



Workflow – the production line in modern loan processing

COSA BPM manages back-office processes

Hypotheke Management GmbH, the first service provider for mortgage processing, uses COSA BPM as a management tool for all back-office processes. Hypotheke Management GmbH offers loan processing and administrative services in construction financing designed for banks and insurance companies. In order to reduce processing costs and to speed up order processes, the fully automatic loan processing is now operated by COSA workflow.

Hypotheke Management GmbH acts as a “Financial Processing Factory” that manages all administrative work steps regarding loan portfolios of its customers – from fully automatic loan processing by means of tested and scalable credit scoring to administration of credit cards and loan portfolios with the help of electronically archived data files.



The services offered by Hypotheke Management GmbH represent a new conception in the world of finances. In order to support its customers in extensive loan processing, Hypotheke Management GmbH offers to outsource numerous mortgage loan processes. Among these processes are, for example, the set-up of electronic customer files, the processing of applications, loan payments, dunning processes, object substitution, redemption and solvency scoring. For this purpose, the Mannheim-based company has developed industrial operating processes that encompass and optimize all work steps required in the loan business.

The basis for the implementation of the concept was a new IT architecture using a workflow management system. The focus lies on the reduction of turnaround time and thus a reduction of process costs. A special interface connects the various customer systems and an archive system to the process management. It is on the basis of model processes developed by Hypotheke Management GmbH that COSA workflow manages the work steps throughout the entire IT landscape.

The responsible employees work with a single user interface. They are guided through the loan processing procedure without needing to work with other IT systems like SAP or Microsoft Office applications. All relevant data is provided by COSA BPM.

High integration ability

Twelve workflow products were tested during the selection procedure. The

decision in favour of the software COSA was taken due to its excellent performance and its high integration ability.

Alexandre Janicki, CEO of Hypotheke Management GmbH, explains the decision: “All applications are managed by COSA BPM. Our employees profit from a more intuitive and comfortable working situation. And this is the only way to guarantee quick and efficient loan processing.”

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