

Digital workflow improves bank's customer service

Caisse d'Epargne



Ricoh provides Managed Document Services for Caisse d'Epargne. Identifying an opportunity to improve the bank's document workflow, Ricoh implemented an innovative scanning solution which reduced administration, enabling bank employees to spend more time with customers.

Setting new standards

Caisse d'Epargne is a subsidiary of Groupe BPCE, the second largest banking group in France serving 36 million customers. In an era when some banks are struggling to regain customer trust, Caisse d'Epargne is proud to present itself as a modern financial institution which takes pride in delivering excellent customer service.

The bank encourages its employees to focus their attention on customer services, minimising time wasted on administrative processes by equipping its branches with state-of-the-art technology which automates information flows and improves governance. The bank expects supply chain partners to recognise and develop opportunities to improve efficiency.

Automating workflows

Ricoh was already an established partner of the banking group, providing Managed Document Services. The bank's document infrastructure is managed by Ricoh in a relationship that goes much deeper than just the supply of equipment. Ricoh provides a holistic service, consulting regularly with the bank on its wider business needs and objectives.

The ongoing engagement means that Ricoh is well placed to identify opportunities within the bank for process optimisation. Recognising that there was duplication of effort at branch level with employees manually distributing multiple copies of documents, Ricoh developed a solution which would automate the workflow and improve efficiency.



Objectives

- Increase customer focus
- Manage information flows
- Improve business efficiency
- Release storage space
- Control document expenditure

Results

- Automated workflow
- Intuitive easy-to-use interface
- Scan once, distribute many
- Secure solution



Optimising processes

A detailed analysis of the bank's existing document workflows helped Ricoh to identify a major opportunity for process optimisation. At branch level, employees made copies of customer loan agreements which were distributed by mail to multiple departments. The process wasted time at branch level and documents were often delayed in the internal transfer.

Ricoh developed a bespoke scanning interface for the multifunctional printers (MFPs) deployed within the bank's branch offices. The scanning interface provides a simple one-button solution which automates the entire workflow. Customer documents, scanned at a Ricoh MFP are now distributed electronically to multiple recipients.

To encompass different document workflows, the interface has an icon-based menu from which users select a document type. A specific workflow is activated by each icon. Integration with the bank's back-office systems means that the digitised documents are also automatically indexed and uploaded to the Management Information System (MIS).

Maximising returns

Ricoh's solution is paying dividends. It has significantly reduced administration at branch level, allowing employees to spend more time with customers. Electronic distribution has improved the process turnaround time, with customer loans approved faster. Digitised information is easily accessible, enabling the bank to make better informed business decisions.

The digital workflow has improved governance and provides a detailed audit trail which is helping the bank to comply with regulatory standards. Ricoh's solution is also delivering financial advantage for the bank. The scanning solution optimises the bank's utilisation of its existing multifunctional technology, driving a faster return on the initial investment.

With documents distributed electronically, print and copy volumes have declined and less money is spent on paper and postage. The digital archive - securely backed up to provide resilience in the event of systems failure - has eliminated the need to maintain a hard copy archive of documents at branch level, releasing space.



We aim to anticipate and respond better than other banks to the client revolution. Ricoh anticipated our needs, establishing a digital workflow that allows us to provide clients with a better service."

Directeur General, Banque Commerciale et Assurance

Solution

- Digitise document workflow
- Automate branch-level processes
- One-button scan and distribute
- Tailored interface
- Integrated with MIS

Benefits

- Reduced administrative burden
- Improved customer focus
- Faster internal communication
- Easy access to information capital
- Quick return on investment

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