A wholly owned subsidiary of Minneapolis based Norwest Corporation, Norwest Mortgage, Inc. (NMI) is the nation's largest mortgage originator and servicer with a portfolio in excess of $100 Billion. Norwest has long recognized the value of customer service and continues to set the standard for growth and customer excellence, operating multiple loan origination and servicing call centers across the US. Norwest is currently the single largest subscriber to the Jacksonville based ALLTEL Information Services, the nation's largest mortgage service bureau. The Mortgage Service Package (MSP) from ALLTEL services several hundred mortgage organizations and enjoys a 45% market share in its industry.

Business Objectives
Norwest's business model was to substantially grow their mortgage portfolio by acquiring competitive operations at a rapid pace and quickly consolidating them into the NMI operations. Because many of the competitive operations utilized the same mortgage service bureau as Norwest, customers from different servicing organizations had been assigned the same loan number. Norwest needed a solution which could resolve duplicate loan numbers so they could provide complete customer service support to any customer from any call center. In addition, they wanted to impose consistent practices for all 140 CSRs across the 7 regional service centers while substantially improving the quality and efficiency of their customer service operations.

System Integrator
To accomplish these objectives, Norwest selected CAP Gemini America, a leading international systems integrator, to define and deliver the technology solution. "NMI's business requirements predicted the technology path," said Mr. Bob Hardister, Senior Project Manager, CAP Gemini. "We assembled a team to research technologies that would meet their specific needs." Because of cost and schedule, Norwest decided to keep the mainframe functionality and centralization while implementing a new Windows based front-end to optimize the CSRs workflow process. "The new system would effectively 'wrap' around the existing mainframe service bureau system," said Hardister. The technology needed to conform to the following requirements:

- Non-invasive interface to the mainframe service bureau. Direct data/programmatic access or modification of ALLTEL's MSP application was not an option.
- An application architecture which could support the network requirements for response time and mainframe connectivity across all the servicing call centers.
- Overall reliability and availability of the solution on par with the mainframe environment.
- Robust front-end and middleware tools to enable high performance many to many mapping between host transactions and GUI windows.
- Support for multiple asynchronous and parallel transactions to the host application.
- The use of a server database for textual descriptions of hard to read mainframe codes and support for additional management reporting requirements.

The functionality that the system (ALLTEL) provides is excellent, however, the mainframe character based user interface is difficult to learn and use" said Mr. Todd Bjorklund, Senior Vice President, Norwest Mortgage, Inc.
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System Integrator (continued)
"An additional requirement, was the ability to migrate away from ALLTEL’s service bureau at a later date without having to throw away and redevelop the GUI," said Hardister. After evaluating over 25 different software technologies including Early Cloud & Co.’s MDp, Sybase’s Open CICS, Peer-Logic’s PIPES, Attachmate’s Tools for PowerBuilder, DCA’s Quick App., Wall Data’s Rumba Tools, and Sterling Software’s Flashpoint, Norwest selected MITEM Corporation’s MitemView middleware to communicate data from the mainframe to the Power-Builder GUI.

NMI’s anchor screen (figure 1) is comprised of data from 16 CICS transactions from 4 simultaneous MitemView sessions with the MSP host application. "Our CSR’s now retrieve the entire customer profile in 8 seconds or less with one mouse click . . . this has had a tremendous impact on reducing the average call time and CSR training," said Todd Bjorklund. "We have effectively eliminated the 'screen surfing' between dozens of 3270 mainframe screens." Because of MitemView’s asynchronous, non-blocking interface with PowerBuilder, the call workflow is not impeded while waiting for all the information to be returned to the desktop. The CSR is able to view and modify information in real time as it is retrieved from the host application while having an effective dialog with the customer. In addition, the post call logging process is automatically completed (Figure 2) for the CSR based on the last call profile.

Implementation
It took just 5 months to define the Customer Service business design processes, design the application architecture, and design of the first version of the application. Five months later, the first version was released as a pilot in one service center. The second version, released in December 1995, included substantially increased functionality and a server database to support additional management reporting. The final version was released in April 1996 which included the remaining front end interfacing to host system functionality.

Results
The new environment enables NMI to experience continued portfolio growth, increased process efficiencies, and assures mortgage servicing quality. The business work flow is imbedded into the system resulting in reduced training and increased accuracy. The results of the first phase have increased phone representative’s productivity over 25%, eliminating over 1 minute from the average call time (AHT).