

Branch Operations

Notable Solutions Inc. (NSi)

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INTRODUCTION

Organizations are more worried about how to run their operations efficiently today than perhaps at any other time in modern history. This has created a close examination by companies of their day-to-day business workflows that impact the bottom line. In support of today's business climate, many companies have become diversified, moving away from the large, centralized office to a network of connected offices, or "branches." On a daily basis, loan applications, expense reports, leasing agreements, course registrations, sales orders, quotes, travel expenses, new account openings and other paperwork must be sent from branch offices to a central location for processing, payment, filing, archiving, and so on.

While in a centralized business environment, the document flow of a business process is fairly straightforward. But, that same process, when spread across multiple locations, becomes instantly more complex, costly and inefficient. Shipping documents to a central office for processing is no longer the best way to manage a company's document flow.

NSI's AutoStore solution for Branch Operations is designed to help companies automate those document processing tasks. Using MFPs, scanners, fax machines, email, and other capture sources, AutoStore creates an intelligent information pipeline that makes documents available across any enterprise in real time. The key to the AutoStore solution is its flexibility. With more than 180 panel-level integrations, solutions to encompass any network attached device, and integrations to more than 40 backend ECM/Workflow/Database systems, the AutoStore Branch Operations solution becomes a single tool that can be configured for many situations.

AutoStore for use in Branch Operations optimizes daily productivity and efficiency in ways that contribute to business efficiency and productivity:

- Prompt service and response
- Lower cost of doing business
- Faster processing of branch-generated documents
- Reduced paper and fuel dependency
- Better compliance through electronic tracking
- Instant verification and security
- Accelerated processes for loan approvals and expense reimbursements

CONSOLIDATION AND SIMPLIFICATION

How many documents are received by a branch worker? In how many different formats do those documents originate? Look around a typical office environment at the various printers, fax machines, copiers, scanners, digital cameras, etc. What if the functions of these devices could be consolidated into one business-class solution?

AutoStore's Branch Operations solution combines all the functions needed in the daily activities of a branch office into one MFP. Customized capture, process and route options accommodate individual work habits and business workflows. Instead of filling out forms and stuffing documents into courier pouches, employees just go to the office MFP, log in and submit their work. And, user authentication can be done directly at the front panel of the device to ensure that only those who have the required permissions will be able to access and process particular document workflows.

A branch worker's daily routine may consist of the following:

- Collect incoming documents from office fax machine
- Print or copy documents and fax to multiple recipients
- Receive electronic documents and print for faxing
- Copy existing documents before transmittal to centralized processing system
- Transfer digital photographs to PC for upload to email or business system
- Send email notifications on status of transmitted documents
- Prepare courier pouches or interoffice envelopes

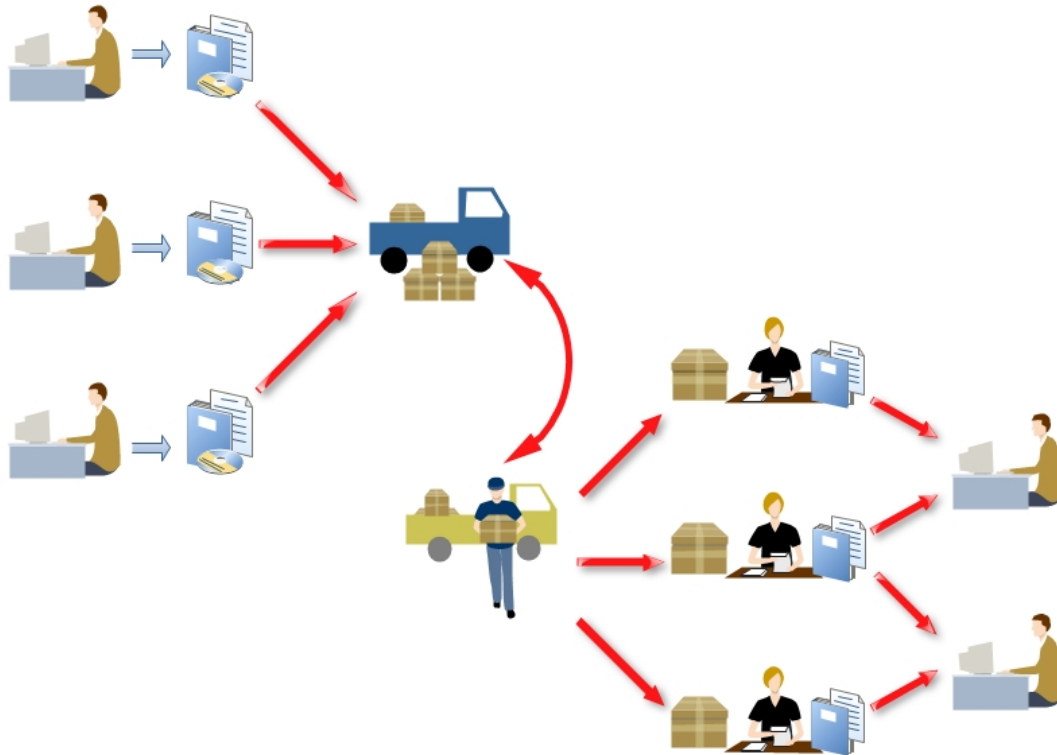
The process couldn't be simpler. AutoStore requires little or no training. Office staff quickly learns the simple technique of sending documents because it's no different from using the fax or copier. With a single click, customer service representatives, managers, agents, administrators, and office staff can:

- Capture paper and electronic documents from a variety of sources
- Transform paperwork into usable electronic information
- Use process automation tools like OCR, barcode and forms recognition
- Index and route information directly to business applications or databases
- Transparently integrate with existing back-office infrastructure

Documents can be sent to multiple locations simultaneously across the globe or just across town. Paperwork gets to the back office faster using just keystrokes instead of fossil fuel. With Scan to Email, documents are delivered in minutes to multiple locations. You don't incur additional charges, because documents are sent electronically over your network.

THE CURRENT DOCUMENT PROCESS FLOW

Manual Branch Document Processing



The diagram above outlines the general flow of a manual branch document processing workflow. The process is generally as follows: The remote worker prepares the physical document with some sort of separator, or cover page, outlining what is contained in the “batch.” This bundle is placed into a courier bag, or other type of container, and shipped to the central office. The cost of shipping documents is one of the biggest ROI factors when implementing a Branch Operations system. The past few years have seen shipping costs skyrocket due to rising fuel costs. The general idea is, the more documents shipped, the greater the savings will be.

Once the documents are received by the central office, the bundle is opened, and the documents are sorted based upon the business requirements of each document type. If the company has an imaging system, documents are scanned at this time, then indexed, and finally committed into the business workflow. If the company does not have an imaging system, the documents are delivered via inter-office mail to the department, or individual, responsible for managing this business process.

The Problems with Manual Processing

One of the biggest problems with a manual document process is that the critical business documents are completely invisible to the organization while the documents are being processed. What would happen if customer data was trapped in a document and not available to answer a customer inquiry until the process is complete? By converting the document to an electronic form at the remote office, we can greatly speed up every business process, changing a delay of days to hours or minutes.

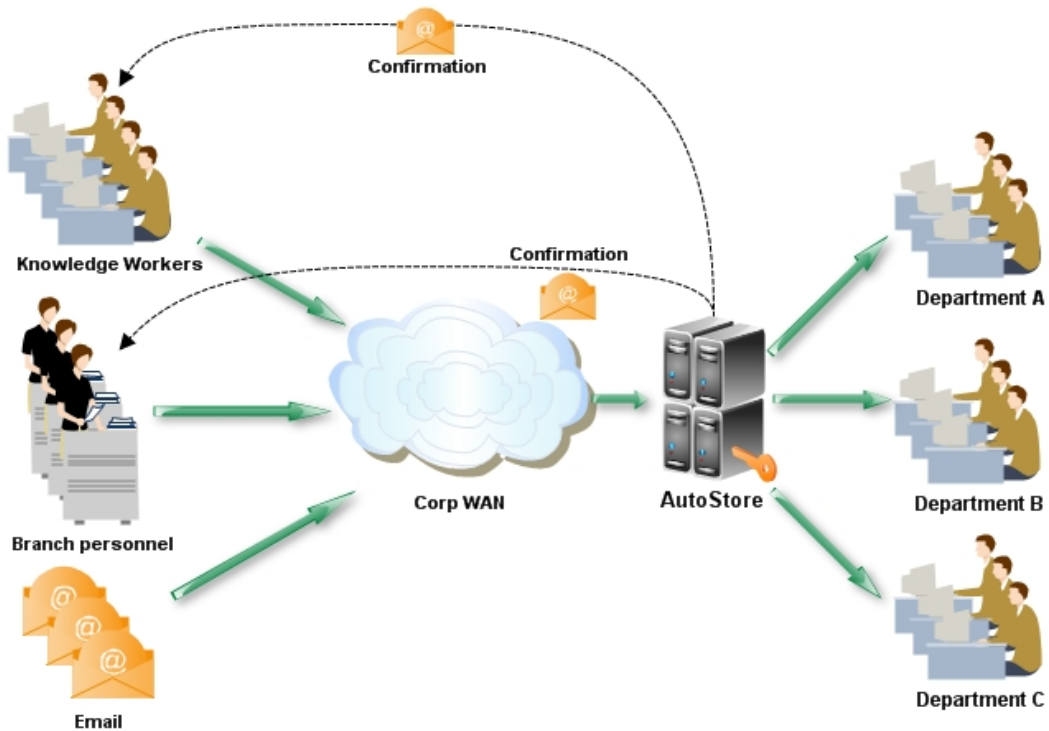
In addition, manual document processes are also difficult to control from an accountability and auditing standpoint, making it very difficult for modern organizations to maintain compliancy around numerous corporate regulations. Again, by using an electronic system, audit logging and tracking of “who, what, when, where” becomes very easy to create and manage.

Most organizations with branches already have some sort of network connectivity between the branches and the main office. Corporations may have purchased digital copy machines, or MFPs, which are capable of not only taking a copy of a document, but also making a scanned copy of a document and sending that document across the connected network. This makes document scanning as easy as copying, a task that nearly every office worker can perform. But not all documents are paper-based. Documents can be received in fax format, email, and even in digital photograph form.

NSi's Branch Operations solution can handle documents of any type and process and route those documents to their rightful business process. The focus is on being able to use the existing business systems (e.g. fax servers, email servers, MFPs, scanners, data streams, etc.), and connect those business systems directly to the backend system that houses the critical business data, the Line-of-Business system (LOB).

THE AUTOMATED DOCUMENT FLOW

Automated Branch Document Processing



The above diagram shows documents being sent directly from MFPs, desktops, and email to a variety of options available in a Branch Operations solution. Confirmation emails are automatically sent from the AutoStore server back to the branch worker, so they have a record that their document was successfully submitted, or directly to a business process owner, alerting them that a new document is available. With these confirmations and notifications, the branch worker is not left wondering if their document was received. The system generates a success or failure notification, and can even include the detailed information about the document submitted so the worker can quickly identify which document this confirmation refers to. While this is a simple diagram, the flexible nature of AutoStore can easily map out complex workflows.

With the AutoStore Branch Operations process, each department each worker can submit documents to any process they have access to, through any method on the corporate network. For instance, the branch personnel could be submitting a new employee packet to corporate HR. The timeliness of the data is important for a quick hire in a competitive market, as well as being able to verify critical information and identity pursuant to new Federal regulations. This same worker could also submit an electronic copy of their expense report via email, only to follow up that email with the scanned receipts directly from the MFP. These documents are processed by the AutoStore solution and routed

directly to the Accounting department for approval, and the process, which used to take weeks and rely on overnight packages and the post office, now takes days, maybe only hours.

Now imagine a records management system that starts with the MFP. The sooner documents are digitized, the quicker they can be tracked and owned by a records management solution. Each user would use a common intranet web site to create a “coversheet” that contains the information needed to correctly classify and index the document. NSi calls that coversheet a “SMARTicket”. That SMARTicket is printed or sent electronically to the MFP (not all MFPs are equal) and the user simply scans their documents, or selects their virtual SMARTicket, and scans their document. The user interaction is no more difficult than copying a document, making the technology accessible to virtually every worker in an organization.

Countless companies have electronic workflow systems that currently require manual indexing to “start” the workflow. An AutoStore Branch Operations solution can feed that workflow directly from the panel of the MFP, a fax server, a scanner, or a watched folder. Now documents are automatically routed to the beginning of the workflow, including critical index data that is needed for the workflow to decide its routing path.

SAMPLE BRANCH OPERATIONS USER EXPERIENCE

No two organizations have the same processes. Because of this, there is no “one size fits all” solution for capturing documents from branches. But for any company looking to leverage their existing investments in an ECM infrastructure, the AutoStore Branch Operations solution is the key connectivity software.

Extend and Preserve an Existing Infrastructure

The natural evolution of distributed capture is from companies that had centralized ECM systems, but have seen the value of encompassing their own remote infrastructure into that ECM system. Thus, they have been able to extend the capabilities of their aging centralized process, but preserve the massive investment that had been made in that infrastructure. Because AutoStore’s Branch Operations solution is designed to work with centralized systems and processes, it’s the perfect tool to extend a current process out to the remote worker.

The following customer is a large financial organization that currently ships all of their branch loan documents (commercial and retail) to a single, central location for scanning, indexing and processing. Their system is performing well, but they are seeing an alarming trend. More and more loans are going to companies that are able to respond to a prospective customer faster than our sample company. The result is a lower than expected growth rate, and a reduction in market share. Upon analysis, the problem is not the centralized process to decide upon funding a loan, it’s the delay of getting the documentation into that system, which depends upon a system of couriers and overnight delivery companies.

Current process:

1. New loan packet is completed at branch office and sent via courier to the main office.
2. Any faxed information is printed, or copied and added to the packet.
3. Packet is received at main office, and prepped and sorted for scanning.
4. Packet is scanned and electronically sent to indexing.
5. Index data is verified, corrected and completed, document is routed to underwriting process.
6. Document is re-prepped for long term storage.

Problems:

1. Based upon geography, the transport to the main office can take up to two days.
2. Due to the volume, there are 16 people at the main office doing the task of sorting loan documents into sub documents (document types).
3. A team of 30 people work on the indexing data, and verify that data. They have no knowledge of the customer.
4. Any error that is found by underwriting must be communicated back to the branch office, and corrected documents resubmitted, causing frustration for the prospective customer.
5. The documents are in a “black hole” and invisible until they are received by the underwriting process.

The customer deployed AutoStore Branch Operations to connect their digital copy machines (MFPs) to their existing loan process:

New process:

1. Branch employee submits documents from the panel of their branch MFP.
2. Document is automatically routed into central ECM system.
3. ECM workflow automatically routes document to correct underwriting group.
4. An email confirmation is sent to the branch worker that their document successfully received by the centralized ECM system.

Results:

- The new loan process can be initiated by anyone in the organization with access to an MFP.
- The underwriters have documents in minutes, not days.
- The extra labor of the centralized document sorting process is not needed.
- The shipping costs related to loan processing is not needed. Local storage is utilized for short term needs.

In addition, the overall customer experience is greatly simplified. Previous to this solution, customers had to go where their loan officer was that day, which was not always the most convenient location for

the prospective customer. Now, customers go to the branch office closest to them, and hand over their documents to any branch worker, who can now add them easily to the business process.

Additional Benefits

In addition to the simplification and automation of this one process, this customer has also seen automation and simplification in a few other areas:

- Solution available for all forms and documents, not just loan processes.
- Analog fax machines are no longer needed at branches.
 - Branches use the MFPs to “fax” information from branch to branch.
 - Information is actually stored directly in the ECM, with an email notification sent to the receiving branch office.
 - Quicker than faxing information, and greatly used for verifying signature cards.
 - Outbound fax is controlled.
 - A direct integration with RightFax allows NSi to “approve” a fax before it is sent, thus locking down the faxing infrastructure from misuse.
 - All faxes are automatically archived.
 - All inbound and outbound faxes are archived and auditable.
- Remote workers can submit any document from their desktops with a mouse right-click.
 - Desktop integration allows any electronic document to be easily submitted right from the desktop.
 - Email integration allows users to send emails directly to the process as well.
- AutoStore’s “coversheet” technology, SMARTicket, can be embedded into ECM LOB solutions to generate original documents containing secure routing information, bridging the gap between paper and electronic forms.

SAMPLE ROI USE CASES

Let’s outline a simple use case to illustrate the power of an AutoStore Branch Operations solution to achieve a solid Return on Investment (ROI). The sample company currently has a centralized invoice processing solution. Invoices from all 3000 remote retail locations are sent to the central office once a week, in an overnight shipping package. These invoices are received, sorted, scanned and processed centrally using a staff of 15 people. Significant savings have already been achieved by adding the use of imaging to the AP process. With shipping costs more than doubling over the past two years, the company has seen much of its saving eroded by these rising costs. The current costs are:

- 3000 branches send a single overnight package per week:
 - $3000 * \$25 * 52 = \$3,900,000$ annual cost in shipping (estimating just one overnight package per week)

While there are many other “soft costs” that are a valid factor in making this investment, we’re going to stick to the hard-dollar ROI to demonstrate the power of AutoStore Branch Operations. This same customer already has a fleet of various digital copiers (MFPs) across all of its 3000 branches. The equipment is required at each store in order for the branches to operate, so it’s a fixed cost. There are various makes and models, but all are connected to the corporate network. What’s unique about the AutoStore Branch Operations solution is that no matter what type of device is connected to the network, AutoStore can utilize it as a scanner. This specific customer has devices that connect via an integrated panel, SMTP and SFTP. These are all supported natively by AutoStore. The Branch Operations solution ROI looks as follows:

	Software	Soft Maintenance	Savings
Year 1	\$2,100,000.00	\$414,000.00	\$1,386,000.00
Year 2		\$414,000.00	\$3,486,000.00
Year 3		\$414,000.00	\$3,486,000.00
Total savings after three years:			\$8,358,000.00

That’s an ROI of 7.8 months, with just the savings around shipping costs. But the real savings shows in years two and three. The ongoing costs for the solution are only the annual software maintenance. After the initial year one investment, the solution generates a serious savings that has a direct impact on the corporate bottom line.

Now consider the “soft costs” of the solution ROI: The Company has immediate, daily visibility to its overall expenditures and liabilities, something critical in the current business climate of a public company. Also, invoices are not “lost in transit” any longer. Branch managers are notified that their invoices were received by the central AP department in minutes. There is a straight-through processing path that is completely logged and audit worthy.

This is an extreme example, and not all companies have 3000 retail stores generating ongoing daily invoices. So let’s take a look at a much smaller organization. This next company has 30 offices, and to keep the ROI comparison consistent, we’ll use the same metrics:

- 30 branches sending a single overnight package per week:
 - $30 * \$25 * 52 = \$39,000$ annual cost in shipping.

The ROI is as follows:

	Software	Soft Maintenance	Savings
Year 1	\$29,000.00	\$4,600.00	\$5,400.00
Year 2		\$4,600.00	\$34,400.00
Year 3		\$4,600.00	\$34,400.00
Total savings after three years:			\$74,200.00

The savings are not as extreme, but are still within the mandatory 12-month ROI target of most companies. Furthermore, all of the benefits normally reserved for much larger organizations (visibility of expenditures, auditable processes) are now available for any size company. It’s also not typically possible for a company to eliminate all of their shipping/transportation costs around branch offices. But the examples above show the costs savings of eliminating a single overnight envelope per week, per branch.

A New Type of Courier Service

Overnight just became obsolete. The idea of hiring someone to move documents has been around since the Pony Express. Yet, many companies today still rely on this method of transporting documents instead of adopting technology that can drastically save time and money. All document management and workflow systems revolve around the idea that the document must be digital. NSi’s AutoStore is the catalyst to put documents into the format needed by the business system. If documents are originally in paper format, AutoStore converts them to a digital format, if they are already electronic, AutoStore keeps them that way.

Gone are the days of “Print and fax”, or worse, “Email, print and fax”. A fully automated Branch Operations solution gives the branch worker the ability to easily submit documents to the relevant business process, regardless if that document originated in paper or electronic form. This solution utilizes the existing infrastructure and equipment that most companies already have in place. This further expands the ROI on both the centralized system and the branch office equipment by linking the two systems together.

Once these systems are linked together, another huge benefit is that the branch employee now has more time to focus on their primary job duties. Many companies NSi has dealt with have initiatives to reach out to their customers to make sure they have direct, personal contact with their customers. The

prevalence of technology has depersonalized the relationship of businesses and their customers. By enabling branch employees to focus on their main job duty, interacting with customers and business stakeholders, companies utilizing a Branch Operations solution find their branch employees more productive and able to stay focused on their main job goal instead of performing menial administrative or clerical duties.

AutoStore for Branch Operations advantages include:

- Support for print and electronic content sources
- Broad integration with MFP manufacturers
- Extensive processing components and customization
- Fax integration

SUMMARY

“Now” is the New Overnight

Why stick with the old ways of sending branch-generated paperwork, when AutoStore Branch Operations offers so many advantages? Speed, accuracy, security and savings add up to a compelling story that you can put to work now at every branch office.

With its unique model of distributed scanning, Auto Store Branch Operations can support any source of content. Paper-based and electronic documents can be captured, circulated, stored and retrieved electronically. Bank branches may submit signed new account forms and contracts. Some locations may have electronic forms or reports to submit for HR, legal or accounts payable documents. Invoices can go for payment at main office data centers. The ways you can use Branch Operations is almost limitless.

Compliance and security are also constant concerns in finance, insurance, government, public companies or other regulated environments. With AutoStore Branch Operations, security and verification are in place from the moment each document is scanned. The old method of physically shipping paperwork overnight doesn't reach this level of security until later in the workflow, if at all.

Auto Store Branch Operations provides a more secure method of delivering content to your main site. It reduces risk of loss, errors and unauthorized access. Electronic document management provides tighter authentication and quickly tracks who touched the processed documents, and when those documents were accessed. Receipt is confirmed and instantaneous. Business continuity and preparedness are supported, because documents can be immediately secured at multiple locations for redundant back up.

NSi's AutoStore Branch Operations solution is a powerful tool that can be used to extend back office processes to the front office worker. This solution focuses on ease of use, for both the knowledge worker and the administrator to ensure the lowest ongoing cost of any capture solution in the market.



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