

"Our partners' satisfaction is clearly the end result"

SOCRAM Banque: adds Bdoc to its extranet



Four years ago, credit specialist SOCRAM Banque, with its ten distribution networks, chose to decentralise the processing of applications, with the end result being the implementation of an extranet meant for its customer reception points and the integration of a performing DTP solution into its system: Bdoc Suite.



Head of DIP and workstations area

SOCRAM Banque at a glance

SOCRAM Banque, a subsidiary of ten mutual insurance companies, is one of France's major players in the credit field, and particularly in automobiles loans. The agency has ten distribution networks, with over 2,000 points of sale and 10,000 consultants. Staff: 120 salaried employees, experts in their field.

Key figures

- Over **340,000** current credit files, worth over **1.5** billion euros.
- Approximately **130,000** credit files per year.
- Between **250** and **300** document models.
- Between **6,000** and **7,000** documents batch processed through the extranet each month.
- **15,000** pages batch processed internally each month.

Benefits

- Ease of Integration.
- Automation, centralisation and homogenisation of documents.
- Greater quality, resulting in improved image.

Today, SOCRAM Banque, which was created in 1968, is one of France's major credit players. The agency distributes its offer exclusively through the distribution channels (networks, Internet, telephones...) of the mutual insurance companies of which it is a subsidiary (ten companies, for a total network of some 2,000 points of sales). Up to 2002, the system was based on pre-printed forms transmitted by the networks to the SOCRAM Banque head offices in Niort.

Real-time processing of quotes and offers

SOCRAM Banque currently provides its networks the business application (extranet) containing all credit before-sales and sales instruments.

So a DTP solution permitting real-time processing of quotes and offers first had to be found. "We wanted to allow each mutual insurance company to be able to personalise documents, and to return them directly at the reception point, while conserving the strictest control over their regulatory contents. And we wanted to be able to do this regardless of the printing peripherals available locally", explains the head of the DTP and workstations area. Moreover, deferred printings had to be batchprocessable at night. Finally, generated files had to include enveloping codes for the partner in charge of editing and mailing the documents.

Step-by-step support

"Through our technological watch, we were already aware of Business Document. Naturally, we got in touch with them again when we launched our decentralisation project." A study phase was thus initiated, meant to define the applications that would be required. "Business Document teams helped us fine-tune our specifications. It all happened rather quickly, because the products in their catalogue already suited our needs." There still remained the need to integrate Bdoc Suite into SOCRAM Banque's information system, something which was done without a hitch. "Business Document teams have always been there when we needed them; we have always found we could depend on them to provide any support we required." Naturally, the area head received training, both in design and administration. He adds, "Bdoc Suite's ergonomics is very user-friendly."

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Today, the partner companies access professional services through the SOCRAM Banque credit extranet, and print out pre-printed forms bearing their logo whose contents are managed by Bdoc Suite.

Over 250 document models

"We use between 250 and 300 document models, all in all. A document's life expectancy is relatively short. Our DTP solution allows us to be very responsive as regards regulatory changes and the implementation of new offers. Furthermore, the quality of the documents we deliver to the clients, whether quotes or offers, has improved significantly: the resulting improvement in image has been greatly appreciated by partners and consultants alike." As for mass editing, the volumes speak for themselves: no fewer than 6-7,000 extranet-issued documents must be batch processed each month. "And we process some 15,000 pages a month internally, in management documents (Editor's note: mail, rider clauses, amortisation tables...). In a nutshell, Bdoc Suite has allowed us to automate, centralise, and homogenise our documents. And the end result is clearly our partners' satisfaction," states a satisfied the head of DTP and workstation area.

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Permanent evolution

On the heels of the success of its project, SOCRAM Banque is evolving its information system to improve the services provided to its partners and clients. It particularly wishes to take the fullest possible advantage of the possibilities Bdoc Suite and its many modules have to offer.

Thus, SOCRAM Banque is already making Web services and outsourced services available on its partner companies' Internet sites, which permit surfers to apply for a contract on line, on the site of his insurance company. *"This way, once the application has been completed on line, the surfer can either print it out and send it to us, or request that it be sent to him."* Another evolution, being studied at this time, is remote management-mail processing, which is currently handled on a case-by-case basis. *"This is now possible through Bdoc Suite. This centralisation will yield significant productivity gains."*



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