

# Eliminate Courier Costs And Cut Your Postage Bills

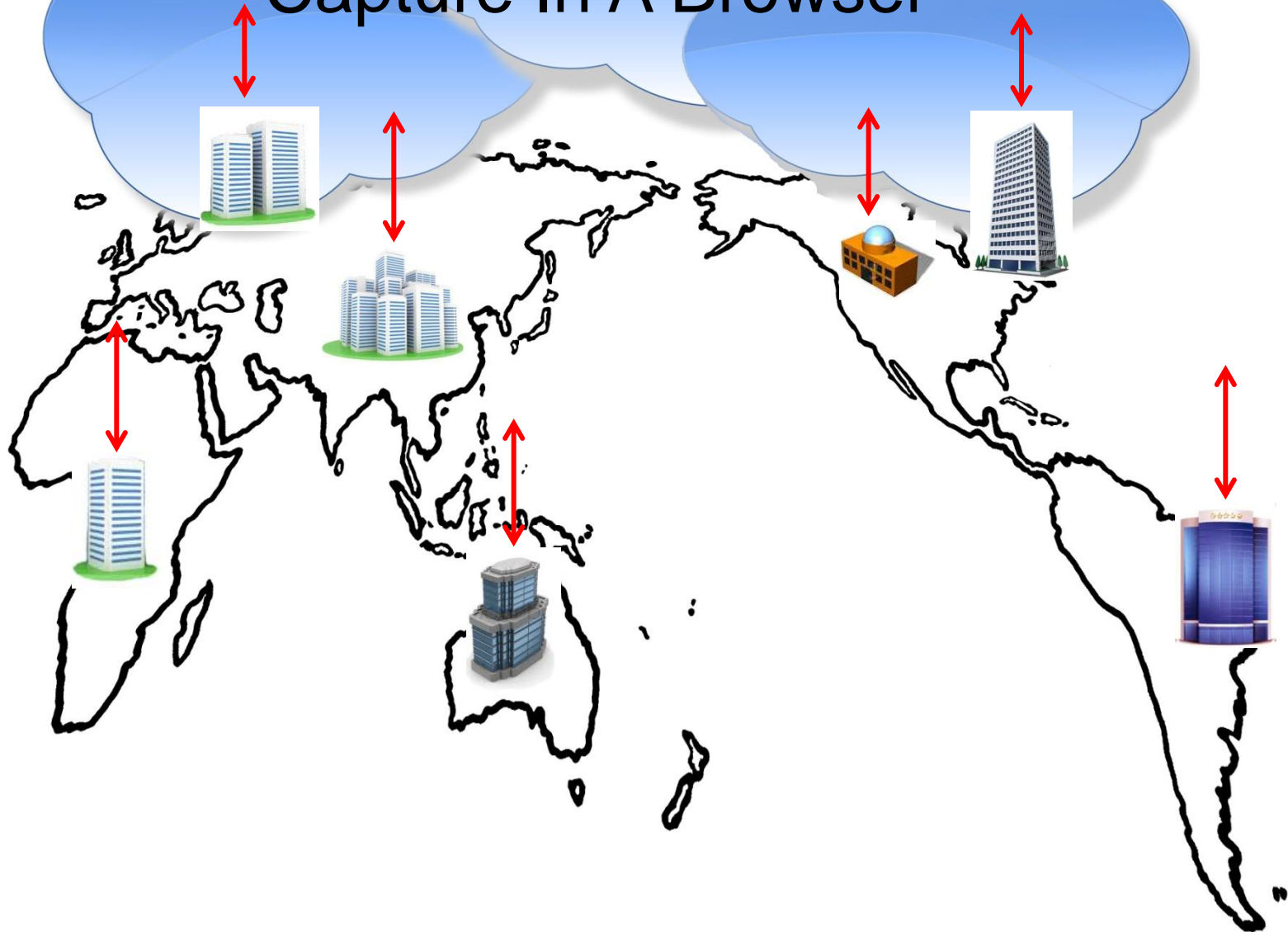
*Distributed Scanning Puts Document Capture Anywhere You Need It*

sample presentation

# Paper Documents Shipped To Processing Center



# Capture In A Browser



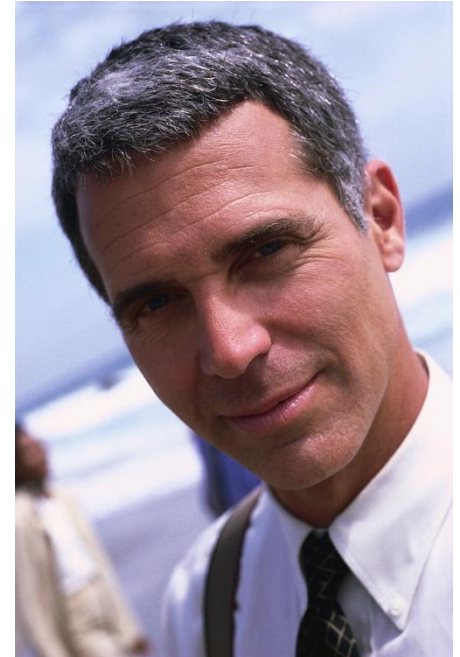
# Distributed Capture Benefits

- Cost Savings
  - Eliminate postage, overnight mail, presorting
  - Documents lost in transit
  - Move work to regions with lower wage rate
- Accelerate Processing Time
  - Immediate scanning and input
- Increase Accuracy
  - People who generate documents have better knowledge
- Project Management
  - Overflow and spikes in volume
  - Migration to new processes

## Who is a good candidate for Distributed Capture?

### We have:

- **More than 10,000 agents / brokers**
- **1000's of locations**
- **100's of offices / branches**
- **Dozens of warehouses / depots**
- **Several processing centers**



## Who is a good candidate for Distributed Capture?



These factors have great impact:

- Costs of couriered documents
- # of documents we can process / day
- Time to make documents available
- Costs of data entry errors / lost docs
- Problems with integration
- Delays in commerce workflow

## FEDEX STANDARD OVERNIGHT RATES BY SERVICE

All rates are in U.S. dollars.

FedEx® Envelope up to 8 oz.	ZONES												
	2	3	4	5	6	7	8	9'	13	14	15	16	
FedEx® Pak	*	*	*	*	*	*	*	*	*	*	*	*	
Shipments in All Other Packaging / Maximum Weight in Lbs.	1 lb.	18.80	25.50	34.90	38.70	42.05	44.80	46.05	48.20	29.00	29.00	29.00	29.00
	2 lbs.	20.10	27.00	39.35	42.85	47.45	49.35	51.40	54.15	30.80	30.80	30.80	30.80
	3	21.60	28.60	43.60	47.45	52.60	54.30	56.15	58.65	35.05	35.05	35.05	35.05
	4	23.25	30.50	47.25	52.00	57.45	59.10	61.45	64.50	38.95	38.95	38.95	38.95
	5	23.95	30.95	51.65	56.50	61.30	63.00	65.20	69.40	40.85	40.85	40.85	40.85
	6	25.30	34.80	55.90	60.25	66.40	67.45	70.35	75.30	49.40	49.40	49.40	49.40
	7	25.80	36.30	59.80	65.45	71.10	72.55	75.15	79.80	50.25	50.25	50.25	50.25
	8	27.10	37.35	63.70	69.70	75.90	77.70	79.90	84.20	54.45	54.45	54.45	54.45
	9	28.55	39.00	67.30	74.20	80.60	82.80	85.05	90.05	55.80	55.80	55.80	55.80
	10	28.95	40.50	70.40	78.10	85.35	87.60	90.10	95.35	62.20	62.20	62.20	62.20
	11	30.20	42.30	74.05	82.35	90.10	92.75	95.00	101.15	64.70	64.70	64.70	64.70
	12	31.20	44.40	78.10	86.15	94.50	97.85	100.05	104.95	69.80	69.80	69.80	69.80
	13	31.60	46.65	81.80	90.05	98.35	102.95	104.95	109.90	71.60	71.60	71.60	71.60
	14	32.75	48.40	86.00	93.90	102.15	107.45	110.10	115.70	73.70	73.70	73.70	73.70
	15	34.05	50.10	88.95	97.70	105.95	111.00	114.25	120.20	75.85	75.85	75.85	75.85
	16	34.75	51.30	93.25	101.30	109.45	113.90	117.15	123.25	77.65	77.65	77.65	77.65
	17	36.55	52.25	95.85	104.50	112.00	116.45	119.65	126.05	79.85	79.85	79.85	79.85
	18	37.60	53.60	98.75	106.70	114.45	119.00	122.85	129.10	82.85	82.85	82.85	82.85
	19	38.60	55.10	101.10	108.95	117.10	121.65	126.05	133.75	86.40	86.40	86.40	86.40
	20	39.30	56.70	108.95	118.40	126.70	132.00	136.85	141.75	87.80	87.80	87.80	87.80

15 lbs  
Zone 7  
€ 53

20 lbs  
Zone 16  
€ 42

1 lb  
Zone 2  
€ 14

## Shipping Costs Can Be Staggering



Warehouse / Depot



Branch



Headquarters



Regional Office

**20 lbs of Documents**  
**X 250 days per Year**  
**X 200 locations / branches / agents**  
**= €3.34 / £2.11 Million Per Year**



Brokers / Agents



# Murphy Hoffman Company Eliminates Shipping Costs

*“Now staff at headquarters isn’t waiting until paper arrives to perform their work. They always have work available.” – Imaging Manager, Midwestern Trucking Company*



- 65 regional sales and service centers throughout the Midwest
- Installed 65 scanners and Datacap Taskmaster Capture for browser-based scanning
- Scan: Invoices, sales, lease and service documents are scanned as soon as they are generated
- Images uploaded to Kansas City headquarters for processing and storage
- Now documents are available immediately
- Staff at headquarters no longer wait for documents to arrive
- Document shipping expense eliminated
- Customer estimates savings at \$440,000 per year

## Virginia Department of Taxation enables workers in low income areas

*“We realized we could use the thin client to have at-home workers do data entry and verification of returns.”*

*— Nancy Wilson, Virginia Tax’s Manager of Automated Processing Systems*

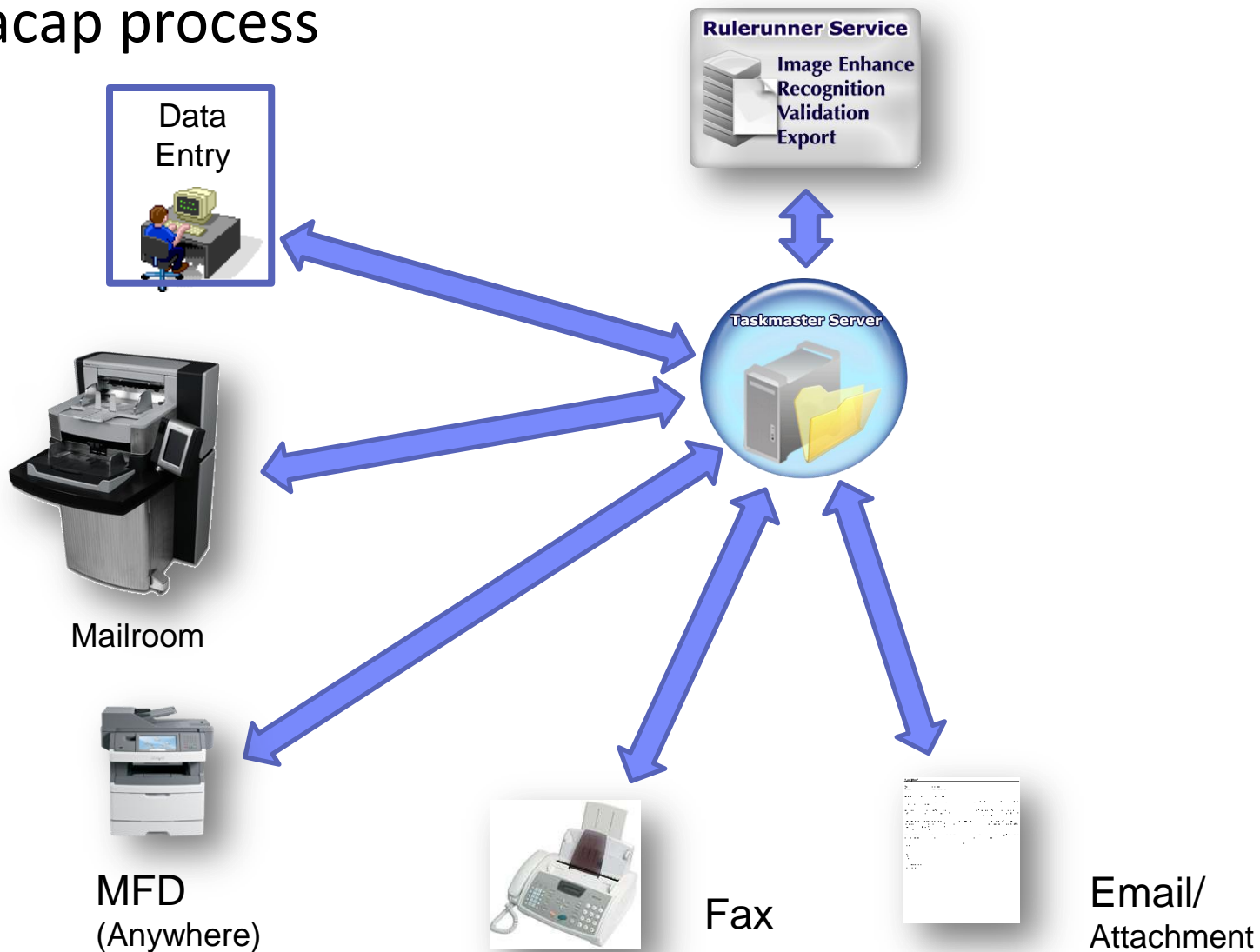
- Processing 1.5 million paper tax returns every year, scanned in Richmond processing center
- Each captured return is presented to a verify operator who confirms data accuracy and fixes low confidence characters when needed
- Virginia passed a law in 2008 to stimulate jobs in low income areas
- Virginia Tax distributes a percentage of tax returns to At-home workers in low income areas using Datacap Taskmaster Capture’s browser-based verify panel
- Distributed capture helps Virginia deliver on its economic pledge and provides Virginia tax processing staff with maximum flexibility

## Putting Content In Motion At A Global Financial Services Company

- Bank has a project to distribute manual data entry of hand-filled documents (OCR not an option) throughout the enterprise
- Solution: Enterprise Crowd Sourcing
- 25,000 employees in 140 countries
- Open to all employees who want to earn extra by performing data entry in their free time
- Requirements:
  - Maintain security of data and documents
  - Audit trail
  - 100% accuracy
- Solution: Datacap Quicksilver



# Datacap process



# What Quicksilver Does

- Documents are scanned, faxed or converted from email or attachment
- Document Classification determines the required fields for capture
  - Fields are mapped or located dynamically
  - Image snippets extracted
  - Validations make snippets “smart”

**Mortgagor's Information Statement/Payment Breakdown**

The first payment is due on **October 01, 2007**. Breakdown of the proposed monthly payment for Loan Number **888123**. All payment amounts are subject to final review from our corporate offices.

Interest Only:	\$	973.96
<b>Total Escrow (Total)</b>		<b>316.18</b>
Escrow - Real Estate Taxes:	133.34	
Escrow - Hazard Insurance:	41.67	
Escrow - Other Insurance:	45.84	
Escrow - Mortgage Insurance:	45.33	
<b>Total Monthly Payment</b>	\$	<b>1,290.14</b>

You will receive your initial monthly billing statement within the next few weeks. All payments are due on the 1<sup>st</sup> of each month. If you do not receive your first billing statement prior to the first payment due date, please detach one of the preprinted coupons below, and mail your payment to:

**Crater National Bank Mortgage Corp.**  
P.O. Box 628204, Orlando, FL 32862-8204

**Mary Sue Testcase** \_\_\_\_\_  
Signature: Bobby Joe Testcase \_\_\_\_\_  
Signature: *David Jones*

**Billy Ray Testcase** \_\_\_\_\_  
Signature: Johnnie Sue Testcase \_\_\_\_\_  
Signature: \_\_\_\_\_

**Herman Clay Testcase** \_\_\_\_\_  
Signature: Clara Bell Testcase \_\_\_\_\_  
Signature: \_\_\_\_\_

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**Mortgage Payment Coupon**

Loan Number: **888123** Payment Due Date: **11/01/2007**  
Payment Amount: \$ \_\_\_\_\_  
Mary Sue Testcase, Bobby Joe Testcase, Billy Ray Testcase, Johnnie Sue Testcase, Herman Clay Testcase, Clara Bell Testcase  
Additional Principal: \$ \_\_\_\_\_  
2968 GLITTER WAY  
Austin, FL 24496  
Total Enclosed Payment: \$ **1,290.14**

Please make payment & remit to:  
Crater National Bank Mortgage Corp.  
P.O. Box 628  
Orlando, FL 32862

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**Mortgage Payment Coupon**

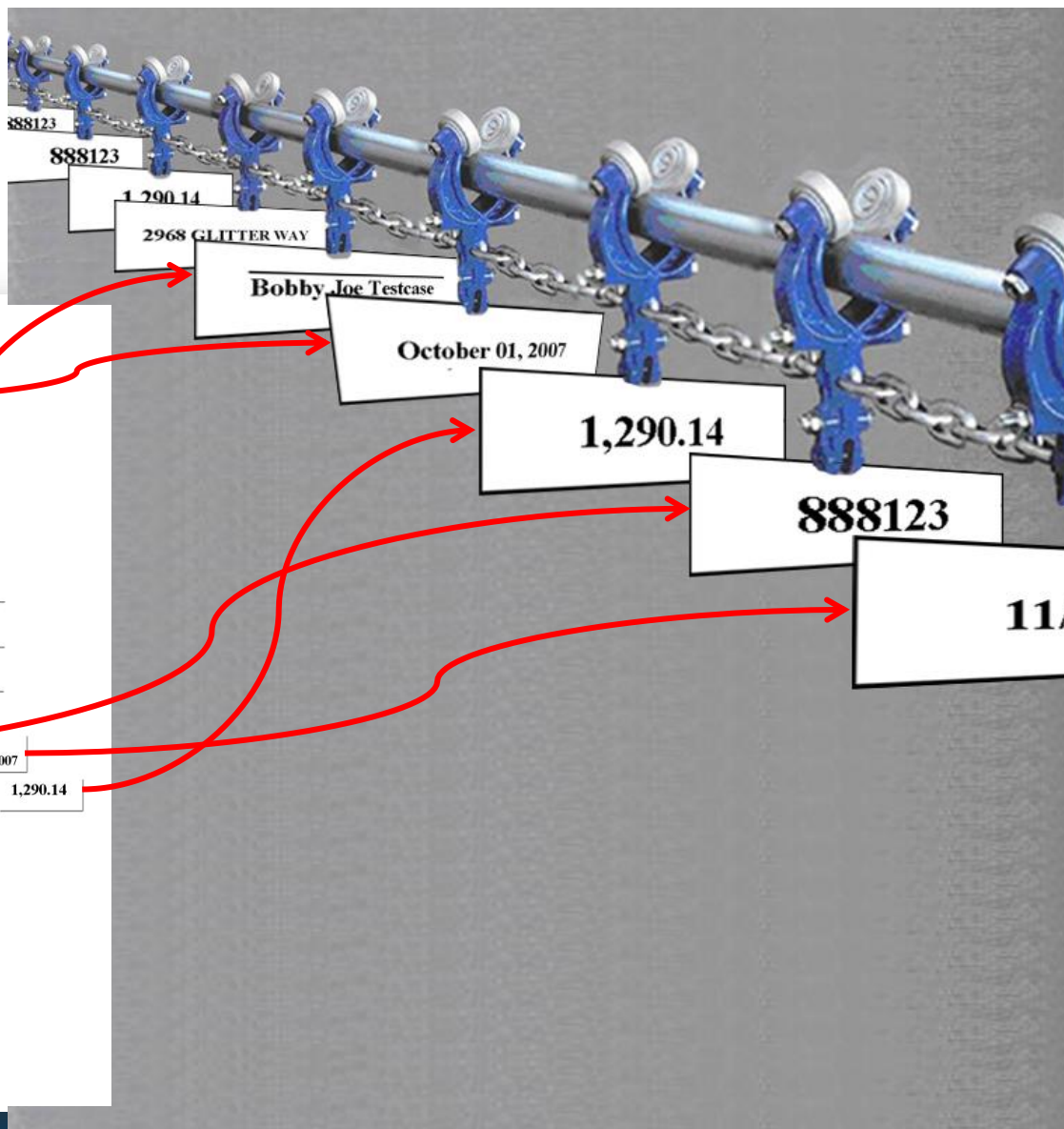
Loan Number: **888123** Payment Due Date: **10/01/2007**  
Payment Amount: \$ **1,290.14**  
Mary Sue Testcase, Bobby Joe Testcase, Billy Ray Testcase, Johnnie Sue Testcase, Herman Clay Testcase, Clara Bell Testcase  
Additional Principal: \$ \_\_\_\_\_  
2968 GLITTER WAY  
Austin, FL 24496  
Total Enclosed Payment: \$ \_\_\_\_\_

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Crater National Bank Mortgage Corp.  
P.O. Box 628  
Orlando, FL 32862

06027\_00170706-100000

# Crowd Sourcing

Snippets are batched for distribution



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You will receive your initial monthly billing statement within the next few weeks. All payments are due on the 1<sup>st</sup> of each month. If you do not receive your first billing statement prior to the first payment due date, please detach one of the preprinted coupons below and mail your payment to:

**Center National Bank Mortgage Corp.**  
P.O. Box 628204, Orlando, FL 32862

**Mary Sue Testcase** \_\_\_\_\_ **Bobby Joe Testcase** \_\_\_\_\_  
*Mary Sue Testcase* Signature *Bobby Joe Testcase* Signature

**Billy Ray Testcase** \_\_\_\_\_ **Johnnie Sue Testcase** \_\_\_\_\_  
Signature Signature

**Herman Clay Testcase** \_\_\_\_\_ **Chara Bell Testcase** \_\_\_\_\_  
Signature Signature

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**Mortgage Payment Coupon**

Loan Number: **888123** Payment Due Date: **11/01/2007**

Mary Sue Testcase, Bobby Joe Testcase, Billy Ray Testcase, Johnnie Sue Testcase, Herman Clay Testcase, Chara Bell Testcase  
2968 GLITTER WAY  
Austin, FL 24896

Total Enclosed Payment: \$ **1,290.14**

Please make payment & remit to:  
Center National Bank Mortgage Corp.  
P.O. Box 628  
Orlando, FL 32862

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**Mortgage Payment Coupon**

Loan Number: **888123** Payment Due Date: **10/01/2007**

Mary Sue Testcase, Bobby Joe Testcase, Billy Ray Testcase, Johnnie Sue Testcase, Herman Clay Testcase, Chara Bell Testcase  
2968 GLITTER WAY  
Austin, FL 24896

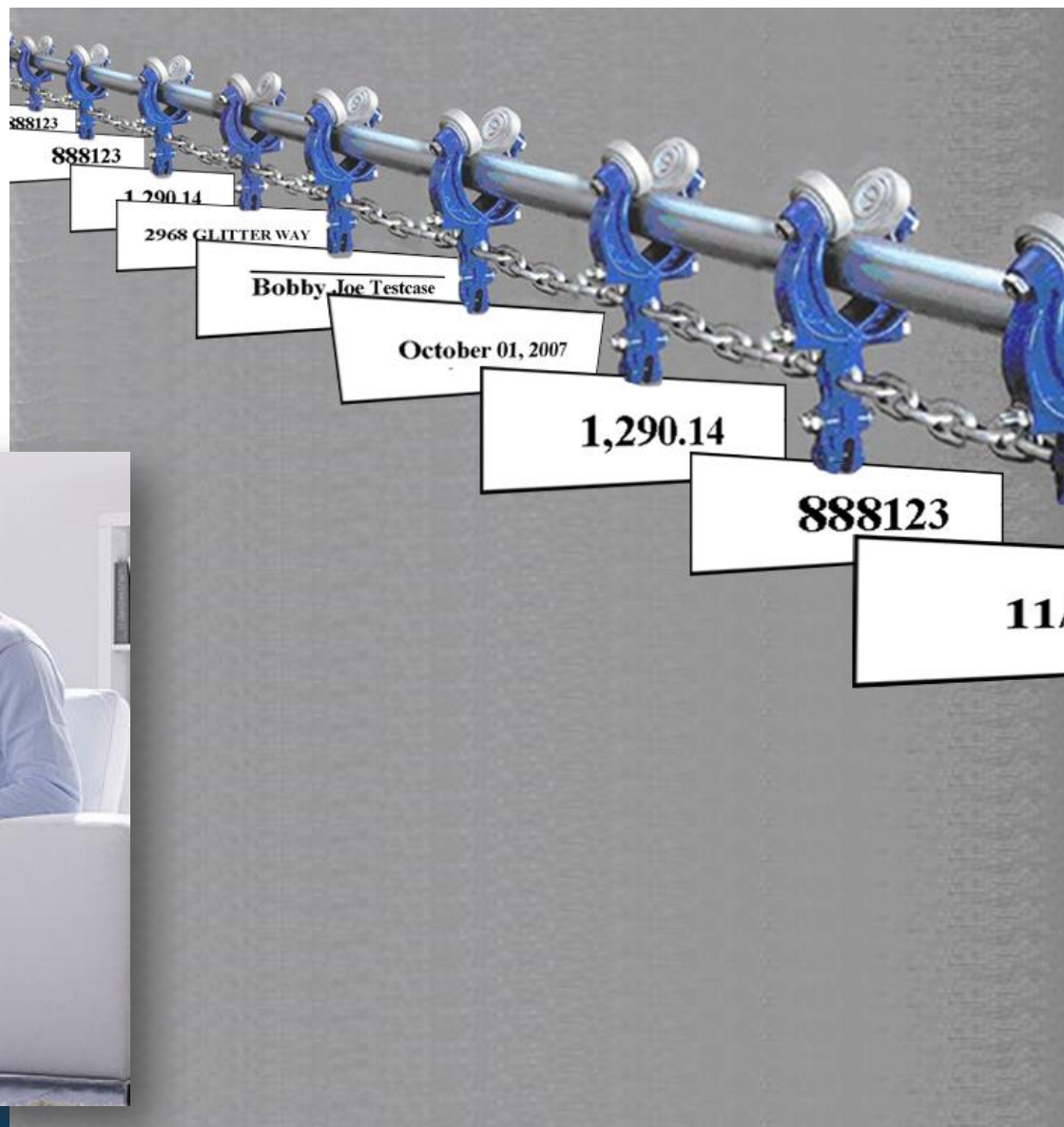
Total Enclosed Payment: \$ **1,290.14**

Please make payment & remit to:  
Center National Bank Mortgage Corp.  
P.O. Box 628  
Orlando, FL 32862

09020888727 C0027\_20070706.150000

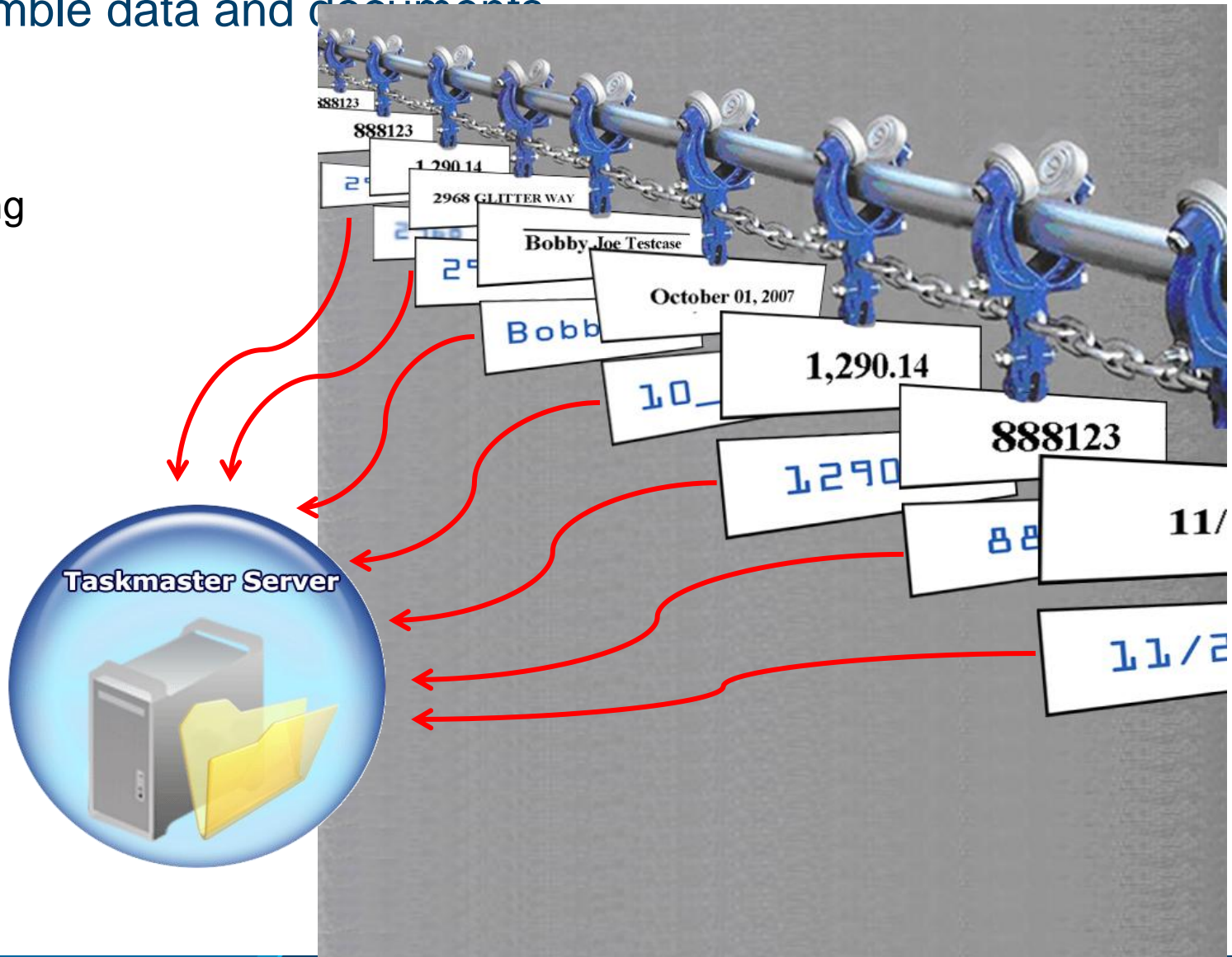
## Capture On Demand

Workers throughout the enterprise can log in and earn extra by doing data entry



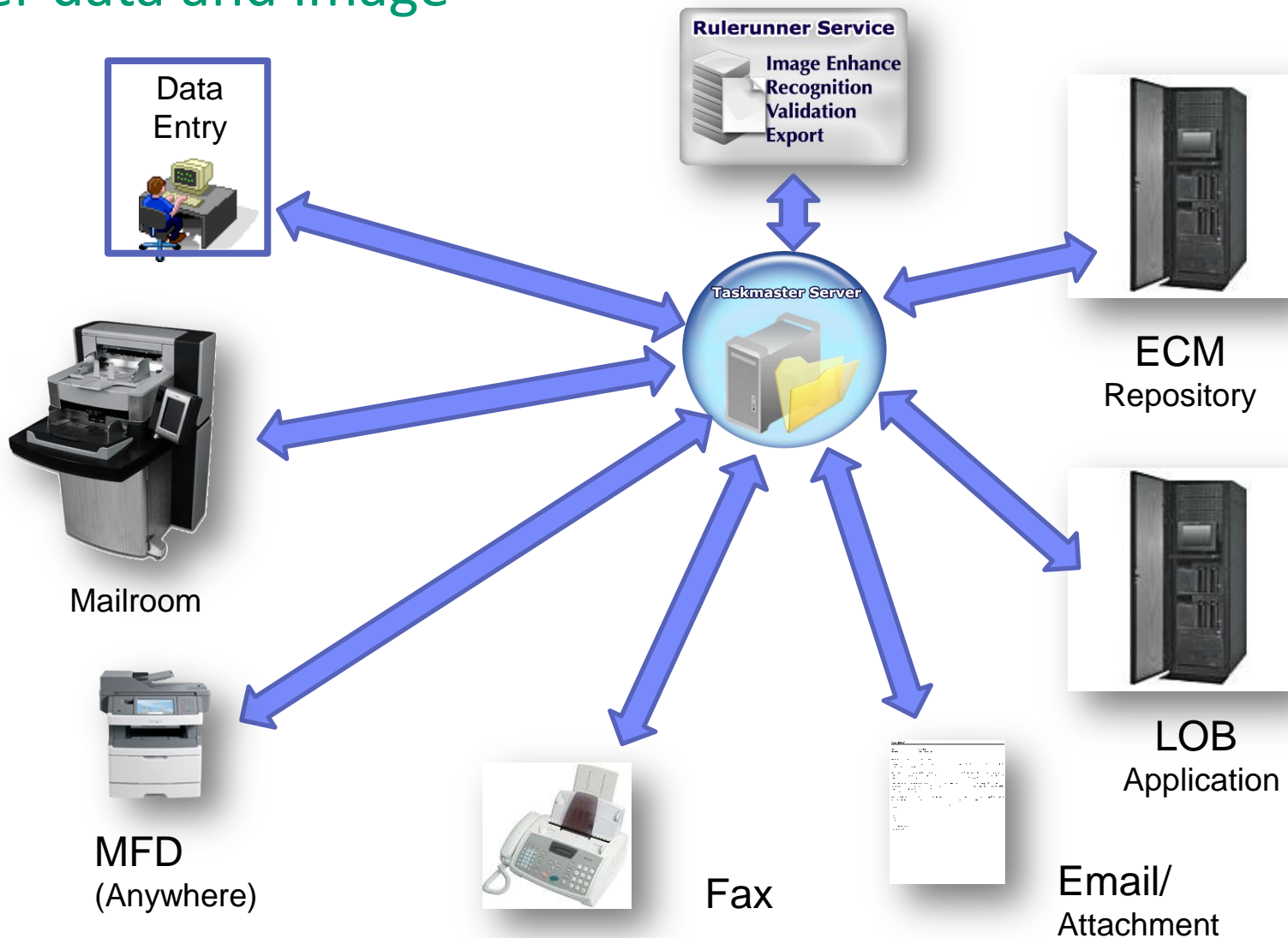
## Reassemble data and documents

- Final QA
- Formatting





# Deliver data and image





## Boots UK

<b>Business Problem</b>	<b>Boots needed to reduce the time spent refilling prescriptions in the 2,500 stores and is trying to improve efficiency and eliminate lost prescriptions by centralizing fulfillment.</b>
<b>Technical Challenges</b>	<b>Many different types of forms (machine print, handwritten, 1 &amp; 2D barcodes. Evolving government standards will require new form types in the next few years.</b>
<b>Technical Solution</b>	<b>Production Imaging Edition allows each of the stores to scan prescriptions to a central fulfillment center where renewals are filled as needed and shipped to the stores.</b>
<b>Business Challenges</b>	<b>70% of all prescriptions are for refills. Boots is trying to reduce the cost by centralizing fulfillment. Occasionally, scripts are lost causing billing issues.</b>
<b>Business Solution</b>	<b>Future projects include scanning at the doctor's office and AP projects.</b>



## Improve Customer Service

<b>Business Problem</b>	<b>The bank has 540 locations throughout Romania and was looking to improve customer face time in the branches, improve loan processing time and reduce costs from couriers, off site storage and rework due to errors.</b>
<b>Technical Challenges</b>	<b>Existing capture platform was installed in a few branches but too inflexible to expand to other branches. The replacement needed to integrate into Siebel and Capstone (Loan System)</b>
<b>Technical Solution</b>	<b>Out of the box functionality for Datacap Branches will now remotely scan national ID cards and signature cards and eventually loan documents.</b>
<b>Business Challenges</b>	<b>Casual User licensing provides the most economical licensing model while delivering a scalable and expandable capture platform.</b>
<b>Business Solution</b>	<b>Datacap solved the business problem and fit within their budget / our margin requirements. This helps enable the upcoming teller transformation project.</b>



## Connecting An Insurance Giant

<b>Business Problem</b>	<b>Simple Capture not delivering enough value. Seeking greater productivity in mail centers. New policy and account information languishing in branch offices.</b>
<b>Technical Challenges</b>	<b>Prove auto-classification was accurate and accelerates process. Demonstrate value add of database lookups and elimination of separator sheets. Inefficient forms.</b>
<b>Technical Solution</b>	<b>Successfully demonstrated multi-tiered, cascade of business rule methods for auto-classification and other techniques to key business sponsors and technical teams.</b>
<b>Business Challenges</b>	<b>Phase I – Upgrade to intelligent Capture with Datacap. Phase II – Accommodate casual users in branch offices.</b>
<b>Business Solution</b>	<b>Used Casual User Model (8:1) to add 400 Licences for Phase II.</b>



## Key Savings and ROI

- 40% decrease in labor associated with document prep
- 40% decrease in labor associated with indexing
- 20% decrease in labor associated with scanning  
(separator sheets, which represented 20% of their scan volume, were eliminated)
- 37.5% reduction in personnel
- 23 month payback
- ROI of 50% over cost

Q & A