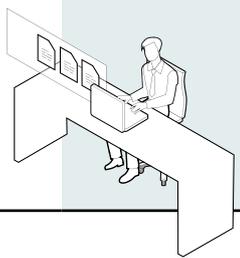


# INVESTMENT TRUST IS MORE FLEXIBLE FOR ITS CUSTOMERS ALL YEAR

Fast reactivity thanks to reliable service partner creates high customer orientation

Challenge	Solution	Benefit
 <p><b>Fast</b> response times</p>	 <p>From simple data entry up to the management of complex banking processes</p>	<p><b>30 - 90</b> minutes response time guaranteed</p>

What began in 1994 as simple data entry processing has evolved into the management of complex banking processes from mail reading support to the approval of entire transactions. This is due to successful co-operation with Swiss Post Solutions. That co-operation relieves the company of its daily routines and allows it to focus on its core business.

### Simple and more complex standard processes

Since 1994, various types of customer orders have been entered into the online system by SPS' employees. All types of transactions related to the opening and maintenance of deposit accounts and bond transactions are processed. Due to value-based pricing, the overall economic efficiency has improved. With unit cost pricing, no costs for vacations, illness or bonuses – significant costs in financial services – have to be taken into account.

### Qualified: Complete customer transaction processing achieved

The co-operation started with the recording of various documents which were handed over to SPS employees after being scanned. Regular training has ensured a constantly increasing expertise in

financial markets and rising competence in processing, and now various documents are not only keyed in, but processed and approved, which results in the complete final processing of transactions. Transactions handled by SPS are postal returns, changes of address, capital gains exemption orders, standard deposit-opening applications, additional allowances, up to same-day deposit openings, transactions, periodic debits, church tax notifications, certificates of non-filer status, powers of attorney, archiving of signatures, changes of name and on-line activations as well as tax ID notifications. Even complex operations such as capital formation savings payments or applications for Riester pensions, including the answering of all customer questions, are conducted by the SPS team.

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Since 1994, we have come to recognize and value SPS as a trustworthy partner, particularly because of its flexibility in resource planning during periods when transaction volumes are high, its proactive management and its consistency in delivering a high quality service.

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– Member of Board, Investment Trust

In September 2013, SPS began reading incoming mail at a dedicated fine-screening workplace. Scanned documents which cannot be assigned automatically go into a specific mail pool. SPS employees read the files, separate the documents if required and distribute them to the respective processing basket. Of more than 30 processing baskets, a significant number are processed by SPS staff. Incomplete or erroneous transactions are sent back to an intermediary bank and a reason given for their return.

#### Essential: Fast response times

In the daily business of investment trusts, fast customer response times are mandatory, which leads to very tight SLA definitions. Depending on the time of day, account openings and transactions have to be entered and approved within 30, 60 or 90 minutes by SPS staff.

The prioritization of customer service to differentiate from the competition is the foremost reason for this. A short lead time is also critical

for the finance company's success. The earlier the money rolls in, the higher the related profit from interest.

SPS' flexibility is highly appreciated especially during peak times. The number of transactions rises significantly at the end of the year during December and February, whether they are annual exemption orders for capital gains or cancellations. In the past, additional resources had to be provided which led to increased overheads and additional service 365 days a year, according to the defined SLAs, even when unexpected changes in law or BAFIN requirements result in shortterm higher loads.

#### Guaranteed: Implementation of highest security standards

With compliance with the German Data Protection Act, ISO 27001 and ISO 9001 and regular audits assured and formally documented, all customer data is at least as safe with SPS than it is in the company's own premises. This is another reason that the contract with SPS has been continuously renewed and extended.

#### About the Investment Trust

The finance company is one of the biggest investment trusts in Germany and provides solutions for private investors, and institutional and real estate customers. For many decades, it has been recognized for its commitment to partnership and its professionalism in the financing business.



#### Learn more



VIDEO

**DIGITAL TRANSFORMATION  
IN BANKING**

