KONICA MINOLTA

I WANT MORE TIME FOR CUSTOMERS THROUGH MORE EFFICIENT PROCESSES

IMPROVING **BANKING WORKFLOWS**

Giving Shape to Ideas

THE SIMPLE STEP TO
LOWER COSTS AND GREATER SECURITY

The new normal for financial institutions is slow growth, tough competition and brakes on innovation due to reduced budgets. In this difficult environment financial institutions face three critical challenges: lowering costs in the face of keen competition and a constant battle to offer current and new customers the best conditions; optimising processes to enhance business efficiency, market performance and improving security to prevent data loss. How can financial institutions best tackle these challenges?

As mountains of paperwork are still generated in the banking world, one of the most effective ways of optimising processes is to digitise them. Moving from paper to digital brings a huge boost to efficiency, helps retain existing customers and attracts new customers through improved and data-safe performance.

Konica Minolta solutions will help you overcome these critical document management challenges. State-of-the-art multifunctional office systems offering advanced copying, printing and scanning capabilities enable the creation of workflows to transform paper-based documents into process-ready data that can be edited, stored and archived in your database. This provides the creation of workflows to transform paper-based documents into process-ready data to be edited, stored and archived in your database. Our cost-effective solutions help leverage process automation and control without interfering with your existing systems. At the same time, all of our hardware and software solutions have been specifically designed to comply with the data-security and -protection regulations financial institutions have to guarantee to their customers.

How you benefit from our solutions

– **Digitising paper-based workflows**
Our fast document scanning, distribution and archiving solutions efficiently manage financial documents, streamline financial workflows, improve the existing backend financial system, simplify distribution and speed up the production of secure output in both high-quality colour and cost-effective black and white.

– **Improve efficiency by automating content creation**
Our solution fully automates the credit approval process and related document creation eliminating errors and saving time.

– **Boost growth**
By printing financial sales and marketing materials in-house and on-demand, you save both time and money. We offer a broad spectrum of solutions ranging from personalised printing to data transformation and conversion and enable you to enhance and streamline data centre printing applications.

In the challenging environment financial institutions face today, we help you lower your administrative costs, deliver services more efficiently and improve your ability to focus on your primary mission of spending more time with your customers – and in this way boost your business.

– **Keep printing activities and costs under control**
To keep costs under control it is vital to monitor all your print, copy and scan operations. Our solutions provide detailed reports that allow invoicing to remote offices or local departments;
  – Central user and role management
  – Cost assignment and chargeback
  – Budget and quota management
  – Detailed output and cost reporting

Security safeguards

We will help you with compliance requirements and protect your financial records. As a financial service provider, you have detailed records of all document activities. We provide you with sophisticated forensic tools to investigate any unusual occurrences.

For more details of what Konica Minolta has to offer financial institutions see konicaminolta.banking.eu

DIGITISING PAPER-BASED
WORKFLOWS

A new customer opening an account or requesting loans or other services is a paper-intensive process. A lot of information needs to be collected, then stored in a single place with access restricted to authorised staff. When the customer's request has been verified and approved, documents will need to be signed by all the parties involved. We can transform this process into a significantly more efficient digital workflow which ensures all the relevant requirements are fulfilled.

How you profit from enhanced efficiency

You can securely and seamlessly scan documents simply by pressing a button on one of our multifunctional devices. The scanning solutions these devices provide make automatic indexing, storing and retrieving of documents possible – so you can easily access stored documents whenever they are needed and directly connect to your financial software applications. Security features on our devices, e.g. user-specific authorization to scan, copy and print jobs, prevent a breach of data security and provide comprehensive protection at all times for sensitive data and information.
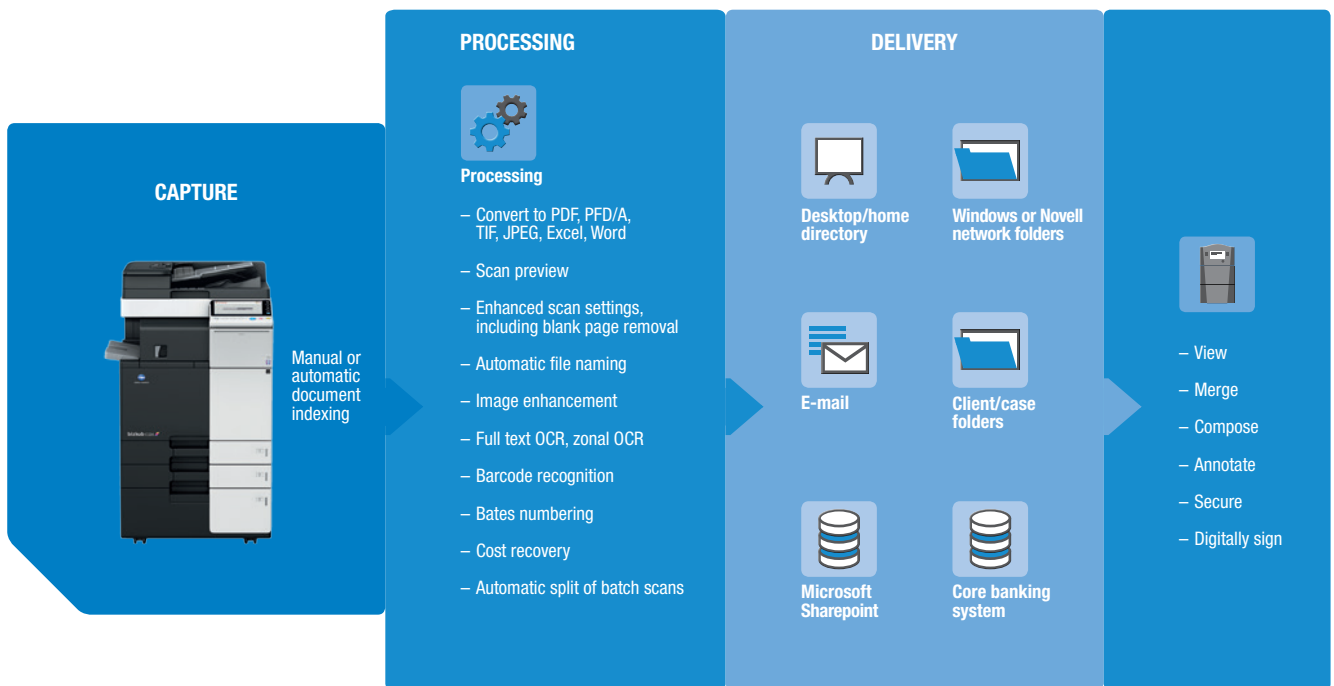
Key benefits

Improved security:
- Matter-centric document management
- Instant availability of documents for queries, reports and records
- Automated scanning and processing of client documents and filing requirements
- Fast availability of all the information on any issue via the search function
- Disaster recovery
- Established role-based data access rules

Increased efficiency:
- Shorter paper-to-digital document management cycle
- No lost or wrongly filed data, worksheets and files
- Faster information searches
- Comprehensive audit trails
- Time saved in preparing meetings, communications and document redaction
- Valuable office space saved

CAPTURE

Manual or automatic document indexing

PROCESSING

Processing

– Convert to PDF, PFD/A, TIF, JPEG, Excel, Word

– Scan preview

– Enhanced scan settings, including blank page removal

– Automatic file naming

– Image enhancement

– Full text OCR, zonal OCR

– Barcode recognition

– Bates numbering

– Cost recovery

– Automatic split of batch scans

DELIVERY

Desktop/home directory

Windows or Novell network folders

E-mail

Client/case folders

Microsoft Sharepoint

Core banking system

– View

– Merge

– Compose

– Annotate

– Secure

– Digitally sign

The effective way to capture, automatically distribute and securely store documents
Konica Minolta customers estimate that they are saving many hours a week by capturing, storing and archiving documents more efficiently.

How your organisation benefits from flexible printing and cost monitoring

Authorised staff can print jobs on any device in any network location via a private cloud solution. Our mobile printing solutions offer the flexibility they want when they're on the go. Since it is vital to monitor all print, copy and scan operations in order to keep costs under control and ensure data integrity, our solutions provide you with a wide range of detailed reports that allow invoicing to remote offices or local departments.

Accounting server – key features:

– User authentication
– Follow-me printing
– Ruled-based routing
– Accounting functionalities
– Graphic visualisation of reports and statistics
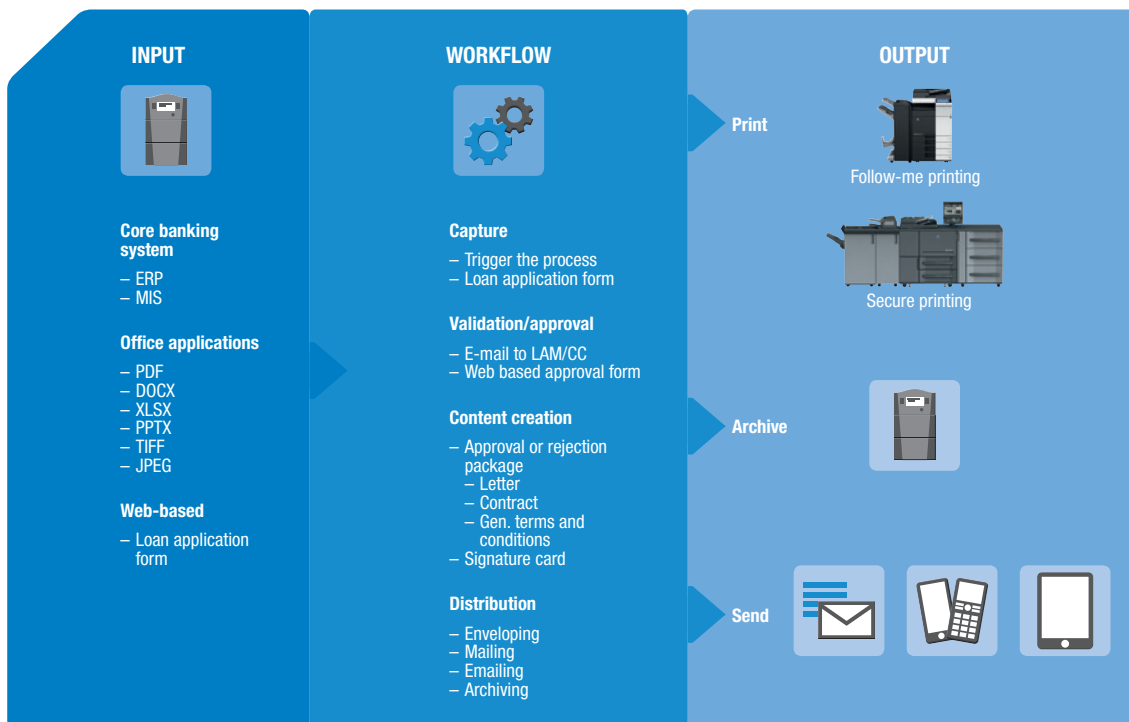– Mobile printing

IMPROVING
BANKING PROCESSES

Our digitised solutions, for example, help you standardise and automate the credit approval process. Once a customer has applied for a loan, the complete application file (including all the information provided by the customer) is digitised and automatically sent to the loan approval manager or credit committee – in or outside the office in question. The customised decision form is designed to include all the standard areas where approval, denial or 'yes if' are simply marked with a tick box. Ticking a box automatically triggers the system to create all the necessary documents, such as the contract, general terms and conditions, amortisation schedule, etc. Throughout this entire process the security and confidentiality of the customer's data are ensured.

These documents are then automatically distributed by e-mail to the relevant parties to obtain their signatures. And, of course, the documents can be printed in duplicate and signed by all parties at a subsequent face-to-face meeting with the customer. Last but not least, to establish a simple but secure system for managing such data, all these different sources can be integrated into a single password-protected or encrypted PDF file.

How your organisation benefits from digitised solutions

– No need to spend a lot of time on manual sorting, matching and filing of documents – all potential sources of errors

– Easy addition of barcodes and OMR marks so you can automate mail preparation and combine multiple documents in a single envelope

– Significant savings by doing away with pre-printed paper and printing bank statements, reminders, etc. on any output device

– Faster retrieval of any required information and lower customer service costs through digital archiving

– Intelligent content creation – e.g. automatically combining appointment letters with relevant information such as a map for a recently opened branch office, application forms, interest percentages for mortgages, annual statements and updated stock portfolio information – to reduce manual work, avoid paper wastage and achieve faster updates

– Choice of document distribution, e.g. instantly printing a letter to hand to a customer or sending the information by e-mail to reduce print volumes and postal charges

– Easy and automatic processing of documents via a pre-defined workflow to trigger archiving, statement printing, forwarding to branch offices, etc.

INPUT

Core banking system
– ERP
– MIS

Office applications
– PDF
– DOCX
– XLSX
– PPTX
– TIFF
– JPEG

Web-based
– Loan application form

WORKFLOW

Capture
– Trigger the process
– Loan application form

Validation/approval
– E-mail to LAM/CC
– Web based approval form

Content creation
– Approval or rejection package
  – Letter
  – Contract
  – Gen. terms and conditions
– Signature card

Distribution
– Enveloping
– Mailing
– Emailing
– Archiving

OUTPUT

Print
Follow-me printing

Secure printing

Archive

Send

Intelligent automation of workflow processes

✐ Key benefits

– Consolidation of information from different sources in different formats to a single PDF/A document ready for printing or sending
– Metadata: capture and processing of fully composed documents
– Automatic search function with data available from any format – no more searching through file cabinets and boxes
– Automated processing and distribution of customer-relevant communication
– Definition, setting and use of an unlimited number of custom variables
– Redacting of information on the PDF file
– Archiving of documents to the existing electronic document managing system
– Automatic e-mailing of files via SMTP or Outlook
– Automatic and conditional control of a printer's finishing features

ENHANCING CUSTOMER RELATIONSHIPS
USING VDP AND TRANSPROMO

There is a lot of customer information at the heart of your system. Why not put it to better use? Our solutions enable you to contact existing customers with offers for new products, e.g. pension and investment plans, employee benefit plans, etc. simply by pushing a button. You can invite specific customers to an exclusive meeting to talk business, your bank's annual meeting or an event where an external expert talks about new financial legislation. The possibilities for intensifying customer relationships are endless.

With the information you already have at hand and our digitised document management solutions you can design personalised letters that will captivate a customer's attention. A QR code would direct customers straight to a web page where they can register for an event or accept the offer you have made. Their response would automatically trigger an e-mail or letter in reply. Every detail of this process will be automatically stored in the customer's file.

Cross- and upselling: Direct marketing for more effective mailings

We can supply you with an extremely attractive tool for direct marketing, customer relationship management (CRM), advertising, invoicing and, of course, automating the addressing of mailing campaigns. You can customise the contents of any printed communication, including direct mail pieces, statements, contracts, customised collaterals or brochures and much more, to correspond with a customer in such a way that his or her interests are specifically addressed.

Variable data publishing (VDP) for closer customer relationships

One-to-one marketing is the ideal customer relationship management strategy because it makes personalised customer interaction possible. Through one-to-one marketing you can communicate with each customer in a uniquely customised way, using targeted images and text in combination with a personalised salutation and address. With a clear focus on specific customer interests, one-to-one marketing increases response rates, optimises productivity, enhances customer loyalty and maximises the return on your marketing investment.

TransPromo as a boost to business

Why not turn bank statements or other customer correspondence into an effective vehicle for delivering highly relevant messages, e.g. customised promotional or advertising information? TransPromo (**Trans**action + **Promo**tional) makes this possible. In most cases, the information required for TransPromo actions is already available in your database. Specially designed software then creates the required TransPromo documents. We can supply you with all the necessary know-how, hardware and software for personalized campaigns. The benefit for your business is enhanced cost efficiency through the use of dedicated advertising in transactional documents.

Improved service

– Accurate documentation
– Faster dispatch
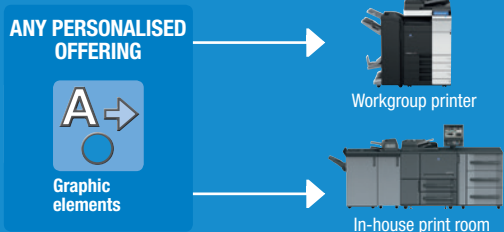– Digital document archive
– Virtual on-demand print facility

Better business

– Enhanced customer satisfaction
– Convenient, error-free process
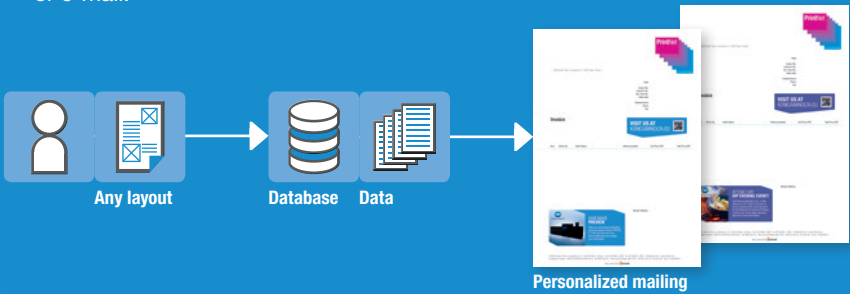– Significant cost savings
– More accessible information

✎ Direct mailing campaigns

1. The marketing department develops a campaign to target specific segments of your customer database via a personalised offering – a flyer produced in a single print process with targeted messages personalised for each recipient.
2. Depending on the print volume planned, the flyer is printed either on a workgroup printer or in the in-house print room.

ANY PERSONALISED OFFERING

Graphic elements

Workgroup printer

In-house print room

✎ TransPromo documents

1. To drive additional revenue a sales department may want to include information on a product a customer recently purchased or use specific information gained from some other communication with the customer.
2. The information is merged with other data and specifically filtered to suit the sales department's requirements.
3. A personalized mailing item is sent to each recipient via post, phone/tablet or e-mail.

Any layout

Database   Data

Personalized mailing

Some examples of typical workflow scenarios

CUTTING
DOCUMENT COSTS

Do you know how high your printing costs really are? Did you realise that purchasing hardware and toner only accounts for a small proportion of these costs? With Konica Minolta as your partner you can precisely calculate your overall printing costs and save a great deal of money. We will advise you on how to significantly cut your document costs:

– **Achieve cost transparency:** The key factor is not to record general printing costs but also costs per user, team or department. This is the data you need to carry out precise analyses and increase the cost awareness of everyone using a printer.

– **Optimise your printer fleet:** Effective monitoring tools from Konica Minolta enable you to control your printer fleet and immediately spot potential savings. Costs can be kept under control by, for example, defining who is allowed to print in colour, stipulating that only efficient systems are to be used for large print jobs or making duplex printing the default setting.

– **Save time and money through digitisation:** Digitisation provides rapid access to information, increases productivity and often reduces the amount that needs printing. What's more, an electronic archive can free up valuable office space. The bottom line is time and money saved.

– **Avoid unnecessary prints:** Follow-me printing ensures that users can release prints on a device of their choice. That avoids unnecessary printouts that waste paper and toner.

Let us worry about your printing infrastructure

Konica Minolta has developed a professional approach to find and implement the right printer landscape for your financial institution. We call it Optimized Print Services (OPS). Since OPS includes a long-term management service, it frees up time for IT departments to spend on their core competencies. Implement OPS and all you have to worry about is your core business of banking.

More efficient and smoother document workflows

OPS thoroughly analyses all your document processes with the aim of designing and implementing improved workflows. The benefits include time and money savings as well as enhanced efficiency. This is how it works in practice:
– We find, record and assess the bottlenecks and potential improvements in document infrastructure, data security, expenditure and environmental impact.
– We substantiate investments and guarantee a solution that ensures a rapid ROI.
– We enable you to create the necessary internal support.

The key benefits OPS brings

– Single-source provider – one point of accountability
– Minimal management effort, risk and interference with your daily operations
– Reduced costs, e.g. through intelligent routing of print jobs to the most suitable printer
– Trouble-free document processes
– Simpler administrative processes
– Quick and intuitive access to any required documents
– Secure printing, copying or scanning of documents
– Secure automation of data-transmission processes
– Verification that document processing services are performing properly
– Step-by-step implementation of the necessary changes
– Future-proof investment

Can you afford to be without OPS?

KONICA MINOLTA
OPTIMIZED
PRINT SERVICES ™

SAFETY FIRST –
FOR YOUR DATA AND THE ENVIRONMENT

A "safety first" attitude to data security and the environment is essential for any financial institution. By entrusting your document capture, distribution and management processes to Konica Minolta, you are working with an industry leader in data security and environmental standards.

✒ Reassuring data security

By prioritising data security in all our document solutions, we deliver clear benefits to each and every financial institution:

– **Secure network integration:** Our IEEE 802.1X SSL and IPsec protocol authentication methods allow easy integration into protected networks as well as secure network communication. Virtually all our multifunctional systems comply with the highly strict security standards of ISO 15408 EAL3.
– **Confidential documents protected:** We ensure confidential data stay safe on a printer's hard disk or output tray through solutions such as data encryption, secure deletion, watermark copy protection and PDF signatures.
– **Access control and user rights:** Individual printer access rights can be defined for each user, with authentication undertaken via a magnetic card, PIN code or biometric fingerprint scan.
– **Secure printing:** Since authentication is required at a device prior to printing, our "secure print" feature prevents sensitive information from falling into the wrong hands.

✒ Proven responsibility

Konica Minolta confirms its responsibility for the environment through the promotion of sustainable strategies and eco-friendly approaches throughout the lifecycle of its products. We work to promote recycling-oriented societies, prevent pollution and minimise potential risks. And all this helps to reduce the carbon footprint of your fleet of multifunctional devices. The benefits include:

– **Reduced power bill:** More energy-efficient devices through tools such as Dynamic Eco Timer (for defining an automatic on/off function), scanner LEDs, Induction Heating Fusing Technology and Eco Print
– **Lower paper consumption:** Less paper required to draft documents
– **Less wasted paper:** Functions such as automatic suppression of white prints, double-sided printing by default, follow-me printing and document preview reduce paper wastage.
– **Improved working conditions:** Less noisy machines for a better office environment
– **Commitment to recycling:** Recycling-friendly devices and consumables as well as recycled plastic usage (PC/PET) in the outer casing material
– **Green innovations:** Polymerised toner manufactured with a third fewer CO_2 emissions than conventional toner, for example

In September 2014 Konica Minolta, Inc. (Konica Minolta) was included in the Dow Jones Sustainability World Index (DJSI World) for the third year in a row as recognition of its economic, environmental and social performance.

For more details of our environmental credentials see www.konicaminolta.eu/environment

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Your Konica Minolta Business Solutions Partner: