

Hypotheke Management  
Credit Service Management

Services



Processing



Credit processes –  
Setup of credit factory:

- § Servicing for existing credit portfolios
- § Processing for new credits at various service levels
- § Retail / Commercial / all types of credits
- § Staff Loans
- § Customer support / Workout

Core Business



Value Added



Short time projects to absorb peaks in the credit business:

- § Improvement of data quality
- § Creation / operation of data rooms
- § Implementation of portfolio reporting
- § Technical support for portfolio migration and selling
- § Valuation of credit portfolios



Consulting



Consultancy for process optimization and implementation:

- § Efficiency audits
- § Cost analysis
- § Organization and implementation of portfolio migrations
- § Definitions of new interfaces
- § Implementation of credit factory

Special skills



ASP



Application Service Providing (ASP) –  
Operation of HM-processing platforms:

- § Organization / process design for customers working directly on the HM-platform
- § Digitalization and archiving of e-files

# Unique Selling Proposition (USP) Hypotheken Management



## Services

- § The platform handles full or partial processing, for all types of credits
- § ASP: HM provides the platform, the client operates it
- § Flexible life-cycle loan management (new business ... NPL / workout)
- § HM provides monitoring of the credit risk in line with all the client's requirements

## State-of-the-art IT platform

- § Workflow-assisted processing
- § Paper-free credit processing / electronic files; integrated digital archiving
- § The system covers all servicing requirements (SAP, SCHUFA, BAFIN, etc.)...
- § ... and provides credit scoring, correspondence, etc.

## Quality management

- § Process documentation / tutors
- § Change management
- § Idea management
- § Customer Satisfaction Analysis
- § Rated as "Primary Servicer" by FitchRatings (RPS 2)



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