



Leading Commercial Mortgage Banker Simplifies Operations, Enhances Service with Office XP Smart Tags

To enhance the value of a recent deployment of Microsoft® Windows® XP and Office XP, GMAC Commercial Mortgage Corporation (GMACCM) developed a custom Office XP smart tag that simplifies routine correspondence with customers and introduces a dramatically more efficient way of leveraging legacy applications. With this and other custom smart tags, GMACCM will reduce the load on its legacy systems, further automate correspondence with customers, and increase the quality of that correspondence by eliminating the potential for errors in a process that has been largely manual until now.

Situation

If ideas are the most useful tools in business, then technology that can help people generate ideas is indispensable. Just ask Cleveanna Young, who leads a group at her company whose mission is in large part to figure out how to use technology to boost productivity. Young is assistant vice president of Loan Administration in the Servicing department of GMAC Commercial Mortgage Corporation (GMACCM), a leading financial solution provider to the global commercial real estate industry.

As Young explains, GMACCM has been steadily transforming itself into a paperless company, and as part of that effort, her group is working to eliminate the time-consuming and error-prone practice of copying and pasting content between legacy and desktop systems. To execute mass mailings, form letters, and individual correspondence, staff members routinely accessed multiple databases, spreadsheets, and other legacy systems, typically working with three to five of them at any given time. Many of these applications reside within an AS/400-based system called GEMS, which users accessed through an intranet or through a terminal emulation program. They then copied data from GEMS and pasted it into their Office document, incurring a performance load on the AS/400 and sometimes leading to errors when they were retrieving data from multiple AS/400 sessions into multiple Office documents. "It was clear we needed a new approach," Young says.

Solution

Young and her colleagues are well positioned to develop a new approach, thanks to a recent deployment that brought the Microsoft Windows® XP operating system and Microsoft Office XP to

Solution Overview

Customer Profile

GMAC Commercial Mortgage is a leading financial solutions provider to the global commercial real estate industry and presently has a loan servicing portfolio of more than U.S. \$154 billion.

Business Situation

The GMACCM Servicing department needed to eliminate time-consuming and error-prone copy-and-paste operations between legacy and desktop systems.

Solution

An enterprisewide deployment brought Microsoft® Windows® XP and Office XP to the desktops of the 540 employees in the Servicing department. Those employees now have access to Office XP smart tags, a technology tailor-made for generating new productivity ideas.

Benefits

- Streamlines operations for correspondence with individual loan holders
- Reduces load on legacy systems
- Reduces potential for error
- Provides employees with easier access to information on new industry and company acronyms and terms
- Simplifies administrative operations

Software and Services

Microsoft Windows 2000 Server with Active Directory® service
Microsoft Windows XP Professional
Microsoft Office XP Professional
Microsoft Consulting Services

Hardware

Some 3,000 client machines:
70 percent Hewlett-Packard and Compaq desktops, and 30 percent IBM ThinkPad and Compaq laptops

thousands of desktops throughout GMACCM. This deployment is simplifying support, enhancing the performance and reliability of applications, and providing the efficiency of a uniform operating system. It also is giving employees access to Microsoft Office XP smart tags, a customizable Application Programming Interface (API) that provides dynamic recognition of content in Word, Excel, and Outlook® and offers users a choice of functions they can apply with respect to the content. To Young, who has long focused her efforts on using Microsoft Office technology to boost staff productivity, it's a technology that seems tailor-made for generating new productivity ideas. "When I first saw Office XP smart tags," she says, "I thought right away of how we could use them to automate communications with holders of existing loans."

With the encouragement of Susan Rogers, assistant vice president, Corporate Information Technology Information Management, Young's group participated in a pilot program to do just that. Rogers says the eight-week project proved what Young initially suspected about Office XP smart tags: "It's an interesting tool, a thoughtful tool—one that makes people really think about how they can use it for greater productivity."

Benefits

Saving Steps and Time

Implemented with the help of Microsoft Consulting Services, the program resulted in the GEMS Integration smart tag. With it, users no longer need to open a GEMS session on the AS/400 to retrieve data, nor do they have to manually copy and paste the data into their Office documents. "Instead, this is done for them automatically through the smart tag," explains Karen Bellezza, senior vice president of the Servicing department.

Another advantage of the GEMS Integration smart tag is the instant access it provides into the company's Enterprise Document Management system. This is a corporate repository for all documents related to a given loan and a key component in GMACCM's paperless initiative. "Single-click access into customer data and loan documentation alike is an excellent way to make the most of user resources," Bellezza points out. "Moreover, once the project is in full production, it will significantly reduce the load on the AS/400 and the potential for errors."

For her part, Young explains the difference in the way staff members worked without the GEMS Integration smart tag and how they are beginning to work with it. "In the past, employees might spend easily a couple of minutes every time they needed to access the AS/400 to retrieve a piece of data," she says. "But with the GEMS Integration smart tag, they simply enter a name or loan number, hover their mouse over it briefly, and a menu of applicable functions appears. They can then select a function, such as retrieving an address or terms of a loan, and that data is instantly inserted into their Office document. So instead of spending two minutes, they're spending 10 seconds, a time savings that adds up for an operation that dozens of people might easily perform 20 times a day."

Even more important than the time saved for each of these employees is the way the GEMS Integration smart tag supports GMACCM's larger business goals, adds Rogers. "It's innovative, productivity-focused solutions like this one that have enabled us to nearly double our servicing portfolio in just over two years—without having to grow headcount accordingly," she says. "That's a huge benefit for the enterprise as a whole."

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GMAC Commercial Mortgage
Servicing Department

A Tool with Many Uses

As Rogers sees it, the GEMS Integration smart tag represents only the beginning. Another project now underway will simplify communications among employees throughout GMACCM by providing a dictionary of industry terms and acronyms. "In a company like ours, where international growth and acquisitions are commonplace and multiple systems are merged routinely, it's vital that employees know the definitions of terms and acronyms," Rogers says. In response, internal developers are working with Microsoft Consulting Services to develop a smart tag known as the Industry Acronym Directory. "This not only will help current employees to stay informed," she adds, "but also will make it easy to bring new employees up to speed."

On a smaller scale, but perhaps no less practical, an Office XP smart tag can be used to find the location of or other information about a given address, Rogers notes. In a Microsoft Word document, a user can enter the address, hover the mouse over it, and immediately see a menu of functions such "find on a map," "add to a list," or "update in a record." Depending on what function the user selects, the smart tag takes him or her to the application—which could be GEMS, another AS/400-based system, or an external system on the Web—that will carry out the function.

Even something as simple as generating an overnight-mailing label can be made even easier with a smart tag, according to Young. "We do dozens of these weekly, which is not enough to justify a mass mailing but still enough to require some automation," she explains. "Now it takes an administrative assistant about a minute to type a label, but that could easily be reduced to just a few seconds with a smart tag."

In many different applications, smart tags can be used to minimize the effort required to access vital information, thanks largely to their versatility. "Like hypertext, an Office XP smart tag can help someone to access data with a single mouse click in cases where it would otherwise require two or three or more—or might even require the development of a new application," Rogers explains. "Better still, smart tags are a lot more customizable than hypertext, and they're very easy to learn. Typically, I can explain them to training staff in about 10 minutes."

Easy Implementation with Microsoft Consulting Services

Implementation has been relatively easy, according to GMACCM senior vice president, Corporate Information Technology, Dimitrius Hutcherson, and for this he credits Microsoft Consulting Services. "The people of Microsoft Consulting Services have shown a tremendous willingness to help GMACCM learn the potential value of smart tag technology," he says. "They're not only in tune with the business value but they've also been available when we needed them—such as one consultant who spent the better part of three weeks working on-site."

As Hutcherson explains, the assistance of Microsoft Consulting Services becomes especially valuable as GMACCM works to deploy smart tags in more applications and to more users. For example, internal developers are now looking at Office XP smart tags as an output option for new applications. "With Office XP smart tags the developers are understanding how they can create an output form that's more easily accessible to users than a traditional report," he says. "By having a technology that enables them to explore such options, the developers also are better able to see things from the users' point of view—which may have an enormous impact for future development."

Rogers concurs. "It's impressive just to watch the way people are talking about the creative ways we can use smart tags to boost productivity," she says. "Users, managers, developers,

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Susan Rogers
Assistant Vice President, Corporate
Information Technology
Management
GMAC Commercial Mortgage

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Senior Vice President,
Information Technology
GMAC Commercial Mortgage

Microsoft

executives, and training professionals see smart tags as an ideal tool to help them do small things consistently well, which is the best way we know of to effect dramatic long-term change.”

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