



ING Group

Global Financial institution offers new and powerful solutions to customers by leveraging document archiving solution.

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ING is a global financial institution with over 60 million clients in 60 countries. Despite global success and anticipated customer growth worldwide, ING still had inefficient paper-based processes, and hadn't found a solution for managing, sharing, and distributing customer-related transactional documents.

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SOLUTION OVERVIEW

ING implemented Datawatch|BDS (Datawatch Business Document Server) and Datawatch|Document Imaging. What began as a project to simply replace microfiche, has become a four-year commitment to continued expansion of the system for the centralized management of wide-ranging content-including customer statements, reports, leasing documents, legal forms, human resources documents, signature cards, and more.

Over 5,000 ING branch employees, internal auditors, accounting personnel, and financial advisors from all over the world have instant, on-demand access to this mission-critical information. In this high-volume global deployment, over one million queries are performed through the Datawatch System each day. Users can quickly pinpoint the exact statement or transaction document among the terabytes of stored content, with retrieval times in just fractions of a second.

Datawatch|BDS is used by nearly all ING banking applications. Examples:

Statement Presentment: ING's account statement application, one of the first implemented on the system, archives an 8-year historical library of statements, and enables them to be re-presented on demand for improved customer service. Without such a system, the client would have to call a customer service representative who would locate the statement, print and mail it. In the case of audit or refinancing, on-demand access offers great value to ING's clients.

Enterprise Report Management: Captures bank accounting reports, archives them for a set retention period, and makes reports available on-demand for bank employees. According to ING, the operational efficiencies gained by electronic management of reports are so great that the number of user requests for new reports continues to grow. Many other bank applications archive transaction logs to the system. For example, the ATM banking system archives the legal journal of transactions at every cash machine.

Legal/Compliance Document Archiving: Manages all documents that must be archived for legal or compliance reasons.

Document Imaging: ING has instituted a number of paperless processes with Datawatch|Document Imaging. Paper documents, such as credit contracts, mortgages, human resource documents, etc. are scanned, indexed, and instantly retrieved by bank users for business processes. For example:

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- Account signature validation is available by any department, including branch locations. Upon account enrollment, a client signature is scanned, archived in the system, and instantly available across the network.
- ING employees have a human resources (HR) folder with all related HR paperwork such as employment contracts, salary paperwork, and other legal documents.

RESULTS ACHIEVED

According to ING, the bank's initial objective was simply to replace microfiche. At that time, the bank produced 5,000 original and 7,000 copies of microfiche per day. This cost has been completely eliminated with ROI achieved in about 6 months. Today, the system has been fully implemented across departments, and leveraging content for multiple business applications has been ING's primary goal. The system has cut down on the time required to search and access content, and it has also created an opportunity to offer new and powerful services to customers. Because content is accessed through Datawatch's API, employees and customers alike can access the system through their customer service application, web portal or other familiar interface with little or no training required.

ING has realized tremendous customer service improvements on a number of fronts.

- The account statement application offers self-service convenience that improves the value ING brings to its clients, and at the same time, it reduces the cost of fulfilling historical statement requests.
- ING has enabled help-desk agent access to client documents in the system. This way, help-desk employees can electronically view the same document as the paper document received by the customer. When clients call the help desk,

all of their documents are instantly available to the person taking their call. This has reduced call duration, shortened wait times, and improved overall customer responsiveness at the help desk.

- Customer service and operational excellence has been enhanced through electronic account signature validation. Clients have the flexibility to visit any ING location for service, because the bank can support account security with remote verification of the customer's signature.
- Legal discovery is cost-effectively supported with instant access to archived information when needed. For example, upon court request, it is possible to track all client activity in the network through the transaction logs archived in the system.
- Integration with enterprise systems allows access to archived content with little or no user training. For example, a bank teller can view a statement quickly without the need to learn a new application or work with a new tool.
- Document imaging has reduced paper storage costs, and more importantly has provided substantial productivity and process improvements for ING.

COMPETITIVE ADVANTAGES

Datawatch|BDS helps ING become a more agile enterprise. Content that otherwise would have been locked in a long-term data archive is now highly available for knowledge workers within the bank. This provides a tremendous benefit to ING, contributing to overall operational excellence and customer responsiveness. The solution also supports ING's overall customer-centric business model. Customers have flexible, convenient banking options that have been enabled through statement self-service and branch access to account documents.



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