

Accelerating Banking Case Resolution with Datacap and Case Management

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Agenda

- **Introduction**
- **Demos**
 - **Mobile Capture**
 - **Direct scanning to Case Manager with Recognition**
 - **Data extraction from documents**
 - **Hand-written checks**
 - **Automatically reading and validating signatures**
 - **Extracting data using Cognitive Capture**
- **Questions**



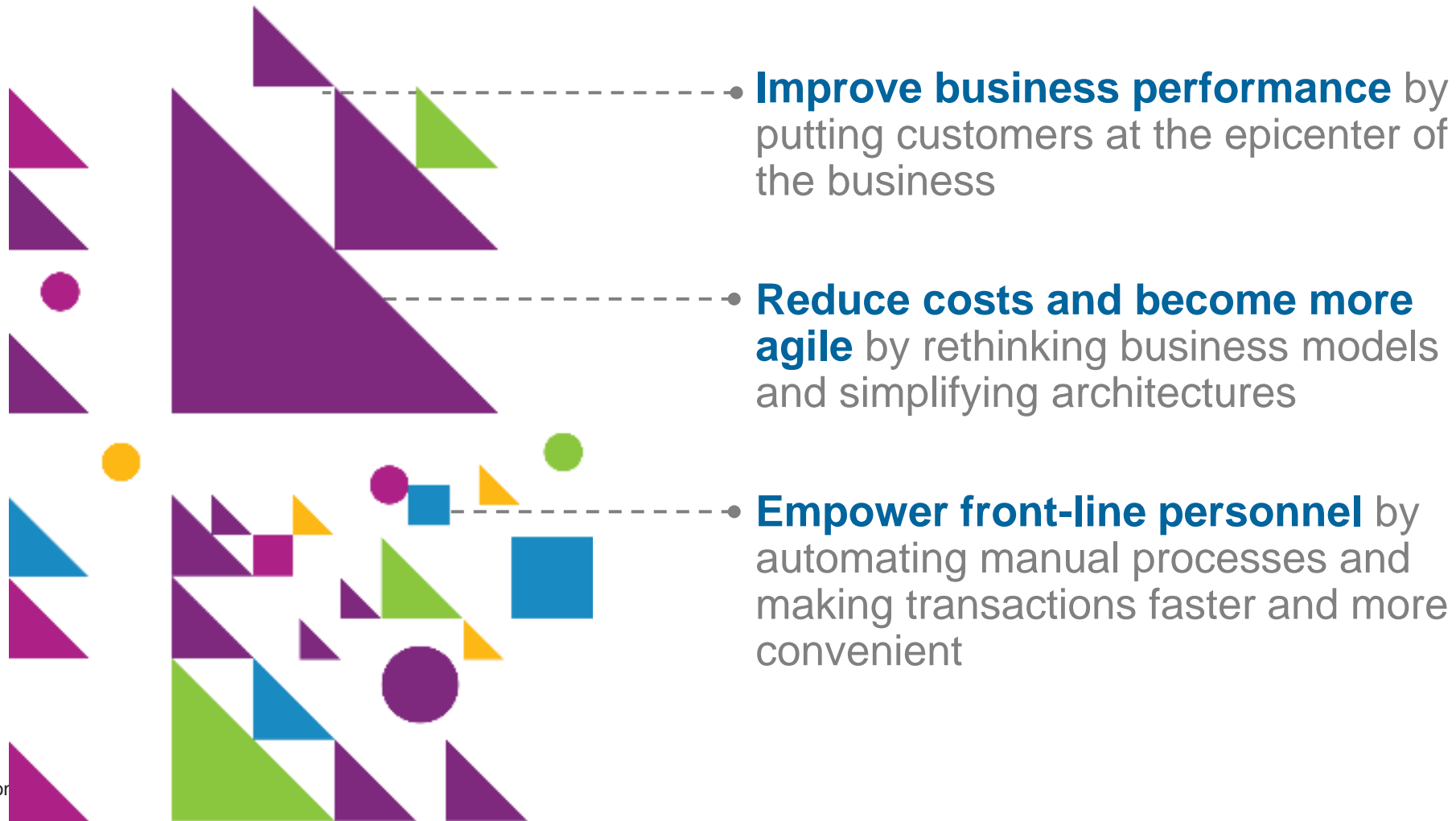
IBM provides an integrated set of Capture & Case Management capabilities

Case Manager and Datacap work together with standard product features

Results:

- Cases start – and finish – sooner
- Lower costs
- Increased customer satisfaction

Customer-facing organizations are looking for ways to engage with their customers



What is a Case in Financial Services?

- **Customer related issues that cannot be resolved directly** by the LOB business or services applications
- **Issues that involve significant risk** or loss of revenue and damage to the customer relationship
- **Decision Making** based on factors that require knowledge, experience, investigation and analysis



Examples:

- New account opening
- Mortgage loan application
- Fraudulent investigation
- Customer records disclosure
- Service complaint
- Bank card disputes

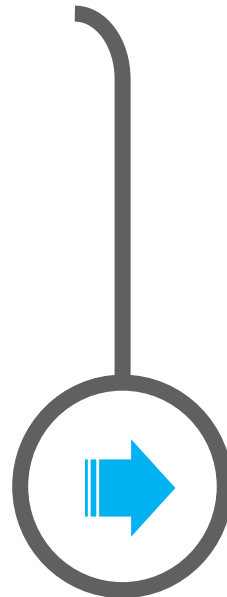
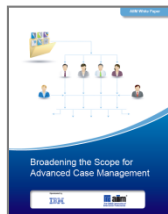
The majority of business processes involve casework

More than

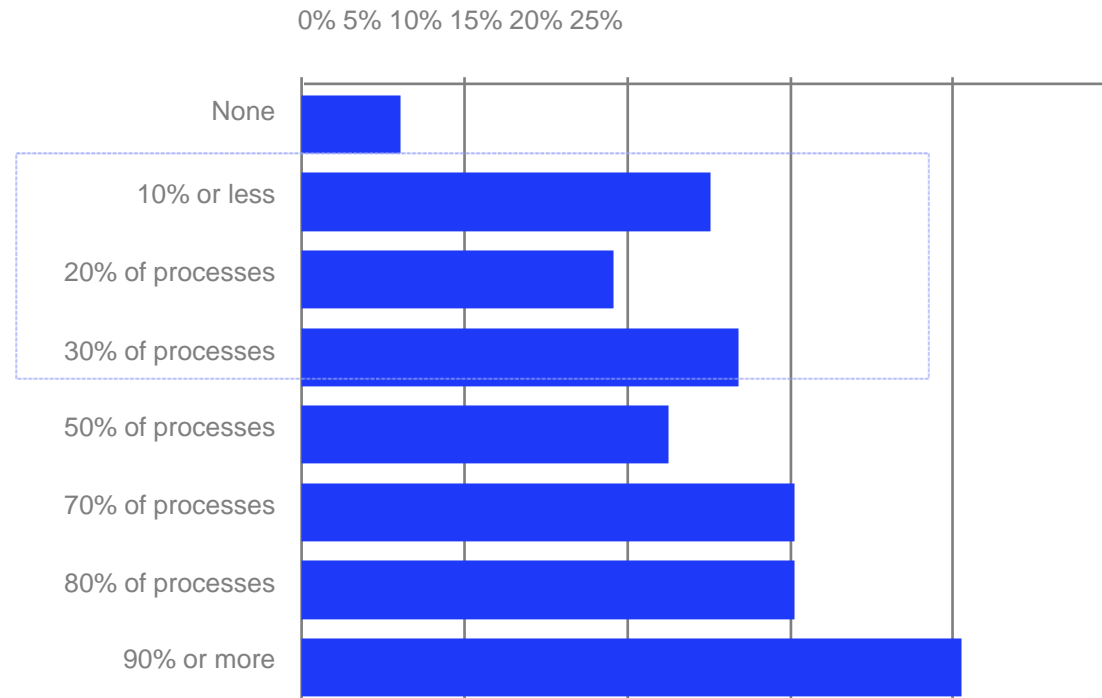
60%

of respondents

indicate that 50 % or more of their processes involve casework

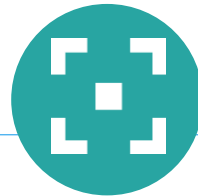


What proportion of your main line-of-business (LOB) processes would you say involve a case file, claim file, proposal, bid, incident report, service ticket, etc.?



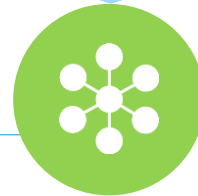
What is Advanced Case Management?

Managing customer-related issues that require knowledge-based decisions, or fall outside the scope of normal business activities



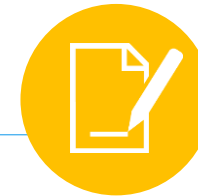
Capturing

- Relevant Information
- Understanding
- Evaluating
- Analyzing



Collaborating

- Internally
- Externally
- Communicating



Decision Making

- Taking action
- Resolving
- Recording and reporting



Businesses still struggle with documents

19%

Report an increase in the amount of paper they process annually

42%

Describe their biggest content problem is dealing with multiple unstructured inputs and connecting them to key systems

13%

Process electronic documents like PDF by printing – and then scanning them back in.

Documents drive processes

Improving efficiency in case-related document processing can result in real benefits to your customers or citizens and provide a boost to your bottom line



Email & Fax



Contracts



Forms



Statements



Records

Accelerate Case Management with Capture

Common Business Problems

- Cases stall because of missing documents
- Supporting documents arrive through different channels
- Adding documents to a case is time-consuming and expensive
- Incoming documents can initiate a case
- Trailing documents are delayed while in transit or pending in a document center.

Solution

- Push capture to the point of contact
- Hands-off document processing

Business Outcomes

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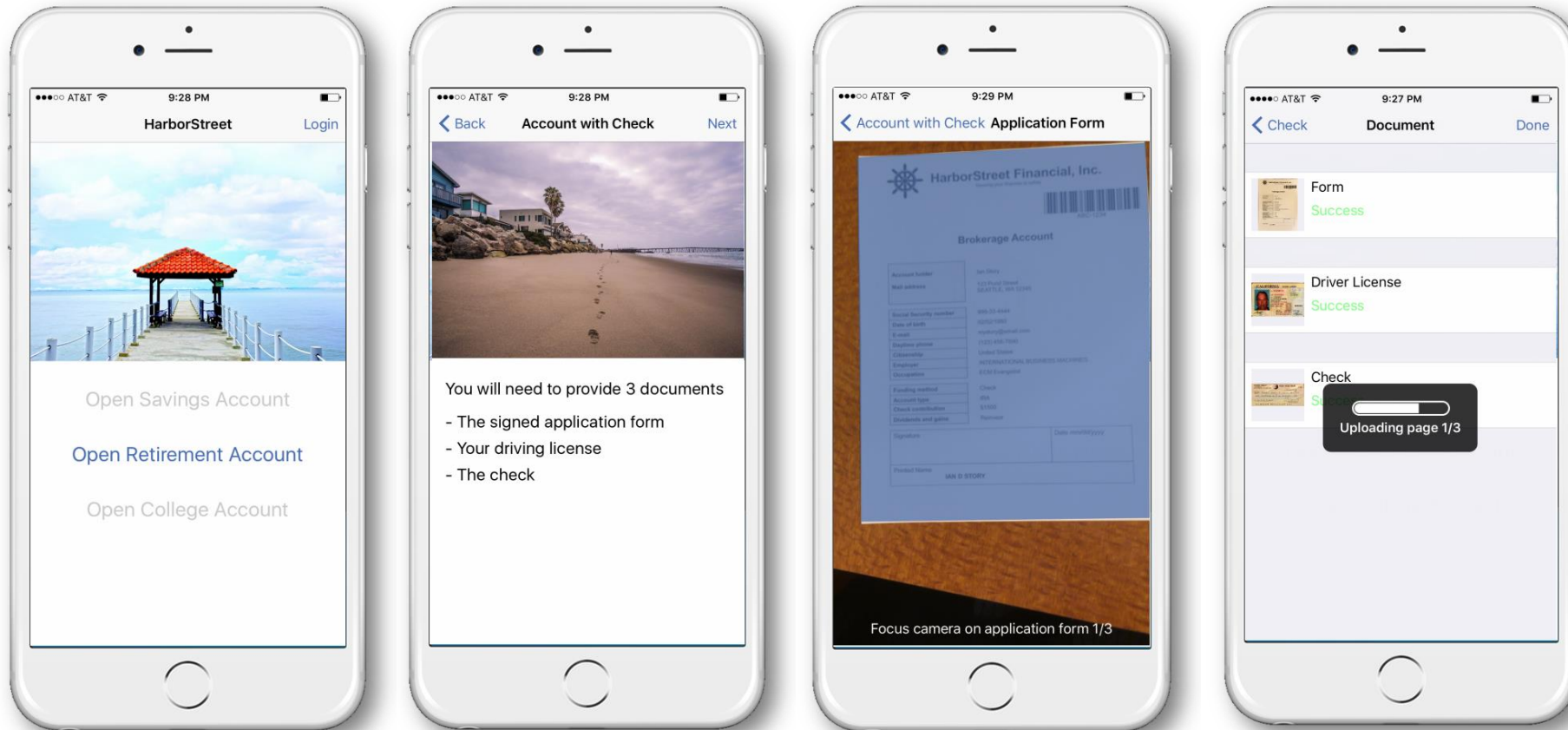


Capture at the point of contact

- Anywhere
 - mobile photo
- Walk-in
 - scan
- Email
 - import
- Web
 - upload
- Paper mail
 - scan
- Fax
 - import

Snap and Submit Documents On-the-Go

Automatic edge detection, quality control and on-device OCR



Scan directly into a Case



Walk-in customers at the branch office

- New widgets scan directly from Navigator, Case Manager & web applications
- Adds a menu action or button to the Case Manager & Navigator
- Store documents directly in case and repository folders

Process documents with the customer

<http://www-01.ibm.com/support/docview.wss?uid=swg27046892>

Scanning and extracting Data into a Case

The screenshot shows the IBM Content Navigator interface. The 'Scan Document' button is circled in red. A dropdown menu is open over the 'Scan' button, showing options: Scan, Append, Insert, and Replace. A 'Capture' dropdown menu is also open, showing options: Capture Current Page and Capture Whole Document. A document thumbnail is visible in the Properties section. The document properties form is filled with the following data:

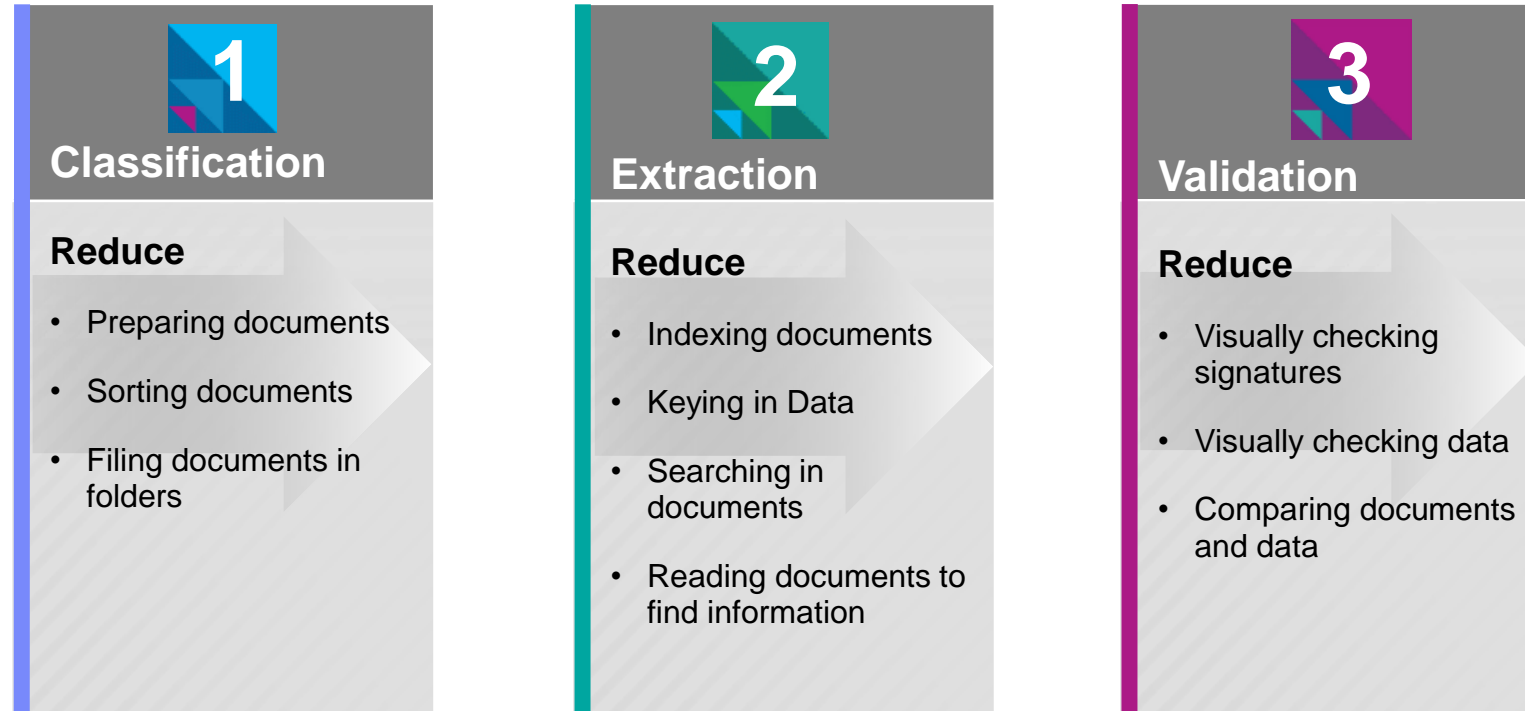
ClaimID: ?	CL-987654
PolicyNo: ?	PL-123456
LastName: ?	Doe
FirstName: ?	John
Address1: ?	123 Main Street
Address2: ?	
City: ?	Costa Mesa
PostalCode: ?	61876

- Images scanned into Add Document filmstrip
- Can be moved, deleted, zoomed
- Data extracted in document properties

Hands off document processing



Accelerates case resolution



- Extract data from within documents
- Burst files into separate documents
- Identify document types
- Read checks
- Detect and validate signatures
- Redact sensitive information
- Cut/crop images into separate sections
- Split single images into multiple images
- Determine if pages are missing
- Enhance images
- Convert to PDF, PDF/A, TIFF, JPG

Datacap document processing accelerates cases



Extract data from documents

Statement of Disputed ACH Item

Account Holder & Date

NAME OF CLAIMANT	ACCOUNT NUMBER	DATE
Fred Francis	4072074471	05-02-2013

Barcode

Checkboxes

Unauthorized
I certify the transaction listed was not made by me or a person authorized by me.

Authorization Revoked
I certify that I have revoked the authorization and notified the person who originated the identified transaction in the manner specified in the agreement.

Incorrect Amount or Date
I authorized the person who originated the identified transaction to originate an ACH debit to my account, but the date/amount are incorrect.
Correct Amount: _____
Correct Date: _____

Double Posting
The item listed below posted to my account more than once, OR the item AND the original check both posted to my account.

Other
(Please explain)

Transaction detail

Transaction ID	334234667
Date	04-14-2013
Amount	23.00
Merchant	B Store

Signature

Signature Fred Francis
Date 05-11-2013

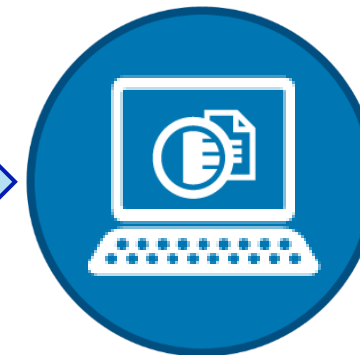
Address of Claimant: 4523 My Street, Anytown, CA 90023
Phone Number: 555-555-1212

Place Notary Stamp Here:

Populate case data

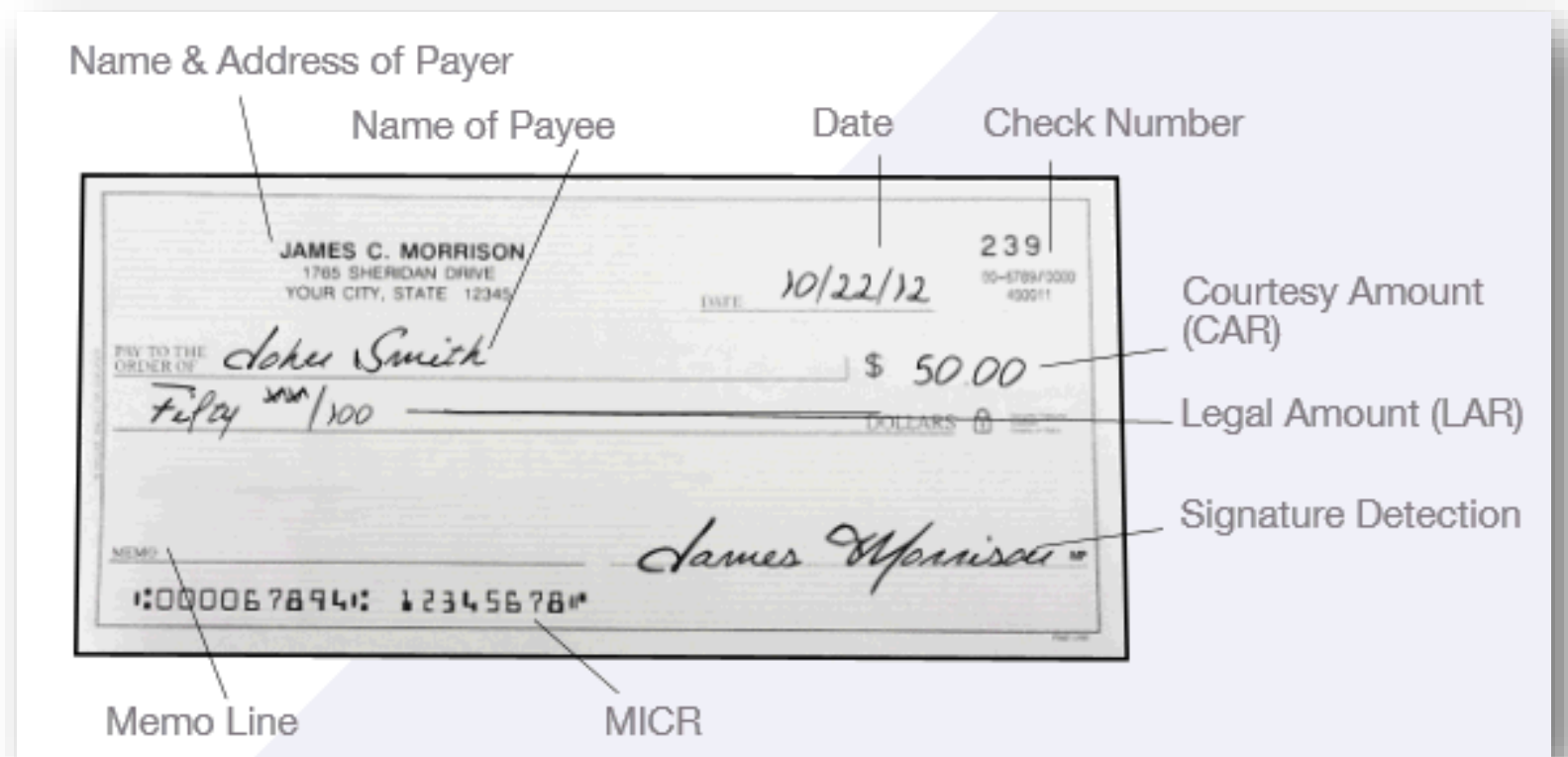
- ERP
- Servicing
- Transaction Data
- Routing conditions
- Audit Controls
- Exception Conditions

Extract data from the document



Datacap reads checks

- Read and validate data*
- Validate signatures
- From:
 - mobile devices
 - applications



* Note: fields depend on supported each country's check standards

Datacap reads handwritten information from documents

- Applications, forms, customer feedback
- Datacap reads
 - Unconstrained handprint
 - Cursive handwriting
 - Validates signatures
 - Within zones

Image Viewer

Field Details

Actions

Cognitive Mortgage Services
1224 N 47th Ave. Miami, FL 33020. (123) 456-7891. Fax: (123) 456-7890.

Signature Affidavit Form

I, Juan Martinez do solemnly affirm and declare:
That I am owner of Plot/House No. 17, Street No. 26 in zone: 1275

That I do my signatures in more than one way as follows:

SPECIMEN SIGNATURES:

Sample 1 Juan Martinez Sample 2 Juan Martinez
Sample 3 Juan Martinez Sample 4 Juan Martinez

witnesses: Al Abtrany (NOTARIZE) Juan Martinez

FORM-123

Borrower Name
Juan Martinez
JUAN MARTINEZ

House Number
17
17

Street Number
26
25

Section
1275
1275

Signature 1
Juan Martinez

Capture is entering a new cognitive era

Cognitive systems can ingest unstructured data in all its forms. And importantly, they:

Understand it—through sensing and interaction

Reason about it—crossing structured and unstructured data to generate hypotheses, considered arguments, recommendations

Learn—in fact, they never stop learning
Watson is the most advanced example.





Datacap Insights Edition Cognitive Capture

- Classifies and extracts information from documents that have never before been seen
- Examine the layout for clues about document type
- Read & analyze the contents
- Draw conclusions & take action
- Understand and learn from new knowledge to improve future performance

Datacap Insights Edition

Cognitive capture processes highly variable and complex documents and pass more information to a case

Highly unstructured content, like correspondence can contain information critical to a case...

but is difficult to automate.

Manual processing slows down case resolution and increases cost.

Memorial Hospital Medical Center

Admit Date	Admit Time	Room	MP
08/03/2004	08:15 AM	102	M081728651

Patient Information

Case #	PI Type	TC	MB	Birthdate	Religion	Race
000081728651	OP	SP	M	03/01/1960	METHODIST	CAUCASIAN

Relatives and Emergency Contacts

Relationship to Patient	Relationship to Patient
HUSBAND	

Guarantor Information

Birthdate	Relationship to Patient
03/01/1960	SAME

Insurance Information

Insurance Plan 1	Group Number	Insurance Plan 2	Group Number
4544A	8901234		

Physician Information

Type	Physician Name	Address	City/State/Zip
Admitting	DR. JOHN SMITH	4032 MAIN ST	MINNEAPOLIS, MN 55311

Easy

Albert Einstein
Old Grove Rd.
Massu Point
Yonkers, Long Island
August 2nd, 1939

F.D. Roosevelt,
President of the United States,
White House
Washington, D.C.

Sir:

Some recent work by E.Fermi and L. Szilard, which has been communicated to me in manuscript, leads me to expect that the element uranium may be turned into a new and important source of energy in the immediate future. Certain aspects of the situation which has arisen seem to call for watchfulness and, if necessary, quick action on the part of the Administration. I believe therefore that it is my duty to bring to your attention the following facts and recommendations:

In the course of the last four months it has been made probable - through the work of Joliot in France as well as Fermi and Szilard in America - that it may become possible to set up a nuclear chain reaction in a large mass of uranium, by which vast amounts of power and large quantities of new radium-like elements would be generated. Now it appears almost certain that this could be achieved in the immediate future.

This new phenomenon would also lead to the construction of bombs, and it is conceivable - though much less certain - that extremely powerful bombs of a new type may thus be constructed. A single bomb of this type, carried by boat and exploded in a port, might very well destroy the whole port or such bombs might even be transported by air.

Hard



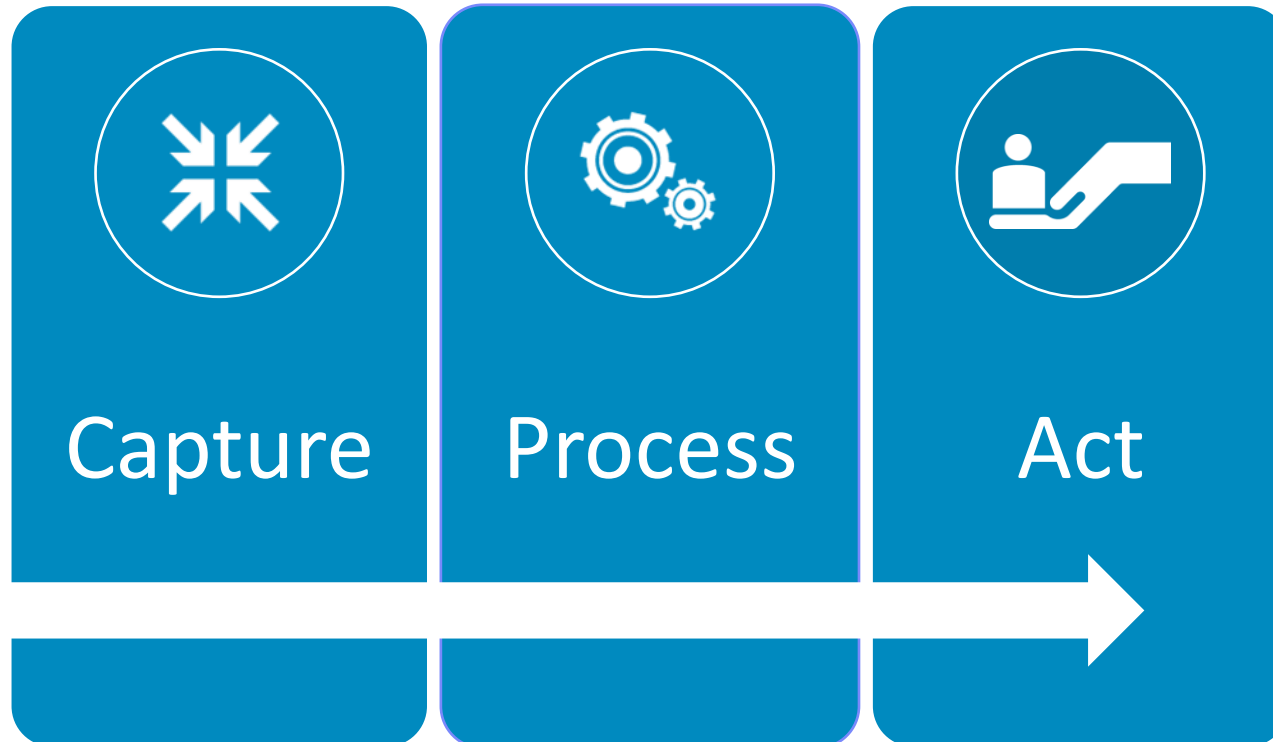
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QUESTIONS & ANSWERS





For more information

ibm.com/datacap

ibm.com/advanced-case-management