

# Customer Centric Capture

## In Banking and Financial Services

Scanning Technology Deployment

The word "Bank" is rendered in large, 3D, light blue block letters with dark blue shadows, positioned at the bottom of the page. The background is a blue grid of lines that recede into the distance, creating a sense of depth and perspective.

**Bank**





## About the Author

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Michael earned his MBA in International Business from the European School of Business in Reutlingen and an engineering degree in computer science from the University of Applied Science, Darmstadt. He is an experienced public speaker and is fluent in 7 languages.

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## About the White Paper

As new rules and regulations continue to increase in number and complexity and competition grows both domestically and internationally, financial institutions need to find ways to cope, keep up and compete. Moving from a paper-driven process to scanning (capture) and Electronic Content Management (ECM) is an effective and green solution that many banks have successfully deployed to address these issues. Once the decision is made to replace the paper process, the next step is to decide on a scanning technology that best fits a company's needs and provides reliability and ease-of-use that can be blended into the business.

This can be a daunting task. Myriad options abound, including single-function scanners, multifunction printers and all-in-one products. An updated business process can be developed with all of these devices to streamline processes such as bank-

account opening, loan processing, credit card applications and many other operations. Not all of the solutions will be right for your needs. Another issue that is crucial and can't be ignored is to convince the users that this replacement technology is a change for the good. Abandoning the decades, or even centuries, of tradition is a big step up and down the production line, from tellers to top execs.

The purpose of this paper is to walk executives and potential stakeholders through the many pitfalls when migrating to a digital and more-efficient workplace. The content of this paper is based on interviews conducted with key executives from banks and other financial service companies in Europe that have deployed capture systems ranging from a few units to as many as 20,000.



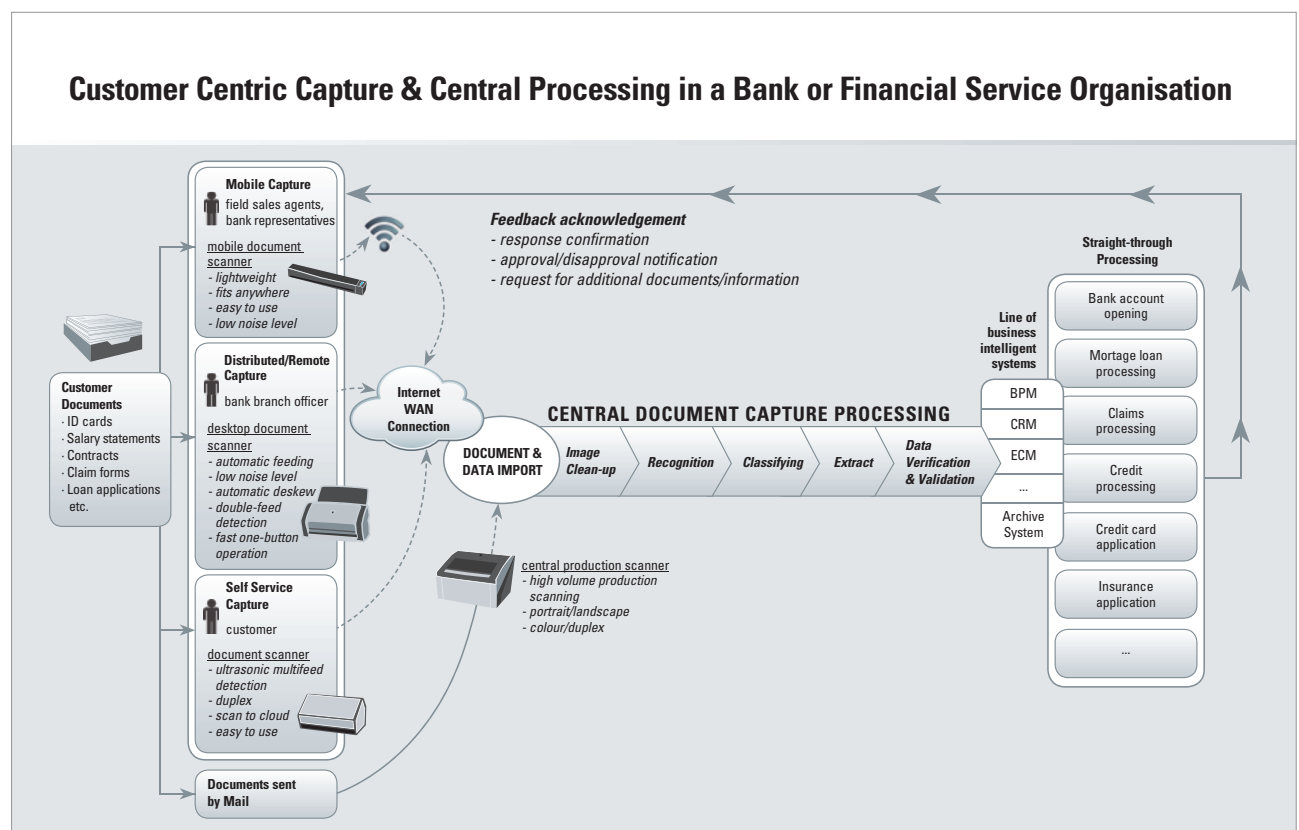
## Customer Centric Capture (C<sup>3</sup>)

During the research for this white paper, it became clear that scanning processes at banks had changed. For the past 20 years we have seen many marketing terms and names used to describe the various types of capture systems, including enterprise, distributed, central, mobile, digital mailroom, transactional and ad hoc. All of these terminologies are relevant but take an internal view and focus on internal benefits of capture such as cost reduction, process optimisation and compliance to rules and regulation. The whole process has migrated from a true end-to-end paper process, to centralised back-office scanning and from there to office desks, branch offices, mobile capture and even as a web-based, self-service model. The starting point for all paper capture is now taking place at the point of service (at a home, in a branch office or even via mail). In the current economic situation, companies are trying not only to streamline their processes and reduce costs but

also to realise the huge untapped potential that capture solutions can contribute to regain, retain and win new clients. The C<sup>3</sup> process focuses on that.

Simply put, customer-centric means quick processing at the point of service and the ability to automate the subsequent processes and correspondences with the customer. For instance, a client mails in a document, which is scanned in a mailroom-based process; an email is immediately sent to the customer to acknowledge receipt and let the applicant know when the question or concern will be addressed. Another scenario is having a teller scan a document at his or her desk and give the paperwork right back to the customer with on-the-spot feedback.

C<sup>3</sup> offers more than a return on investment. Customers like the efficiency.



## The Role of Scan Hardware in C<sup>3</sup>

With the financial sector continuing to face many changes, ways must be found to comply with the new industry and government rules and regulations, to reduce costs as well as to improve clients' trust through improved practices.

To achieve these goals, financial institutions have invested in document capture, electronic content management and business process management. Historically, such procedures as loan requests, new accounts and credit card applications have been largely paper-driven, costly and time-consuming. Documents needed to be manually sorted and classified, relevant data needed to be entered into an IT system and documents often needed to be transported from a branch to a main site.

Thanks to C<sup>3</sup> these inefficient, document-driven processes can be largely automated, producing significant cost savings, reduced processing times, improved regulatory compliance, better service levels and customer loyalty. Such systems can consist of customised or off-the-shelf software and hardware. The first step is to move the scanning of client documents from a centralised, back-office task to a customer-facing branch-office activity where all the documents can be collected, validated, classified (if needed), scanned and submitted to the business process for approval while the customer is engaged with the bank employee.

With the typical paper process, documents are copied and then couriered to a central office for processing. This is expensive and increases the potential for a lost document, which adds even more time to finalising the transaction. These needless delays do little to boost customer satisfaction.

Going paperless allows for scanning in the branch office and automatic routing to the next processing steps. With any replacement technology, it is paramount that the new process provides as good of quality or improved way of doing business than the previous one. All documents need to be organised, complete and scanned at high quality, allowing them to be readable on a computer screen or as a printed copy. Delays and increased costs will be incurred if documents are missing, inaccurately scanned or not scanned at the best quality, which reduces the accuracy of the automated forms processing and Optical Character Recognition (OCR) task. If this happens, several costly measures may need to be deployed to address the breakdown in the business process:

1. A request to rescan the documents can be made.
2. The original documents can be delivered via courier.
3. Lastly, the customer can be contacted.

To avoid such delays, one should give special attention to selecting the right scanning hardware early in the conversion. Even though this white paper focuses on financial services companies and the scanning that takes place at the point of service, the same level of attention should apply if the desire is to deploy a capture solution at the central office. The quality and readability of an image document need to be perfect, otherwise the value and ROI of the document capture solution can be in jeopardy.

There is a general perception that the success of replacing paper with C<sup>3</sup>, BPM or ECM depends solely on the software. Our analysis has found that focusing on the hardware is just as important.

How documents are captured and with what scanning technology needs to be carefully considered due to the overall investment's potential impact (both positive and negative). Not all original documents are of equal quality, which makes it imperative that any new system effectively reproduces even the poorest originals. These and other factors will be explored in this document.



# Document Capture Scenarios in a Bank

Let's take a close look at the paper process to see the inefficiencies that can lead to delays, higher costs and customer dissatisfaction. We will look at a loan application, but the drawbacks are the same for other paper-driven processes.

## The old process

A customer walks in for a home mortgage or a car loan. The bank officer gives the client an application and asks for support documents, such as an ID card or passport, salary slip, proof of residency, invoice from a car dealer, a contract or more. While the customer is filling out the application, the officer takes the documents to the back office and copies them. This could be a very quick process or take several minutes depending if the device is ready to scan or if it's in use. Documents can be put through an automated feeding device or, more likely, scanned one page and one side at a time on the glass of a multifunctional device. Depending on how much time and precision the banker puts into the process, the documents may be scanned perfectly straight or they may be skewed. The quality of the image may be questionable unless the operator spends additional time adjusting for light or dark copies.

During this process, the customer is left unattended and may feel a bit anxious about personal documents being taken out of sight, not knowing who is handling or viewing them. When the officer returns, the completed forms are reviewed and organised and the copies are put into a loan packet and sent to the head office, where they may be centrally scanned and archived before being sent to the mortgage-loan department for downstream processing.

Branch offices can be near the central office or hundreds of kilometers away. Transport costs vary and the overall processing time can stretch as the loan application moves from location to location and from reviewer to approver. While all this is taking place, the customer is waiting for an answer. Delays lead to lost opportunities and frustrated customers.

## The C<sup>3</sup> way

All this changed when banks introduced front-office scanning for their branches. Using a small scanner that fits perfectly on every desktop, bank workers can scan all types of documents in front of the customer before returning them and sending them electronically into the workflow. In this new process the application forms can be printed, filled out and then scanned or forms can be filled out electronically on a computer.

During the scan process, operators can pick a file format and make adjustments for image quality. A loan-form validation and approval process becomes a straight-through process as all tasks in the central system are automated, reducing the processing time as the completed loan packet is immediately transmitted to the right location or process or both. The new system also reduces an employee's time spent with the customer, leading to more productivity.

"Now our officers don't leave their desks with their customers anymore. The average time that a customer spends in our banks has decreased, and the banking officers have more time, which means they can meet more customers. And if it is only one more customer per working day, this means that he can handle at least 200 more customers per year."

Quote from a banking interviewee on C<sup>3</sup>

A bank officer's workload entails working with both electronic and paper documents for each customer and on multiple customers at one time. Because of this the chances of losing a document rise. If a document supporting the loan application gets lost or wasn't even copied, then the bank officer needs to re-create the lost information via one of the previously described methods.



## Expectations and Goals for Document Capture

The aforementioned scenarios are classic examples of enterprise capture deployment (both distributed and centralised). For those companies that moved the scanning closer to the customer, the business drivers and the results achieved in all financial institutes interviewed were very similar:

- **Customer service improved.**  
Clients liked being closer to the process, and the technology left many with an impression that the company is more efficient, modern and innovative.
- **Process and efficiency got better.**  
Manual operations, such as shipping documents and opening envelopes, were consolidated and simplified into one straight-through operation.
- **Access to images and data was quicker.**
- **Money was saved.**  
By going paperless, costs were cut in shipping, processing and archiving.
- **Image quality went up.**  
Different documents were scanned and saved in different settings and formats to guarantee perfect readability. This is mainly an issue with documents including pictures or very dark or very faint originals. If these documents are just copied or scanned without any adjustments, there may be loss of fidelity resulting in the images being difficult to read. Such a failure in the process could lead to severe risks such as financial loss to the business, fees paid to counterparty, lawsuits, damage to a firm's reputation and potentially a breach of the compliance standards.
- **Addressing new rules and regulations was easier.**  
With the need of financial companies to adhere to new standards such as Basel II and III as well as CRD3, setting up an automated process allows for continuous compliance. In our interviews, customers shared two options to aid in compliance for their document records:
  - Build (or rebuild) file rooms with specialised environmental controls, including temperature and humidity controls, a disaster-resistant vault to protect against fires, earthquakes and conflict.
  - Scan all documents and records and keep them in electronic archives while storing documents that need to be physically archived in cost efficient off-site centers that comply with the new standards.
- **Be ready for SEPA.**  
Another European Union initiative that needs to be considered is SEPA (Single European Payment Area). The SEPA directive stipulates that money transfers made in paper between two banks in Europe have to be executed within 48 hours. That compares with the current wait time of up to seven days. To guarantee a speedy money transfer, banks will need to scan the transfer orders electronically to reduce the delay in shipping documents from remote sites. In addition, as boundaries will no longer be an issue, customers will be able to buy their services from any EU provider and increase competition between financial services providers. As it will help them expand their business, this competition will lower prices and improve efficiency for all customers. Thus the scanning piece in the payments backend infrastructure will become essential.

"If a customer drops a transfer order at 6 pm in the evening into the mailbox of one of our branch offices somewhere in the countryside, we will scan the transfer order right into the banking system for immediate processing instead of physically sending the transfer order to our processing center to comply with the SEPA imposed regulation of transferring the money within 48 hours."

Quote from a banking interviewee on SEPA



## Why the Scan Device Is Critical to C<sup>3</sup>

Take the aforementioned example of a scanner that sits on a clerk's front-office desk while the officer is trying to sell banking products. The scanner needs to be reliable and easy to use so the sales pitch is not disrupted. Just imagine what would happen if the clerk started to struggle and fight with the device. This could lead to a concerned customer or worse, a lost customer.

Therefore, it is important to consider the following factors when choosing a scanner:

- **Ease and reliability.**  
This can't be overestimated. If users view a device as being too complicated they will find alternative ways to process the documents or fall back to their old ways, putting at risk the overall success and investment in the solution.
- **Straight paper path** to scan all types of documents, including laminated ones.
- **Flexibility** to handle not just A4 documents but also driver licenses, ID cards, insurance documents, etc. For instance, when a document has a picture, you might want to scan in color at 300 dpi with compression.
- **Double-feed detection.**  
Ensuring that every document is scanned.
- **True two-sided scanning** instead of devices that need to flip the document inside of the device to scan the backside of the page.
- **Paper jams** need to be quickly handled and the document easily rescanned.
- **Additional hardware** characteristics, including:
  - Scanning speed, the footprint and the performances of the mobile parts, such as the paper tray and the output tray as well as the general appearance of the device.
  - Weight, noise level and the power consumption.
- **Availability** of general business functions such as scan-to-email.
- **Ability** to integrate with third-party software.

"During testing the perceived lower-quality scanners and MFPs were perceived as negative by the users as they looked plasticky, fragile and of lower quality. It is not only about getting the best product but also the best design, the most cost effective, the better-looking hardware. Each factor can discard a scan hardware vendor at anytime because they are all important. We paid much more for those scanners that fulfilled these criteria than for the ones of a manufacturer of lower quality, but today we have almost no feedback of technical problems, and after three years of use, everything still works very well."

Quote from a banking interviewee on design and durability



## Dedicated Scanners vs. Multifunctional and All-in-One Devices

When it comes to choosing the right hardware, some customers will pick a single-function scanner, others will opt for a Multifunctional Printer (MFP) or an All-in-One Device (AIO) or a combination of both. There is, of course, an economical aspect to the decision. MFPs and AIO have the immediate advantage of providing not only scanning but also printing and copying. In our research, we also found that MFPs were part of the overall deployment as backup devices to a scanner-based solution. We are not negating the need for MFPs. All banks we interviewed, however, had a clear preference for dedicated scanners over MFPs and AIO for C<sup>3</sup> deployment for the following reasons:

- The MFPs tested looked more fragile than scanners.
- There was no straight-through paper path. This is critical when laminated documents need to be scanned.
- It was much simpler to operate a scanner with one button. An MFP might have multiple buttons and require multiple steps to scan a document because of the additional MFP print and fax functions.
- Many scanners scan both sides and mixed sized batches in one pass, which is a lot easier than having to alternate scanning through the feeder and with a flatbed.
- Scanners required fewer steps to use. For example, an ID card, is simply scanned, whereas with the MFPs tested, bankers needed to open the cover, place the ID and scan once, then open it again, turn the card, close it again and scan a second time. It was perceived as more tedious. MFPs were also prone to frequent paper jams when copying front and back sides when run through the automatic feeder.
- Scanners were faster and quieter than MFPs for copying several documents.
- Scanners made a better impression in front of a customer.

- Scanners had limited double feeding and crooked images when handling different sized documents and batches of mixed paperwork.

Some respondents also shared the importance of qualifying for IT compliance certification. Such official certification lets banks prove they comply with legal requirements regarding data security, availability and protection as well as transparency. Technology built into scanners, such as double-feed detection, provides the ability to earn this certification. As banks have many departments and potentially numerous capture projects, their purchasing departments look at lessons learned from other projects. Thus they look for IT-certified devices. Solution providers and system integrators usually propose such devices to avoid risk.

"Our banking process, from scan to archive, is audited for seamless and error-free processing by an external auditing firm in order to receive an IT compliance certificate. During the scan process, we needed to show that all documents were scanned. We found the best way to meet this requirement was to use scanners that included ultrasonic double-feed detection. During our investigation, we could not find an MFP that provided this feature."

Quote from an interviewee on IT Compliance

## Deciding on the Right Scan Hardware

Based on the banks we interviewed, the following approach has proven useful for selecting the right hardware. The key element is to create a list of requirements, preselect major players and manufacturers and ask them to address the wish list you have developed. When you get their answers, here's what to do:

- Test the systems using every possible type of document. Let a project team and actual users play with the hardware. If possible, try to reproduce a show-room to demonstrate branch scanning.
- Consider how each system deals with the different sizes and paper qualities in a mixed batch. How is it handling paper jams, double-feed detection, scanning speed and the performance of the mobile parts, such as the paper tray and automatic document feeder?
- Look at the ergonomics. How does the scanner look, feel and fit on the desk? Is it easy to operate? Is it quiet? Can the equipment be safely locked down to safeguard the investment?
- Have the testers fill in rating forms.
- Let the manufacturers come in and show their products to your internal users and project team to explain the benefits and value. Many times the manufacturer can provide insight into new features that may be able to address a problem that you have encountered.
- Can the vendor address mobile, distributed and central capture needs?
- Ideally, it might be better to work with one vendor, but in some instances different brands may be needed to achieve your goals.

### Service and support considerations:

- Deploy scanning hardware that has a track record of limited failures.
- Look for devices that can be cleaned and maintained by bank personnel, especially in remote offices. This provides for less downtime and a higher user comfort level. The availability of support materials, such as a hotline, videos or manuals, is essential. This gives users knowledge to perform basic tasks such as changing a roller or cleaning the paper path. Especially for large deployments it is important to avoid having to call the central office's support team or external experts for simple tasks. This can be costly and hurt business.
- For big problems, on-site service options and/or advance replacement options should be considered.
- Centralised management software is well established for MFP devices and is now becoming available for desktop scanners as well.
- Other considerations are warranties, life expectancy and the availability of spare parts.





## Which manufacturer is the best for your needs?

- When a company moves to a customer-centric capture, the partnership with the vendor (or vendors) should be long term. It is advisable to buy from a company that is focused on scanning technology as a core business, has a large footprint in the market, great support, innovative solutions and reliable products.
- Different applications within the bank may require different form factors, sizes, paper capacities, automatic document feeder and flatbed options to address the business needs.
- A manufacturer must be ready to work with you for special requests and needs, including drivers, custom output trays, interfaces and imprinters, as well as Citrix and SANE driver support.

After deciding on the hardware, it is advisable to certify it so it can be used (and reused) in other projects.



"In our evaluation of the scanners, a few of the vendors brought up VirtualRescan (VRS) as an option. As it was included with the device, we decided to try it and it did provide us with better images. Once we installed the first test units, the quality that we received from the field was very good. But even better, we didn't have to train the scan operators. Now we use it for the entire project."

Quote from a banking interviewee on Quality Enhancement

## How Do We Measure Success?

Myriad factors make measuring return on investment a challenging task. It is easy to recognise the value of a streamlined process that now takes a single day instead of seven but it may be harder to estimate the true value of improved customer service.

One interviewee liked the increased efficiency resulting from turning a clerk's desk into a work station and the time savings gained by eliminating travel time to and from a community photocopier. This lost time is not included in most ROI calculations. The fact that officers now have more time to see customers is often not taken into the ROI calculation on a financial basis but does count toward achieving overall organisational goals.

Another interviewee mentioned the savings from the reduced volume of prints as they aren't photocopying the identification documents anymore. Several other

banks indicated that the requirement for them to create an ROI of the project before the investment was not required as the simple need of an electronic archive for compliancy, document revision and quicker access to the data was paramount. There was also the perceived value of providing quicker and cheaper access to the data for auditors.

So the concept of ROI calculation may become a secondary issue, though still necessary when deciding about the implementation of a document capture solution. But more and more, compliancy, process and customer service improvement are taken into the equation and are drivers to move to a customer-centric capture solution just as much as cost reduction.



## In Conclusion

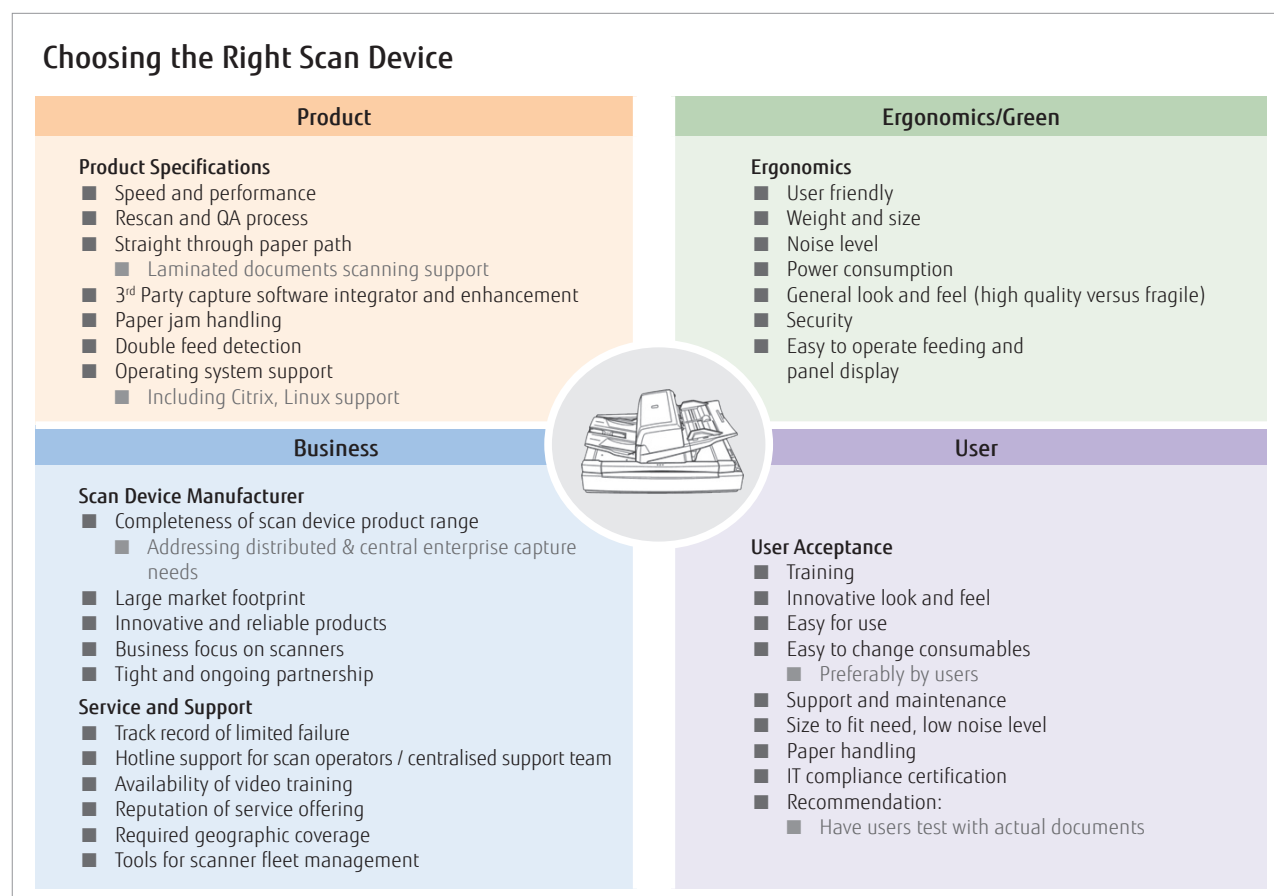
The financial services sector continues to face many changes due to difficult economic times, decreasing margins, stricter regulatory environment and fierce competition. To manage these challenges many organisations are turning to customer-centric capture software and scanning hardware, ranging from multifunctional units and small desktop scanners in branch offices up to high-volume scanners at central offices. Such solutions reduce cost, help meet compliancy rules and expedite the old paper-driven services.

In this white paper we introduced the concept of Customer Centric Capture. This new process focuses on the customer but its key benefit is to the financial services group that deploys a C<sup>3</sup> solution. The success of a C<sup>3</sup> project depends heavily on the scanner and its characteristics, such as ease of deployment, paper feeding, image quality, intelligence and ergonomics. Other factors include reliability, support, training and the overall partnership with the hardware vendor. Failure to focus on any of these factors can jeopardize the whole project of going from paper to paperless. How documents are scanned and which scanner is used need to

be carefully considered due to the potential impact on business and the bottom line. If the scanning process is difficult, people will look on the new solution negatively and convincing the end users of its value is the second half of a successful implementation.

It is vital to purchase from a company focused on the scanner business and one that will be there for you: Your future is now based on a scanning infrastructure. Approaches that have proven useful when choosing the right scan hardware and implementing it include taking into account the product, ergonomics as well as user- and business-specific needs (see chart below: Choosing the Right Scan Device). It is critical to take a long look at a vendor. Considerations include service, support (in person or a hotline), product reliability, price, training, a proven track record and consumables. In the overall investment, the scanning hardware is not the biggest expense, but it certainly is a crucial element, given that the whole process rests on a good beginning. For companies looking to go digital taking into consideration the points raised in this paper will go a long way toward achieving a successful transition to a scanning future.

### Choosing the Right Scan Device





## Sponsors



## About PFU

PFU Limited (Japan), a Fujitsu company, is the maker of Fujitsu scanners. PFU offers the broadest portfolio of document scanners for professional, personal, desktop, workgroup and high-volume production environments and is one of the world's leading document scanner companies. PFU has been engaged in the document imaging scanner business for more than 20 years. Fujitsu scanners are renowned for their excellent imaging and paper quality and integrate seamlessly in all major document management applications. Operating in Europe, the Middle East and Africa (EMEA), PFU Imaging Solutions Europe Limited is responsible for marketing and sales of the Fujitsu document scanners. The European company was established in the United Kingdom in 1981 and has subsidiaries in Germany and Italy.

As a subsidiary of Fujitsu, PFU is able to concentrate on the document imaging business like no other manufacturer, leveraging the huge innovation power of Fujitsu. Thus PFU can come up with innovations that the market wants and it can direct its expertise exactly to the needs of its customers – from large corporations through medium-sized enterprises to freelance professionals. The result is an extremely broad array of scanner models - for production environments with high scan volumes, for desktop and workgroup use and for professional end users.

PFU is shaping the future of document management with the new paradigm of Scan-to-Process. Scanning is changing face – from Scan-to-Archive to Scan-to-Process, from the end of a work chain to the early integration into business processes. Today scanning comes at the beginning of a business process marking the entrance into Document Management and Enterprise Content Management. PFU scanners support Scan-to-Cloud, which means that companies have the opportunity to scan their documents directly into cloud applications like Evernote or Dropbox. Thus, they can synchronize their information at one single location, creating a data pool that all authorized persons can access, anyplace, anytime. With Scan-to-Mobile the Fujitsu subsidiary is the first manufacturer to offer seamless transmission of paper documents to iPhone / iPad and Android-based devices.



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## ABBYY

Based on the company's technologies and platforms for document recognition, data capture and linguistics, ABBYY solutions help streamline the management and the extraction of document-based information in a range of organisations from public sector to SMB and enterprise. Solutions based on ABBYY technologies optimise document-based business processes by leveraging capture for various industry sectors; solve common business problems with selected horizontal applications; and build upon the latest computing platforms such as cloud and mobile.

### ABBYY Solutions for Banking and Finance

Today's competitive environment is driving financial organisations to look for innovative ways to attract customers and new business, as well as to streamline their business processes. ABBYY solutions can help increase business efficiency by replacing traditional paper with digital documents that can be easily searched, accessed, managed and processed. Organisations deploying solutions based on ABBYY technologies benefit from automation of data entry, elimination of costs associated with managing paper documents, better and faster access to information and the ability to address regulatory requirements.



### Best Practices:

- **Mortgage Loan Processing**  
Optimise processes with automated capture of applications, classification of the supporting documents and export into relevant back-end processes.
- **New Account Opening**  
Eliminate resource-intensive manual work by automating the opening of bank accounts, ensuring high-quality data and shortened processing times.
- **Credit Card Application Processing**  
Reduce time-consuming, labour-intensive manual data entry from applications with automated capture, classification and extraction of customer information.
- **Check Fraud Prevention/Risk Management**  
Improve fraud prevention by optimising the validation and proof of financial documents.
- **Archiving Financial Documents**  
Automate the processing, organisation and archiving of client files.

### For more information:

ABBYY Corporate Web Site ([www.ABBYY.com](http://www.ABBYY.com))

Banking and Finance Solutions based on ABBYY technologies ([www.abbey.com/solutions/bankingfinance/](http://www.abbey.com/solutions/bankingfinance/))

## EMC

Banks need new ways of addressing the challenges of scanning and capturing paper and integrating it into the payments process. Solutions to this problem lie not simply in the technologies used but in the implementation of business processes, enterprise architectures and the commercial approaches of the end solution. Fujitsu and EMC's partnership bring together two market leaders to provide an enterprise payments solution that has been demonstrated to work successfully with our customers.

- Captiva Capture Software is EMC's industry leading intelligent capture technology, which automates the classification, data extraction and routing of scanned documents. It integrates seamlessly with Fujitsu scanners and can be used for the most demanding high-volume applications.
- EMC Documentum is EMC's industry leading platform for storing and managing information in a secure, unified repository. Documentum is closely integrated with Captiva. It provides a complete envi-



ronment for supporting business process execution and management. Fujitsu's Import Export payments solution configures Documentum to handle the complex document workflows associated with the payments process and ensure that information is handled in accordance with regulatory requirements such as MiFID.

### About EMC

EMC Corporation is a global leader in enabling businesses and service providers to transform their operations and deliver IT as a service. Fundamental to this transformation is cloud computing. Through innovative products and services, EMC accelerates the journey to cloud computing, helping IT departments to store, manage, protect and analyze their most valuable asset – information – in a more agile, trusted and cost-efficient way. Additional information about EMC can be found at [www.emc.com/captiva](http://www.emc.com/captiva).

## Hyland

The challenges modern financial services organizations face today are unlike any they have faced in recent history. Both large and small, they must comply with tighter regulation, restore customer trust, and still compete for customer share-of-wallet with a bevy of new competitors.

One technology keeping banks competitive in this new landscape is enterprise content management (ECM). Hyland Software's ECM solution, OnBase, enables credit unions, banks and lenders to better manage the content that surrounds their processes. OnBase connects people to the documents, data and processes they need to make more informed decisions. Employee productivity increases because they spend less time searching for paper and dedicate more time to providing quality service to their customers and members.

Beyond its foundational expertise in helping manage paper, integrating with programs and automating business processes, OnBase focuses on helping banks comply with financial regulations and protect data and infrastructure.

**HYLAND**  
SOFTWARE

Furthermore, OnBase seamlessly integrates with virtually any core banking system, creating one application that manages all types of content – all without any custom coding – simplifying banking operations.

OnBase also provides instant access to customer information. Now customer service representatives, from the teller window to the call center, can answer customer questions quickly and completely.

OnBase also helps financial services organizations facilitate compliance by supporting the processes that surround regulations. To adapt to these changes, your document management solution must be flexible and focused. In other words, you need the right tools to ensure consistent record keeping, while guaranteeing the right information is available to the right people at the right time.

<http://www.hyland.com/industry-solutions/financial-services.aspx>

## IBM



When it comes to business priorities such as optimising customer service and loyalty, limiting loss from fraud, and reducing business risk, your organisation has more than enough information. **The challenge is putting your information to work** better than competitors do. IBM can give you a 360-degree view of your structured and unstructured data—and the ability to access and analyse practically all of it—to help you make smart, insightful decisions that drive a competitive edge.

**IBM Enterprise Content Management (ECM)** provides improved workforce effectiveness by enabling your company to transform its business processes; access and manage all forms of digital content; secure and control information related to compliance needs, and optimise the infrastructure required to deliver content anywhere,

at any time. ECM enables organisations to move from paper-based to electronic records with capabilities for document imaging and capture, advanced case management, information lifecycle governance, social content management and content analytics.

### Banking solutions

<http://www-935.ibm.com/industries/uk/en/banking/>

### ECM Content in Motion

<http://www-01.ibm.com/software/cm/?lnk=mprSO-ecma>



## Kofax



### Driving a World-Class Customer Experience in the New Era of Banking

As the financial industry bounces back from several years of turmoil, banks are adapting to a changed marketplace – one that rewards rigorous cost control and risk management. At the same time, banking leaders are dealing with a newly empowered consumer – one who expects better service and more convenience, including easy access to Web and mobile communication channels. That's why more banks are modernizing their critical customer-facing business processes with capture enabled content management solutions from Kofax. Now you have the power to deliver breakthrough levels of service and efficiency, from hassle-free account openings to fast and compliant loan processing – all while significantly lowering your operating costs.

#### The Power of Enterprise Capture

With Kofax's Capture Enabled BPM solution, banks and credit unions automatically capture, classify, extract and validate information through a fast, touch-less process – and then inserts the right information into business processes, applications, and content repositories. Kofax's best-in-class platform manages every type of document, including paper forms and records, faxes, emails, texts, Web downloads, and more. With Kofax, banks are serv-

ing customers faster and more effectively, reining in costs with efficient workflows, and driving revenue with smart, proactive customer communications.

- Enabling next-generation customer service. Impress customers and spark sales with fast, hassle-free account openings and timely, relevant communications through every channel and device.
- Lower risk. Systematically conform with regulations, protect data, and speed audits by tracking documents and data from the point of entry to archive.
- Increase efficiency and reduce operating costs. Dramatically cut processing delays and boost staff productivity with automated workflows that connect multiple tasks and departments – and enable reduced spending on document sorting, distribution, and storage.

#### About Kofax

Kofax plc is the leading provider of capture enabled business process management (BPM) solutions. Kofax automates information-intensive processes to help enterprises streamline operations, increase productivity and better engage with their customers for a competitive advantage and growth.

## Top Image Systems™



Top Image Systems™ (TIS™) provides comprehensive, integrated solutions for banks, helping them to meet their business ambitions; streamlining and automating operations, reducing costs, significantly enhancing processes and efficiency, whilst ensuring regulatory compliance and reducing risk by actively supporting and managing fraud prevention.

Our eFLOW™ Banking platform accelerates business processes by serving as a gateway for any information entering the bank, whether paper based or electronic, in both the front, middle and back office. eFLOW automatically captures, classifies and validates information from the incoming documents. Data is extracted using advanced recognition technology and validated against information supplied by Core Banking Systems. eFLOW sends the extracted data to ECM, ERP, Core Banking systems, Risk systems, CRM workflow and archive systems.

TIS's banking solutions are based on our proven eFLOW platform. The open architecture allows the implementation of any module from the eFLOW platform, and the seamless integration to other applications in the bank, as well as between branches and the HQ. The eFLOW platform through to our business rules and workflow engines delivers the technical infrastructure to manage and deploy complex ECM solutions from OCR/ICR engines and auto response services which are compatible with SOA content.

<http://www.topimagesystems.com/solutions/industry-solutions/banking>

<http://www.topimagesystems.com/solutions/mobile-solutions>

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