



**FACTS**

**Customer:** mortgageMAX, one of South Africa’s specialist mortgage brokers.

**Challenge:** To provide mortgageMAX affiliates (property finance advisors) with innovative business tools, to increase productivity and set them apart from competitors.

**Solution:** A digital pen and paper solution developed by Anoto partner Comcorp Solutions in South Africa.

**Benefits:** mortgageMAX’s affiliates (property finance advisors) are fully mobile and can complete and submit customer applications at any time, from any location. Productivity is increased, since the fast turn around of application forms gives each affiliate time to meet more clients and thus ensure personal service. The mortgageMax support hub provides full administrative support.

## Digital Pen gives mortgageMAX a competitive edge

*“Now our affiliates are equipped with the most mobile of offices – a digital pen, digital paper application forms and a cell phone – they are in total control of their sales production and able to maximise their incomes”.*

**Roland Lange, founder, mortgageMAX**

Roland Lange founded mortgageMAX in the beginning of 2007 and the company is now one of South Africa’s niche specialist mortgage originators. mortgageMAX was looking for a more innovative way to process mortgage application forms, with a twofold goal; to simplify the application process for clients and to increase productivity for mortgageMax affiliates. After having been exposed to Anoto Digital Pen and Paper

technology, Roland Lange quickly realised that the technology could be a great differentiator in the mortgage origination industry.

**Meet clients at any location they choose**

One of the reasons was the mobility of the solution. With the help of Anoto Digital Pen and Paper technology, the affiliates can meet clients anywhere: for example in their homes or coffee shops. They can work face-to-face

in a relaxed environment without the need for a computer screen. The client can see all their personal particulars being written down on the application form, which is reassuring, compared to the impersonal perception created by computers.

“Now our affiliates are equipped with the most mobile of offices – a digital pen, digital paper application forms and a cell phone – they are in total control of their

sales production and able to maximise their incomes”, says Roland Lange.

### **The solution enables fast turn around of mortgage finance applications**

Each digital pen contains a tiny infrared camera and processor so that it can ‘read’ and digitise words as they are written on the specially-printed application forms. These details are then transmitted via Bluetooth® to the affiliate’s cell phone from where they are further transmitted to a third party interface and registered in a database. The support staff perform quality assurance on the applications, completing missing information. The complete application is then submitted to the relevant bank, where a credit check is run against the applicant’s ID number. An approval, decline or request for further information is then sent back to the affiliate’s cell phone, cutting down significantly on feedback time.

“Digital Pen and Paper technology is effectively about taking essential everyday actions and improving their efficiency while

simultaneously reducing costs. It converts the time-consuming work of completing a loan application form into an efficient and cost-effective process”, says Roland Lange.

### **Expansion plans**

Since February 2007, over 50 mortgageMAX affiliates have travelled to clients equipped with digital pens, digital paper application forms and cell phones – with remarkable results. Now client applications can be dealt with immediately and prospective clients can be converted into real clients before they get snapped up by competitors. mortgageMAX is expanding month by month, as a result of the implementation of the digital pen and paper solution. The company has been using the solution for a year and has plans to roll it out to more of its affiliates.

### **Partner profile:**

*Comcorp was established in 1993 in South Africa and began trading as a financial services business. In 1999 Comcorp used the technological competence it had built up to develop a software business. To date Comcorp Online has processed over 2,000,000 loan application submissions to banking partner’s worth over R900bn (79bn Euro). In January 2005 Comcorp Solutions (Pty) Ltd was formed to focus on Digital Pen and Paper Solutions.*

[www.comcorp.co.za](http://www.comcorp.co.za)

### **Customer profile:**

*mortgageMAX is a specialist mortgage origination company. It offers exclusive innovative franchise opportunities to individuals seeking success in the exciting South African mortgage origination industry. Founder Roland Lange, an ex-general manager of home loans at one of the country’s leading financial institutions, has developed a mortgage broking concept that facilitates would be entrepreneurs to be in business for themselves, but not by themselves. mortgageMAX provides a unique origination model and value proposition that is ideally suited for anyone who is longing for the freedom and the financial rewards of entrepreneurship.*

[www.mortgagemax.co.za](http://www.mortgagemax.co.za)

### **Anoto Digital Pen and Paper technology**

*Anoto Digital Pen looks and feels like a normal ballpoint pen. However, it contains an integrated digital camera, an advanced image microprocessor and a Bluetooth® transmitter. Any paper can be used with a digital pen, if the Anoto dot pattern is added to the layout before printing the paper. The Anoto dot pattern consists of numerous black dots that can be read by the digital pen, but are almost invisible to the naked eye. The pen reads the pattern and registers what and where the user writes.*