



## Customer Success Story:



### Overview

CIT Group Inc., one of the world's leading publicly held, commercial finance companies provides clients with financing and leasing products and advisory services. CIT, a Fortune 500 company, holds leading positions in vendor finance, factoring, equipment lending and leasing, Small Business Administration loans, aerospace and railcar leasing and broker-originated home equity lending.

Managing assets and the financing of assets is a complicated process involving numerous critical steps which must be coordinated. On a daily basis, representatives in CIT's customer service operational units interact with thousands of customer requests per day and many of these interactions were managed using paper or email routing processes. CIT needed a way to streamline the communication between its various support groups and turned to Metastorm's business process management (BPM) solution to enable the automation of its core enterprise processes beginning with its Specialty Finance and Equipment Finance divisions.

### Challenge

The financing and leasing of products ranging from personal computers and telephone systems to tractors and aircraft is complex. The leasing process follows three major steps; creating the customer account and establishing the financial terms; servicing the customer through a call center that handles service calls like billing and payment inquiries; and end of lease where CIT ideally renews expiring leases or reclaimed its equipment.

CIT had disparate information technology systems in place to capture data for its various areas of financing and leasing, but many of its processes were not streamlined and relied on several human interaction points. For example, customer requests were tracked via email or Microsoft Excel, reporting

## Highlights

## Financial Services

### Processes Enabled:

- Customer Service Call Routing (CSCR)
- Web-Based Customer Service (CITConnect)
- Enterprise Idea Generation (CITSave)

### Customer Benefits & Results:

- Improved user efficiency by 56% on average
- Saved \$3.6 million through its use of Metastorm BPM for CITSave initiative
- Optimized call center and enabled ability to dynamically redirect resources
- Reduced time spent on troubleshooting discrepancies

was done manually, requests could be lost and audit trails were nonexistent. Essentially, business processes were policy controlled but as the business grew it was becoming more difficult to scale and maintain quality levels. Despite its market leadership, the company needed to improve its ability to communicate between each phase of customer service.

The inherent challenges of CIT's human-intensive systems were:

#### **Inefficiency/Lack of Productivity**

Customer service representatives lost time available to answer customer calls because they were manually escalating customer issues.

#### **No Audit Trail**

There was no automated way to track the types of customer service calls or volume of calls in relation to specific issues.

#### **Reporting/Metrics**

Call volumes, trends and service level reporting were manual and took valuable time to compile.

In order to update these processes and create efficiencies in its customer service initiatives, CIT chose Metastorm because of its robust application programming interface (API) and flexibility to automate any process within the organization. With a new system in place, CIT knew it would have the ability to monitor and track efficiency, promote consistency and improve employee productivity.

## Solution

CIT implemented Metastorm BPM® in its Tempe, Jacksonville, Dublin and Canadian service centers among others. With CIT's various operational needs in mind, its Web Customer Service organization has deployed Metastorm BPM in several different ways:

**Call Center Support in a Standalone Environment –** For CIT's Equipment Finance (EF) division, which deals in large equipment such as tractors and earth moving equipment, the team developed the Customer Service Call Routing (CSCR) system to manage all customer inquiries. The CSCR system is built upon the Metastorm engine and forms. From asset leasing to termination, the entire process is accomplished via Metastorm BPM.

**Call Center Support in a Hybrid Environment –** CITConnect, CIT's call center application, has a Web front-end and sits in front of CIT's lease accounting systems, which are either mainframe-based or UNIX-based and coordinates data exchange between the two systems through nightly updates or direct updates into SQL server databases. Customer "tickets" are either created via Customer Service Representative, Inbound voice response (IVR), the customer facing Internet websites, from emails or inbound faxes. Based on request type tickets are routed via various groups such as Customer Service, Mid Tier, Cash Application, End of Lease, and Collections; the groups or individuals are limitless.

**Enterprise-Wide Deployment for Corporate Initiatives –** CIT is also using Metastorm BPM to manage a program known as CITSave. An initiative that began in March of 2006 by CIT's CFO (Corporate Controller's office) to empower employees to submit company cost saving ideas with the goal of increasing company revenue. The technology behind CITSave is Metastorm BPM which manages idea submissions, tracking, review, planning and implementation. Employees can fill out a form directly through Metastorm including any backup documentation needed for review which is then automatically sent to the CITSave team for consideration.

## Results

With each new process automated within CIT, management has gained a heightened level of visibility and improved access to business intelligence. Whether in call center processes, asset management, or through the customer-facing Web interface, CIT management now has a business tool that enables real-time

business decisions in core areas of its enterprise.

CIT management can now run reports on activity in each BPM-enabled operational area and obtain real-time insight on employee progress and customer challenges. For call center managers, the BPM system encapsulates policies and procedures within the process, eliminating confusion and reducing time spent troubleshooting discrepancies. The system also allows call center managers to proactively monitor call volume and dynamically redirect resources to bottleneck areas.

Today, policies and procedures are well documented and automated and customer service representatives have become more efficient and productive. The 600 users that leverage Metastorm BPM are able to quickly pull up customer records and electronically route issues to the appropriate department. Should a customer call to check on the status of a request, the customer service representative can see the current status. With the new system in place, efficiency in completing customer requests has increased by 56 percent (comparing the first year usage vs. recent year). One other positive change has been a decrease in ramp-up time for new customer service representatives—the new system is much more intuitive and easily learned, which means that CIT is able to rapidly train a productive workforce.

CIT has also used Metastorm BPM to diagram and promote standardized best practices across the organization as part of its "One-CIT" company wide initiative. The company's initial process automation was call center and business unit specific however CITConnect's Global Competency Team has and continues to identify pockets of standardization to continue leveraging Metastorm BPM. Its latest global BPM processes have reduced development time, maintenance and decreased the implementation time for new businesses.

CIT's use of Metastorm BPM for the CITSave initiative has been very successful. To date, the CITSave program has initiated over 1500 ideas and the company reports it has saved an astounding \$3.6 Million dollars.

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