's License
 First name: Tina Last Name: Smith
 Employer: Rapid Hardware Monthly Income: 8416

Mortgage_Smith_20141121

Documents Tasks History

Add Add with Case Parameters Open Actions

Home

Name	Modified By	Modified On	Borrower Last Name	Borrower First I
Employment Documents	P8Admin	11/21/2014, 9:34 AM		
Financial Documents	P8Admin	11/21/2014, 9:34 AM		
Loan Documents	P8Admin	11/21/2014, 9:34 AM		
Other Documents	P8Admin	11/21/2014, 9:34 AM		
Personal Documents	P8Admin	11/21/2014, 9:34 AM		
Property Documents	P8Admin	11/21/2014, 9:34 AM		
1003irey.pdf	P8Admin	11/21/2014, 9:34 AM	Smith	Michael

Title	Borrower ID	Case Type	Case State	Modified By	Modified On
	T-512-429-088-740	Loan Processing	Working	Paula Small	11/11/2014, 11:25 AM
	T-512-429-088-740	Loan Processing	Working	P8Admin	11/11/2014, 12:42 PM

Access, view and interact with your content

IBM Case Manager | Paula Small | ?

Work | Cases | Pre-qualification Pre-qualify

Pre-qualify | Pre-qualification

Comments | Investigate Fraud | Select Mortgage

Borrower Details | Assets and Liabilities

Borrower Details

ID: T-512-429-088-740 ID Ty
 First name: Michael Last
 Street Address: 123 Old Street
 City: San Francisco State
 Email: Phor
 Business Phone: (555) 234-9438 Cell
 SSN: 710-81-2058 DOB
 Employment: Employed
 Current Address: 123 Old Street, San Francisco, CA
 Nr of Dependents 0 Last

Borrower Employment Details

Employer: Agile Software Occu
 Business Address: 111 Main Street
 City: San Francisco State
 Email: m.smith@mymail.com Emp
 Date From: 08/16/07 Date to: 11/21/14 Mon

Co-Borrower Details

ID: T-512-429-088-741 ID Ty
 First name: Tina Last
 Employer: Rapid Hardware Mont

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Michael Smith **Tina Smith**
 Borrower Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural		MA00001	MLN123
Housing Service					
Amount	Interest Rate	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):	
\$ 200,000.00	3.875 %	360		<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)			No. of Units
123 New Street, San Francisco, California, 94101			
Legal Description of Subject Property (attach description if necessary)			Year Built
TRACT NO 151 LOT 100			1971
Purpose of Loan		Property will be:	
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$ 0.00

Page 1 of 9...

Document and customer security

The screenshot displays the IBM Case Manager interface for a mortgage pre-qualification case. The document content is shown in a central pane, with various fields and sections highlighted by red boxes and numbered callouts (1-8) to illustrate security features:

- 1:** Customer Service contact information (Online, Telephone, Fax, Payments, Correspondence).
- 2:** Borrower Details sidebar (ID, First name, Street Address, City, Email, Business Phone, SSN, Employment, Current Address, Nr of Dependents).
- 3:** A redacted area in the document header, likely containing sensitive information like a Social Security Number.
- 4:** Unpaid Principal Balance (\$128,022.58).
- 5:** Total Payment (\$1,033.50).
- 6:** Activity Since Your Last Statement table.
- 7:** Interest Paid Year-to-Date (\$1,893.80).
- 8:** Escrow Balance (\$910.87).

Borrower Details:

- ID: T-512-429-088-7
- First name: Michael
- Street Address: 123 Old Street
- City: San Francisco
- Business Phone: (555) 234-9438
- SSN: 710-81-2058
- Employment: Employed
- Current Address: 123 Old Street, S
- Nr of Dependents: 0

Borrower Employment Details:

- Employer: Agile Software
- Business Address: 111 Main Street
- City: San Francisco
- Email: m.smith@mymai
- Date From: 08/16/07
- Date to:

Co-Borrower Details:

- ID: T-512-429-088-74
- First name: Tina
- Employer: Rapid Hardware

Summary:

Payment (Principal and/or Interest, Escrow)	\$1,033.50	Property Address	123 Old Street
Optional Product(s)	\$0.00	San Francisco, CA 94101	
Current Monthly Payment	\$1,033.50	Unpaid Principal Balance	\$128,022.58
Overdue Payments	\$0.00	(Contact Customer Service for you payoff balance)	
Unpaid Late Charge(s)	\$0.00	Interest Rate	5.875%
Other Charges	\$0.00	Interest Paid Year-to-Date	\$1,893.80
TOTAL PAYMENT	\$1,033.50	Taxes Paid Year-to-Date	\$5.50
		Escrow Balance	\$910.87

Activity Since Your Last Statement:

Date	Description	Total	Principal	Interest	Escrow	Late Charge	Other
03/01	PAYMENT	\$1,033.50	\$293.18	\$629.03	\$111.29		
02/01	PAYMENT	\$1,033.50	\$289.04	\$631.27	\$111.29		
01/01	PAYMENT	\$1,033.50	\$288.70	\$633.50	\$111.29		

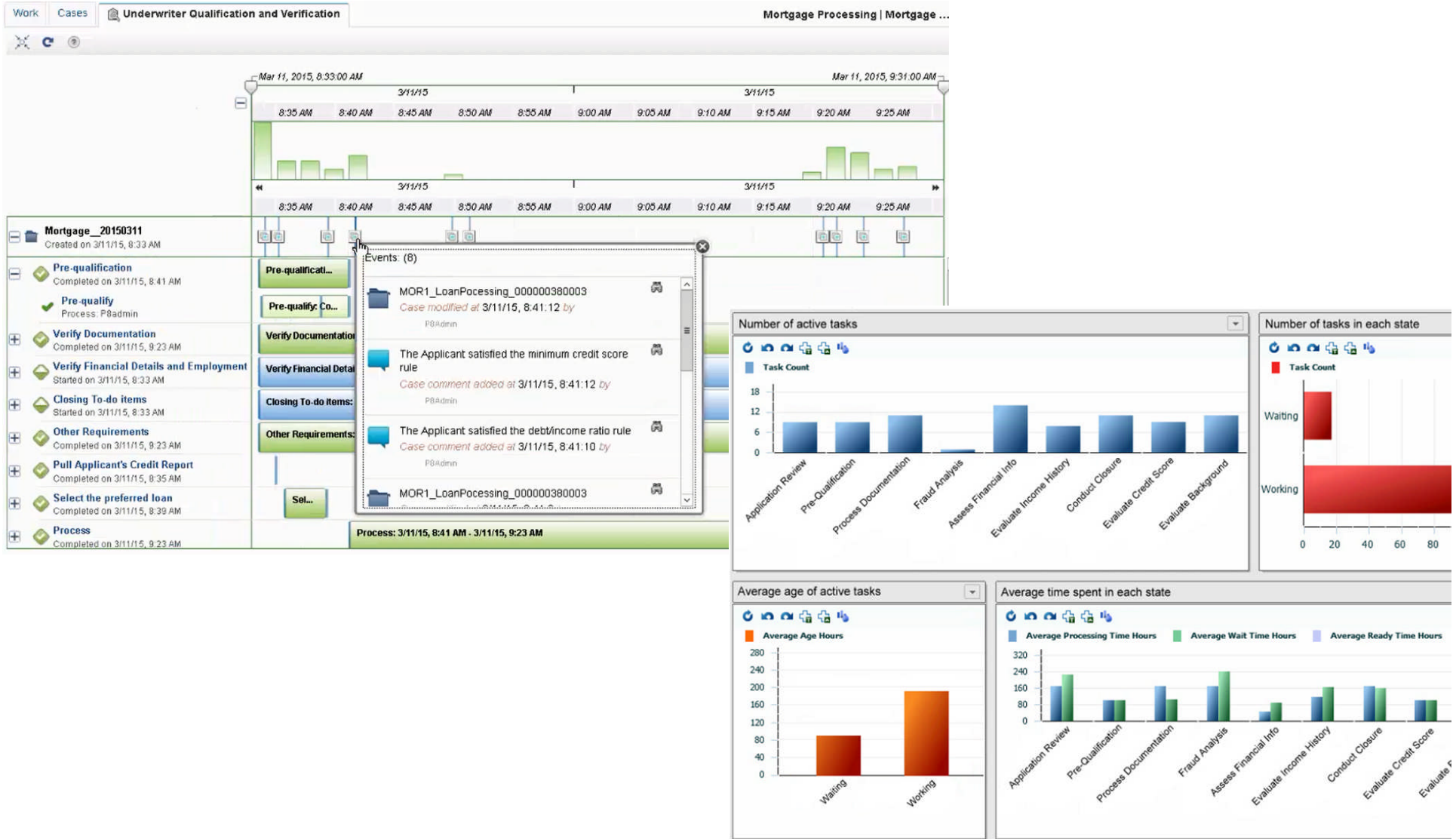
Empower employees through flexible workflows

The screenshot displays the IBM Case Manager interface for a case titled "Mortgage_Smith_20141121". The main workflow area includes buttons for "Comments", "Order Appraisal", "Order Title Search", "Pull Credit Report", "Order Documents", and "Investigate Fraud". A sidebar on the left shows a "Documents" list with categories like "Employment Documents", "Financial Documents", "Loan Documents", "Other Documents", "Personal Documents", and "Property Documents", along with specific documents like "1003 form - residential loan application". A right-hand panel shows "Appraiser" details for Ken Berwick, including phone number, license number, and address.

Name	Modified By	Mc
Employment Documents	P8Admin	11
Financial Documents	P8Admin	11
Loan Documents	P8Admin	11
Other Documents	P8Admin	11
Personal Documents	P8Admin	11
Property Documents	P8Admin	11
1003 form - residential loan application	P8Admin	11
1003irev - Residential loan Application	P8Admin	11
1003irev.pdf	P8Admin	11

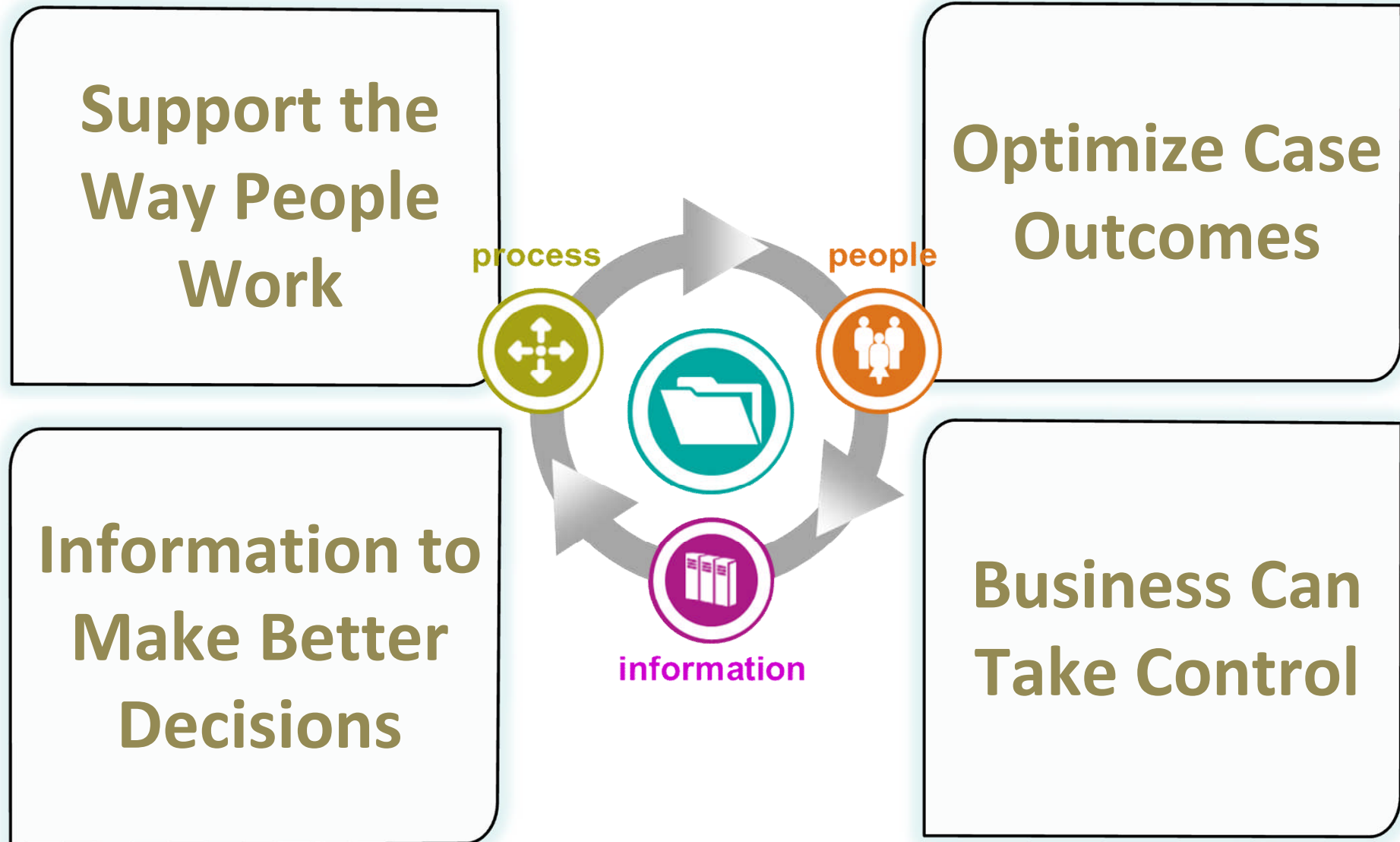
Appraiser	
First name:	Ken
Last Name:	Berwick
Phone:	(843) 532-2913
License Number:	650112345
Street Address:	46860 Hilton Dr Apt 312
City:	San Francisco
State:	CA
Zip Code:	94101

Decisions in context – leveraging analytics



DEMO

Capabilities required to address case style workloads



감사합니다 Natick
Grazie Danke Ευχαριστίες Dalu
Thank You Köszönöm
Спасибо Dank Gracias
谢谢 Merci Seé
ありがとう

Obrigado