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**

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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

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

Improve business performance by putting customers at the epicenter of the business

Reduce costs and become more agile by rethinking business models and simplifying architectures

Empower front-line personnel by automating manual processes and making transactions faster and more convenient

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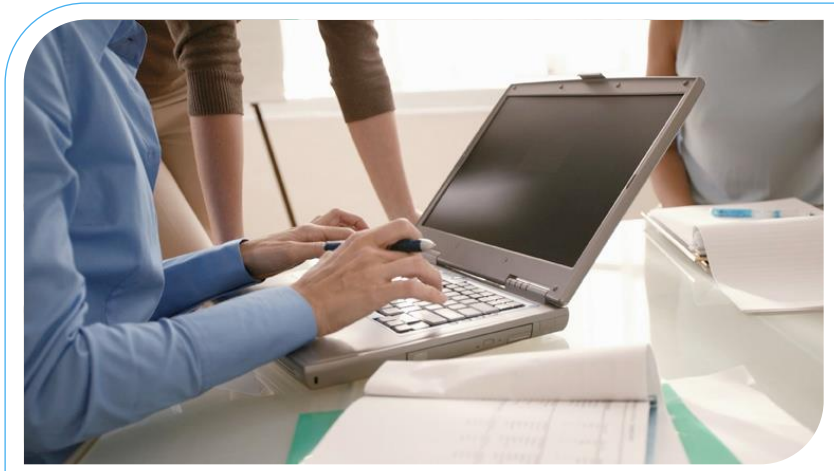
What is a Case in Financial Services?

- 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

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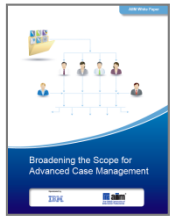
The majority of business processes involve casework

More than

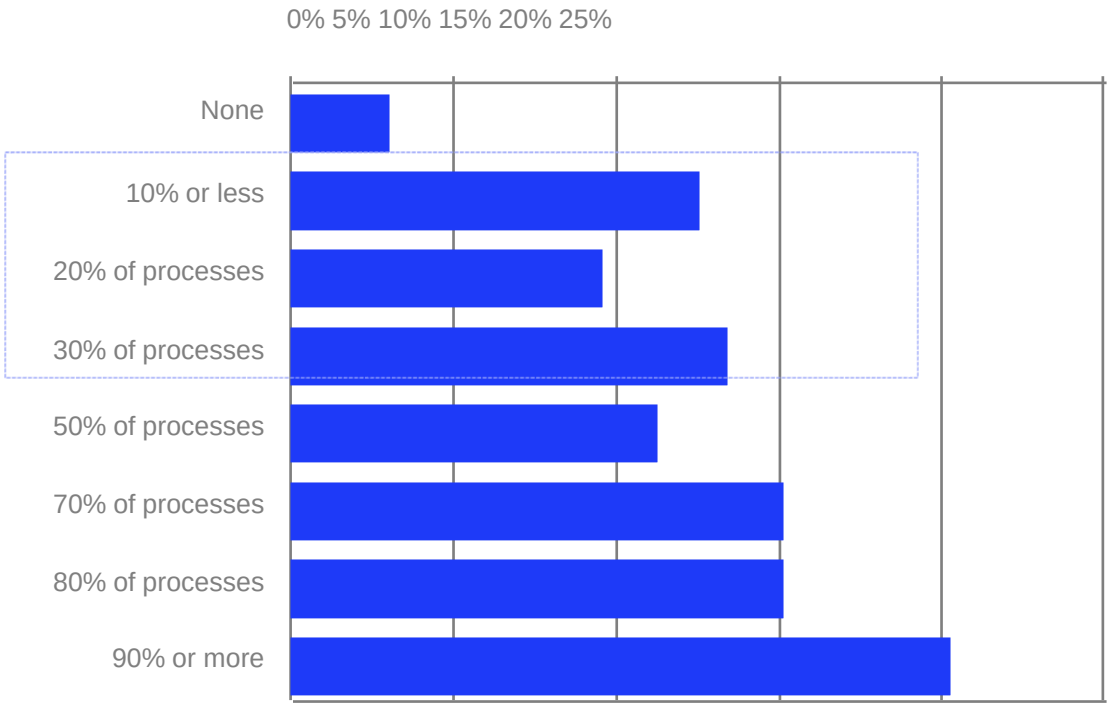
60%

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.?



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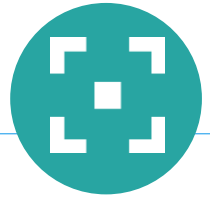
http://public.dhe.ibm.com/software/data/sw-library/ecm-programs/IBM-AdvancedCaseManagement-2013-Final.pdf. Source: AIIM Industry Watch: Case Management and Smart Process Applications

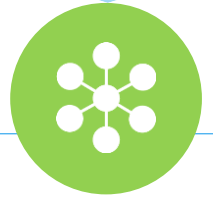
What is Advanced Case Management?

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

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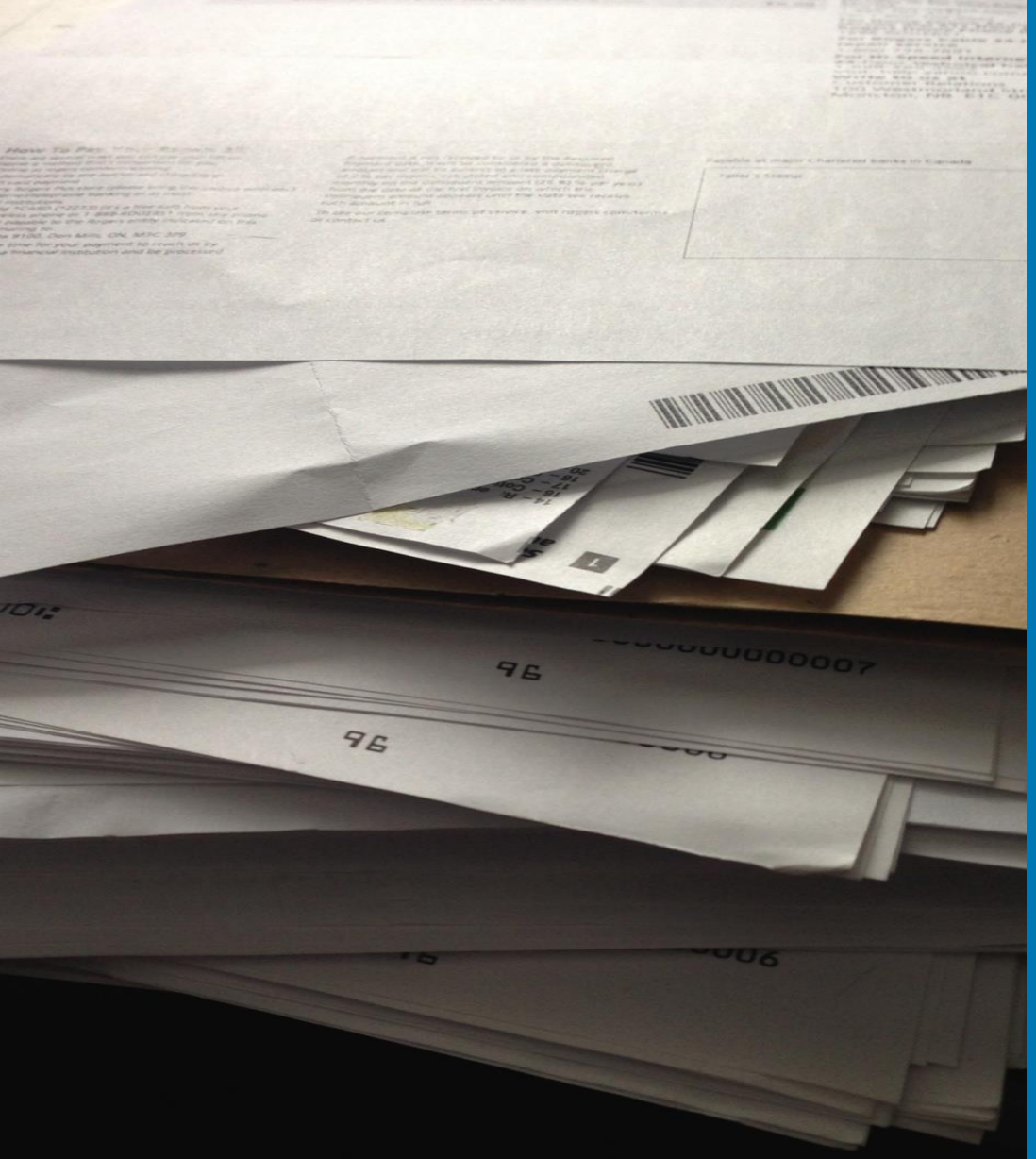

Source: AIIM "Paper Wars 2015" & "Case Management and Smart Business Process 2014"

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.

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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

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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

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

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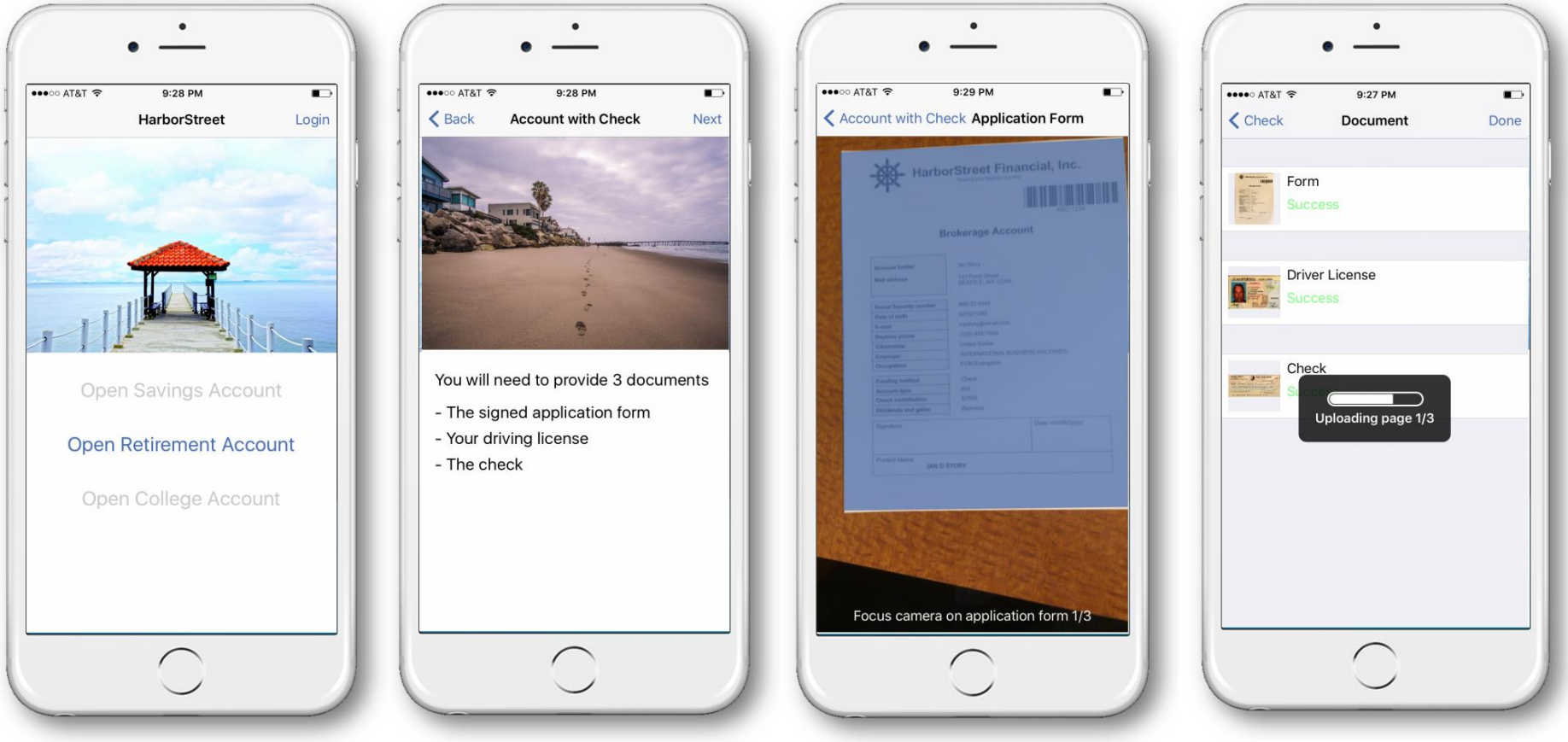
Capture at the point of contact

- 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



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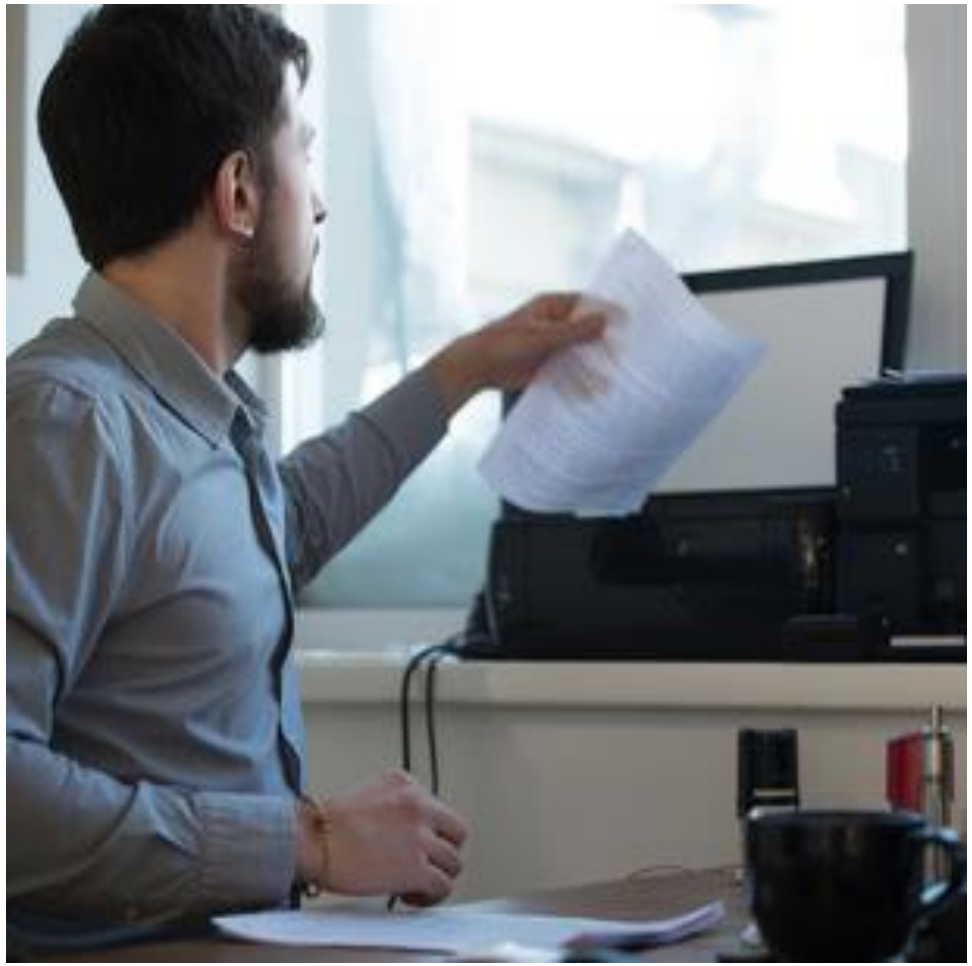
Scan directly into a Case



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

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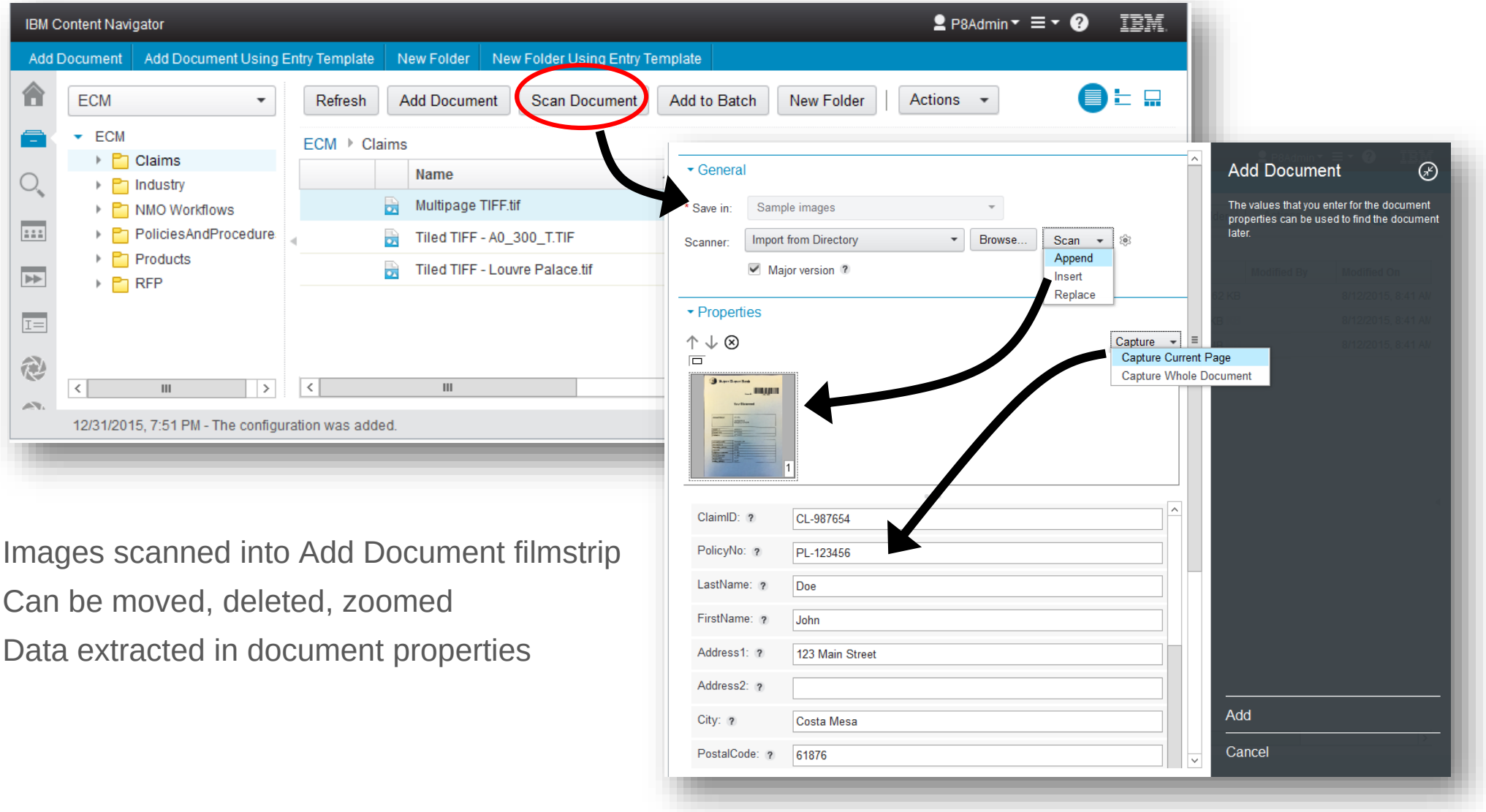
Scanning and extracting Data into a Case



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

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Hands off document processing

Accelerates case resolution

1 Classification

Reduce

- Preparing documents
- Sorting documents
- Filing documents in folders

2 Extraction

Reduce

- Indexing documents
- Keying in Data
- Searching in documents
- Reading documents to find information

3 Validation

Reduce

- Visually checking signatures
- Visually checking data
- Comparing documents and data

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- 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

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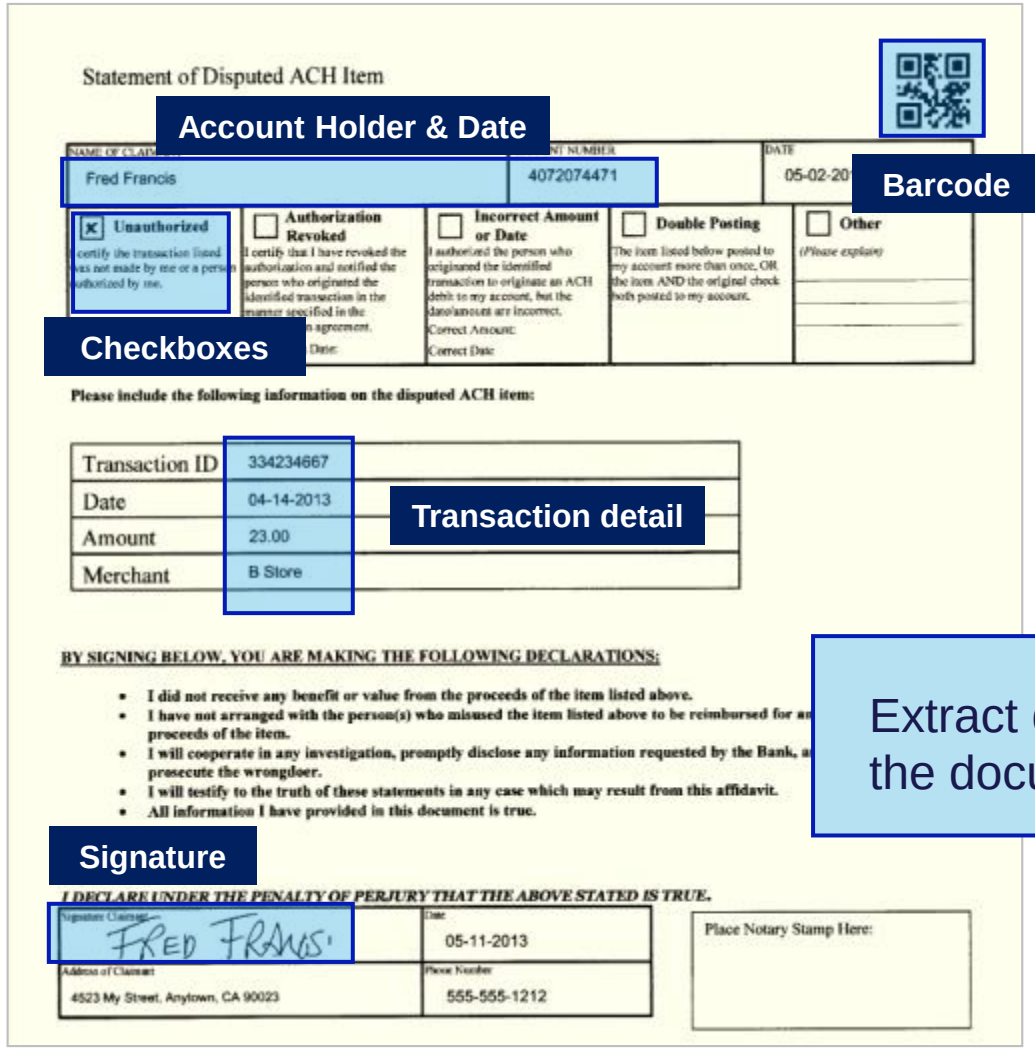
Extract data from documents



Extract data from the document

Populate case data

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

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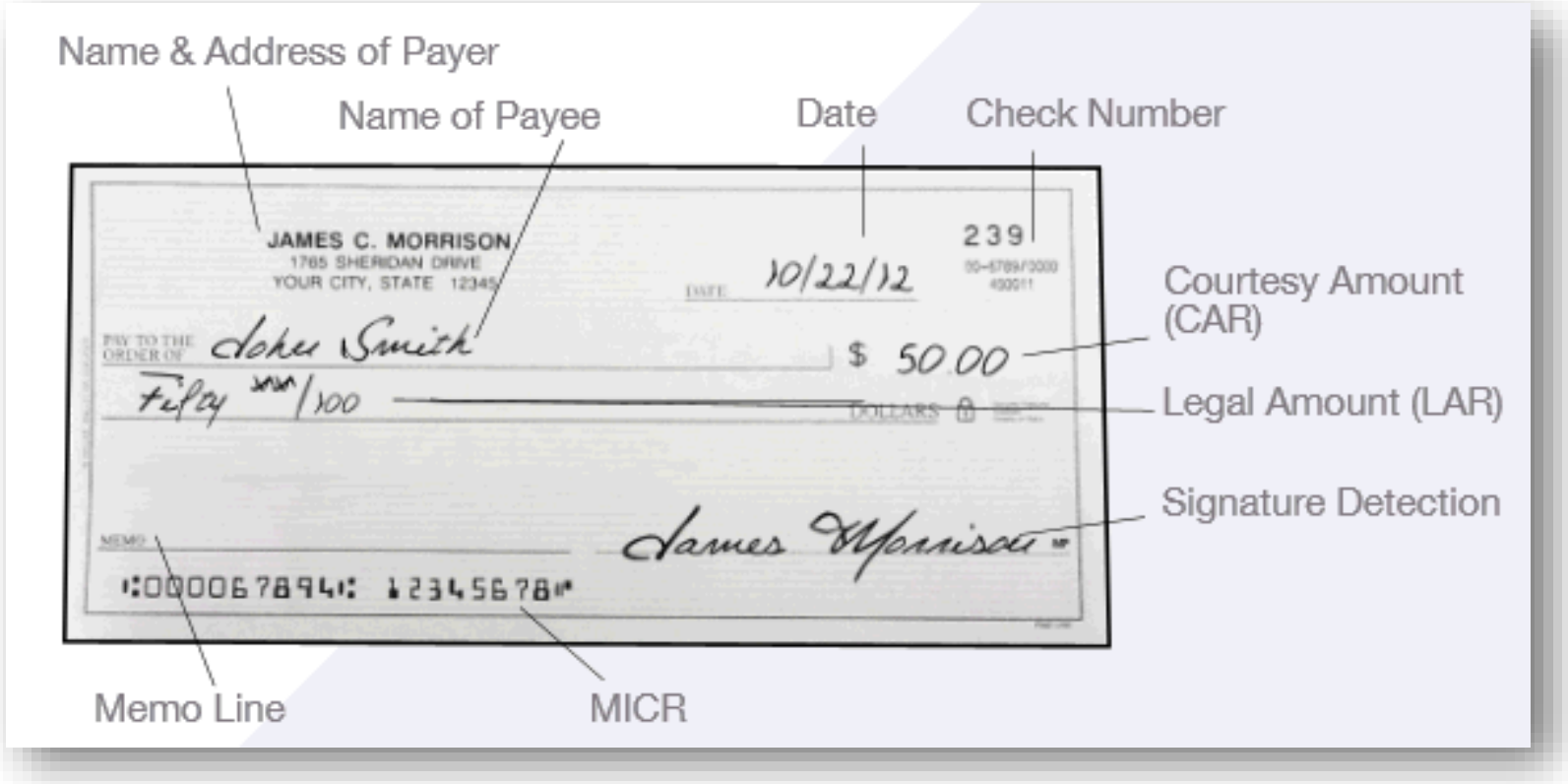
Datacap reads checks

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



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

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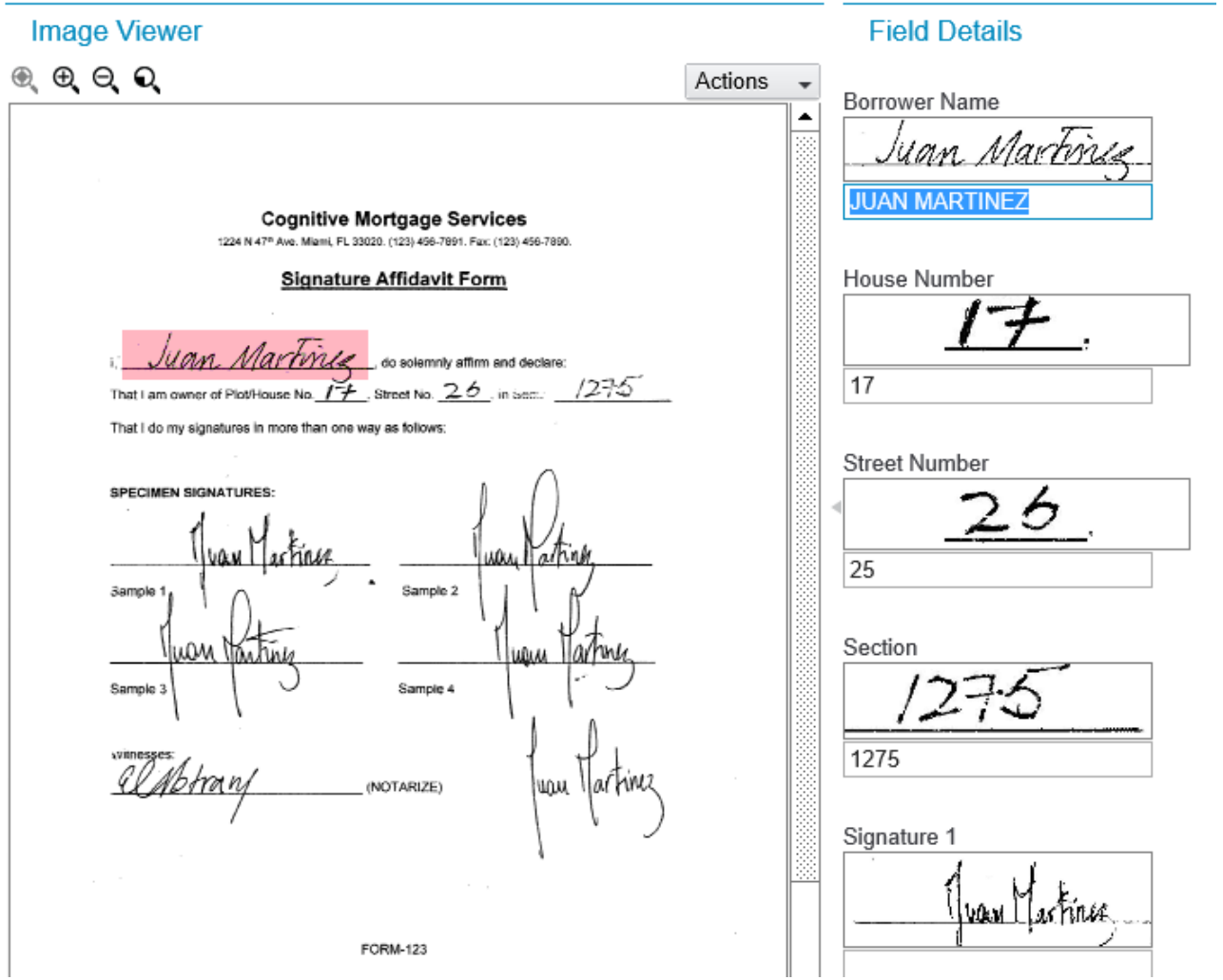
Datacap reads handwritten information from documents

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



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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.

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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

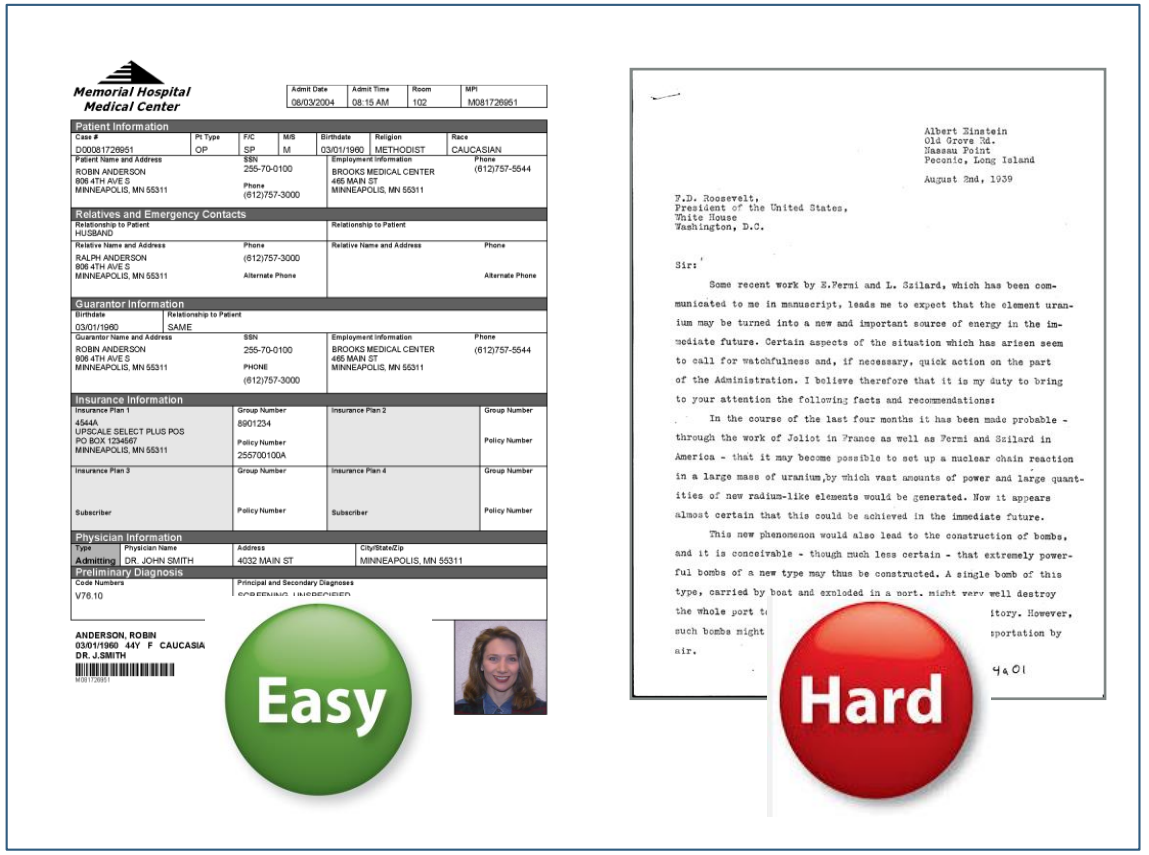
Datacap Insights Edition

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.



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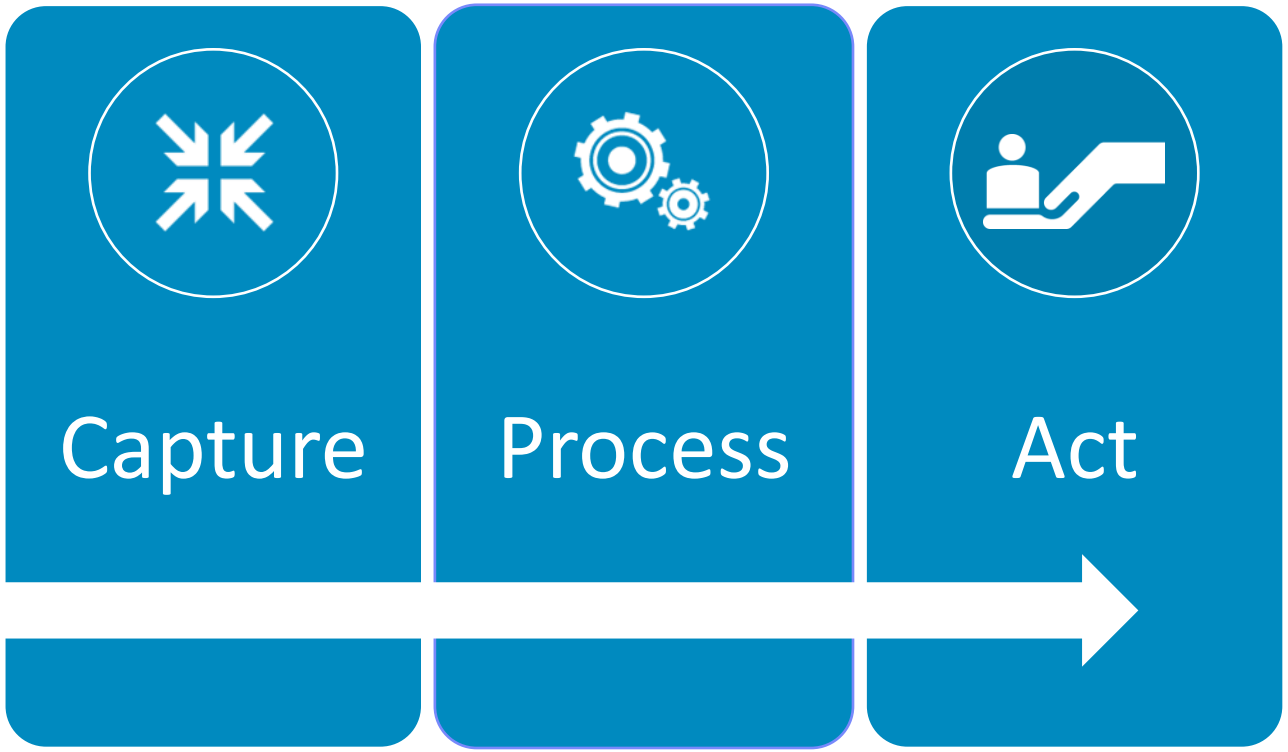
QUESTIONS & ANSWERS



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For more information

Ibm.com/datacap

ibm.com/advanced-case-management