



**Customer:** Sasfin Bank Limited  
**Web Site:** [www.sasfinbank.com](http://www.sasfinbank.com)  
**Customer Size:** 410 Windows® desktops  
**Country or Region:** South Africa  
**Industry:** Financial services

#### Customer Profile

Founded in 1951 and listed on the JSE Securities Exchange, Sasfin Bank serves commercial customers throughout South Africa with a focus on entrepreneurs.

#### Software and Services

2007 Microsoft® Office system

- Office Professional Plus 2007
- Office InfoPath® 2007
- Office SharePoint® Server 2007

Microsoft Dynamics™ CRM 3.0  
Microsoft BizTalk® Server 2006  
Microsoft .NET  
Microsoft SQL Server™ 2005

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[www.microsoft.com/casestudies](http://www.microsoft.com/casestudies)

## Bank Reduces Risk, Streamlines Reporting, Ensures Compliance with New Regulation

“Before, we could capture only about 30 percent of the customer data we needed for compliance with the pending Basel II regulations in a line-of-business system. Now we can capture 100 percent of such information.”

Lizande Vermeulen, Basel II Implementation Manager, Sasfin Bank Limited

*To maintain its competitiveness against much larger institutions and prepare for compliance with major new regulations, Sasfin Bank Limited needed a faster, more accurate, and more complete way of capturing, processing, and sharing customer information. The bank deployed a solution that is based on Microsoft® Office SharePoint® Server 2007, Microsoft Office Professional Plus 2007, and XML integration to automate processes and enhance reporting and analysis.*

#### Business Needs

Established in 1951, Sasfin Holdings Limited (of which Sasfin Bank Limited is a wholly owned banking subsidiary) provides financial services to commercial and retail customers throughout South Africa. Its services range from financing for major capital acquisitions to portfolio management, employees-benefits consulting to international freight forwarding and logistics, and more.

As one of only a few banks in South Africa with a focus on entrepreneurs, Sasfin Bank Limited (Sasfin) competes successfully with

much larger institutions through its close attention to customer relationships.

With the advent of the Basel II Capital Accord requirements, which mandate an entirely new approach to accessing, processing, and reviewing customer information, Sasfin faced new challenges in giving its employees the timely and comprehensive information they needed to continue delivering top-notch customer service. For example, a siloed approach to information gathering and management meant there was no easy way for employees to access a unified view of a

given customer. This had the potential to hinder employees' ability to fully assess risk, make strategic marketing decisions, and determine the best way to serve that customer.

The bank's siloed approach also had the potential to cause operational problems with the risk of duplicated data entry that could result in lower productivity and a higher risk of errors. The bank also found it challenging to address the requirements of the new Basel II regulations that establish benchmarks for certain reporting processes.

Instead of reporting by product type, as Sasfin's systems have long done (in accordance with the to-be-phased-out Basel I requirements), the new regulations require that reporting be organized by both customer and product type. The regulation also requires significantly greater automation of the reporting process.

"For Basel II, we recognized the need to completely redesign the way we work with customer information," says Lizande Vermeulen, Basel II Implementation Manager, Sasfin Bank.

## Solution

In response, Sasfin executives joined the Microsoft® Office 2007 Rapid Deployment Technology Adoption Program and are in the process of deploying a single, consolidated content-management solution and Web portal accessible by more than 90 users. The solution and portal will take advantage of new Microsoft Office InfoPath® Forms Services technology in Office SharePoint® Server 2007 to enable employees working online or offline to create, populate, view, and update customer information.

With the structured information-gathering capabilities of Office InfoPath 2007, users will capture data in a repeatable and easily validated manner. The XML capabilities of Office InfoPath 2007 will enable forms data to be automatically uploaded to customer data systems.

## Benefits

According to Dawie Olivier, IT Project Manager, Sasfin Bank, users can come up to speed without the need for training. "What's more, we expect help-desk calls relating to the Office products to be considerably lower than after prior deployments," Olivier says.

In addition, the solution will provide a number of operational and business benefits. It will reduce the costs associated with gathering customer data and determining risk exposure; it will provide an easier approach to meeting customer-satisfaction benchmarks; and it will streamline customer-portfolio management. Most significantly, the solution will play a major role in helping Sasfin prepare for compliance with the Basel II Accord.

- **Greater process efficiency.** Employees will use an integrated and efficient approach to aggregating data and providing dynamic updates to customer records. This includes elimination of the manual intervention formerly required to ascertain risk, which in turn helps the bank to reduce the frequency of errors. It also supports the completely automated reporting process that is central for compliance with Basel II.
- **More comprehensive information.** With InfoPath Forms Services, employees will capture more complete customer information for determining credit approval or identifying cross-sales

opportunities, for example, and will manage that information more easily once it is entered into the solution.

"Before, we could capture only about 30 percent of the customer data we needed for compliance with the pending Basel II regulations in a line-of-business system. Now we can capture 100 percent of such information," says Lizande Vermeulen, Basel II Implementation Manager, Sasfin Bank. "This capability will be a vital component in compliance with Basel II, which mandates roughly 200 additional fields of information for each customer record."

- **Expanded service opportunities.** Taking advantage of new data-analysis capabilities offered through the Microsoft Office Excel® 2007 spreadsheet software, as well as the enhanced reporting capabilities offered through Office SharePoint Server 2007, users will be able to enjoy greater insight into customer interactions and sales opportunities.
- **Stronger decision-making.** The solution will give Sasfin executives an online holistic view into customer and business-unit activities for a more strategic approach to making decisions. "By having this information readily available and easily managed, we will be able to make more informed decisions about new services to offer," says Maston Lane, General Manager Risk and Credit, Sasfin Bank. "The Office 2007-based solution is a tool not just for business intelligence or business processes, but for better business decisions."