



Making All Your Customers Feel Like Number One

Innovative Imaging Solutions Improve Customer Service in Payment Processing Operations

A large payment processing operation can service thousands of customers. These customers could be businesses as diverse as computer manufacturers, homeowners' associations, and insurance providers. Each one has its own requirements—from the terminology it uses to the way exceptions are managed. However, they all have one thing in common. They want to be treated like individuals. How do high-volume payment processors provide this sort of satisfaction?

Innovative Product Managers at National City Corporation and The Bank of New York (BNY) have found an answer. Both have leveraged imaging technology in visionary ways to create highly customized solutions for their customers. These solutions combine payment processing solutions from ImageScan of Lanham, MD, and integrated document management (IDM) solution provider Hyland Software of Cleveland, Ohio.

"By integrating both ImageScan's RemitTrac and Hyland Software's OnBase applications, National City and BNY have created new customer deliverables in their payment processing solutions that speak the specific language of their individual clients," explains Hanna Jabbour, product manager for ImageScan. "Both institutions have been able to design customized Internet portals that improve important services like exception processing and image delivery in uniquely new ways."

Leveraging Technology to Help Customers Stay Competitive

The Bank of New York is committed to using technology to continually provide its customers with leading edge, value-added payment and information delivery services. The latest example of BNY's industry leading approach is the implementation of ImageScan's RemitTrac and Hyland Software's OnBase solutions.

"Our comprehensive approach to coupling imaging with the power of the Internet has enabled us to reinvigorate traditional check and paper-based cash management services," says Tony Gandolfo, VP and Group Product Manager for BNY.

One of these value-add services has involved the implementation of a special "Decisioning Module" from ImageScan for handling exceptions. Exceptions occur when payments come in without the appropriate bill or invoice, or with special instructions. Some exceptions can be resolved automatically through looking up information stored in data tables. However, more complicated exceptions require the customer to make a manual decision.

Typically, payment processors have to fax or mail copies of exception documents to their customers so they can see them. This process can be both expensive and time consuming. BNY asked that ImageScan develop a solution for handling these exceptions electronically, in real time.

The exception documents are scanned and their images are sorted out by the RemitTrac application and delivered to the customer via the OnBase web interface. The customer is notified of their presence and is able to access the Decision Module repository through the already familiar web interface. The customer can then view the document and submit specific feedback on how the exception should be handled through the web.

"We want to provide our customers with more timely access to critical payment information," says Gandolfo. "This accelerates our customers' decision making capabilities and improves the level of service they can provide to their customers."

Personalizing Image Delivery

BNY's enhancements are not limited to exceptions. BNY also provides an innovative image search and retrieval system that enables its customers to reference all their payment documents on-line. National City has leveraged the integration of RemitTrac and OnBase to provide a robust feature set of search and retrieval criteria unique to each individual customer. "Any piece of information that is captured from a check or payment document can be used for indexing," explains ImageScan's Jabbour. "Many competitive systems limit the number of indexing fields their customers can use. A customer with a specific lexicon of terms

on an invoice or other internal document can now expect to see those terms usable as search terms in the archive."

ImageScan's RemitTrac suite has the ability to gather detailed transaction information, so that any part of the information can be used as a search term through Hyland Software's OnBase solution. For example, depending on the end user's market and customary terminology, the name that appears on a check might best be indexed as "customer," "tenant," "applicant," "claimant," or a variety of other things. This sort of customer-defined terminology facilitates the timely retrieval of the check from the image repository.

"National City's integrated approach enables clients to enjoy a broader use of data capture, image capture, and archive retrieval for receivable posting," says Mary Ann Francis, National City's senior VP of corporate banking business solutions. "National City is well positioned to serve our existing client base and expand nationally. We care about providing our clients with value-added solutions to all of their business needs. No other solution set gave us the opportunity to meet our customer's expectations so successfully."

Personalizing Service Delivery

As payment systems converge, these two innovative banks have differentiated themselves by adopting standard technology that is highly configurable, enabling Product Managers to deliver visionary solutions. Customers have the benefits of leading edge thinking in ways not possible with older, custom solutions of the past. Banks have the opportunity to mine existing customer relationships and processes for incremental revenues, without adding significant capital costs, all while increasing customer satisfaction. Services as old as collecting accounts receivable can be reinvented in ways benefiting everyone. ■

For more information, please contact ImageScan, www.iscanit.com or Hyland Software, www.onbase.com.