



# Solutions for the Financial Industry

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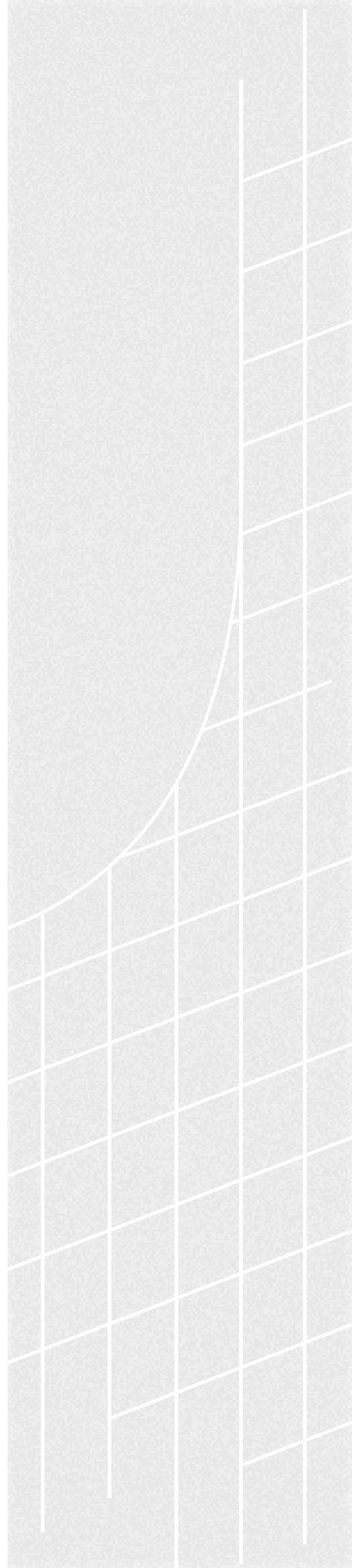
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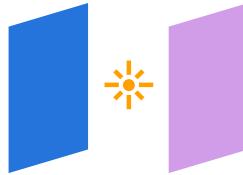
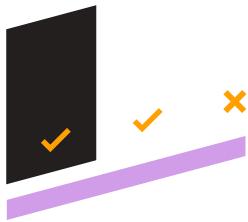
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# Automating document workflows to streamline financial services processes

From mortgage and loan processing, to new account openings and vendor invoice processing, for the financial industry, document processing is all about high volumes, high speeds, and high stakes.

In an environment that's both extremely competitive and highly regulated, financial services remains one of the most document-intensive industries today. Although forward-thinking financial service firms are devoting increasing IT resources toward the transition to electronic records, massive numbers of paper documents still exist. Document processing is all about high volumes, high speeds — and high stakes. Is your company prepared to meet these requirements?



## More Compliant

Compliance is an overwhelming issue for many financial service companies that distracts them from revenue generation, client service, and efficient operations. You must ensure that your document processes comply with regulatory mandates in order to deliver superior service.

Paper is volatile and susceptible to loss due to natural causes (such as fire or water damage), and is easily misplaced through human error. Since you are liable for protecting client information, safeguarding content is critical. It's 8 o'clock, do you know where *your* paper is?

## Better Service

Customer churn is a critical concern for financial service companies. If paper documents are hindering your ability to deliver responsive service to your customers, then it's time to consider ways to deliver faster, more competitive service.

Staff productivity is vital for your business. Is your company doing everything it can to streamline paper processes, avoid needless delays, unburden employees from tedious work, and utilize valuable resources? Are business-critical documents easily accessible to staff working from anywhere?

## More Resilient

Ensuring business continuity is paramount in our changing world — whatever the circumstances, work must be able to continue as planned, even during unplanned events.

Critical information comes in both paper and electronic documents, which requires a smart reliable solution to protect that information in either format. That complexity requires smart, reliable technology to ensure access while safeguarding information. Are your existing systems protecting your sensitive documents from unauthorized access and disastrous business disruptions?

# Capture, process, deliver — it's that simple

Document capture and document process automation no longer have to be back-office processes, requiring large and expensive machines. Savvy financial teams rely on AccuRoute's enterprise class document process automation to capture, process, deliver, and archive critical business documents and make everyday, front-office processes more efficient and accessible.

Our out-of-the-box financial-specific technology provides busy financial service companies with flexible, user-friendly configurations that can solve the challenges around managing thousands or millions of documents per month. With AccuRoute, financial teams can:

- **Capture:** AccuRoute supports any networked-enabled, all-in-one digital printer, copier, fax, or multi-function peripheral (MFP) to capture all your paper documents.
- **Process:** Interchangeably convert your paper into a wide range of electronic formats: PDF and text-searchable PDF, bookmarked PDF, PDF/A, Microsoft Word and Excel, JPEG, RTF, TIF, and many more. You can even extract data from barcodes, validate the data, and profile your documents before archiving in your ECM or FIS.
- **Deliver:** After you scan, AccuRoute can quickly, securely, and automatically deliver your document (by fax or email) to yourself, internal colleagues, payers, outside providers, or other authorized stakeholders — all while providing a complete audit trail. You can also store documents in shared network folders or document archives and repositories.



**With AccuRoute, we have been able to rework our current fax infrastructure so we are efficiently leveraging our MFP devices for our fax communications. We are quicker to respond, more secure, and our employees are equipped with tools to help them do their job faster and more comprehensively.**

Global Accounting Firm

**68%**

of financial service companies have developed a digital transformation strategy.

# Smarter document management strategies



## Solution Benefits

AccuRoute provides technology that helps to manage tasks such as branch capture, compliant document capture, contract management, document and records retention, employment records, mortgage and loan processing, new account openings, vendor invoice processing, and more. AccuRoute helps your busy staff to address the many challenges they face each day, by:

- Streamlining mission-critical document workflows for financial teams via e-filing or scan-to-ECM or FIS while maintaining high levels of security
- Lowering total costs by consolidating fax infrastructure powered by Fax over IP (FoIP) or cloud technology that enables least cost routing
- Improving the customer experience by automating processes and ensuring staff has access to time-sensitive documents from anywhere

Read on to learn about other ways we help financial service companies to boost efficiency, lower costs, and reduce risk.

# Smarter document management strategies

## Securely Retain and Retrieve Documents

AccuRoute lets you centralize critical documents and information for storage and archival, while making it easy to securely share and exchange that information whenever you need. This can be done according to your defined retention policies, rules, formats, and more.

Throughout the process, document integrity is preserved by retaining its original appearance. When it's time to retrieve the document, multiple authorized colleagues can simultaneously access it within seconds. No more waiting for hours or days for couriers to transport crates of paper from offsite storage.



## Strengthen Business Continuity

Natural and man-made disasters can massively disrupt and impair a financial service company's ability to resume operations. By scanning and remotely archiving documents, AccuRoute can play a pivotal role in your business continuity strategy.

AccuRoute captures contracts, communications, statements, and other documents, converts them into the desired electronic format, and stores them in your remote archive to ensure the documents are preserved in the event of a business interruption. Your staff is able to access documents from remote hot-sites to get back to business quickly.



## Smarter document management strategies

### Meet Compliance for All "Regulated Employees"

A steady stream of legal and industry frameworks strictly govern how so-called "regulated employees" deal with sensitive information, internally or externally. While many electronic communications have been brought into compliance, traditional fax still presents a highly insecure, non-traceable communication vulnerability. Without the ability to control and audit "regulated employee" use of fax communications, many corporations are falling short of industry and government mandates (such as (SEC) Rule 17a-4).

With AccuRoute, you can centralize archives to easily retrieve scanned images and searchable PDFs from multiple offices, instead of waiting to track down physical paper documents. Using AccuRoute to comply with SEC 17A(4), you will also be well-prepared to respond to discovery requests or other civil litigation or arbitration matters that may arise.

### Manage Contracts Consistently and Accurately

Contracts are the backbone of financial service firms, and any gaps in your ability to manage and use those contracts can cost millions due to lost opportunities and significant legal exposure. For example, some sub-components of a document package may arrive at different times (e.g. an appraisal for a mortgage application). You don't want to let those gaps delay your ability to process the documents you do have.

AccuRoute lets you efficiently create a master record of contracts that efficiently and properly integrate electronic and paper (including fax) documents. It captures the document, converts it into your chosen format, and integrates it with your managed contract repository while reducing the need for manual intervention. Your contract management processes conform to your standard policies for handling and retention. You're able to enjoy greater security and privacy for these sensitive documents and contracts are immediately available, regardless of format.

# Better, faster, and less expensive financial document processes

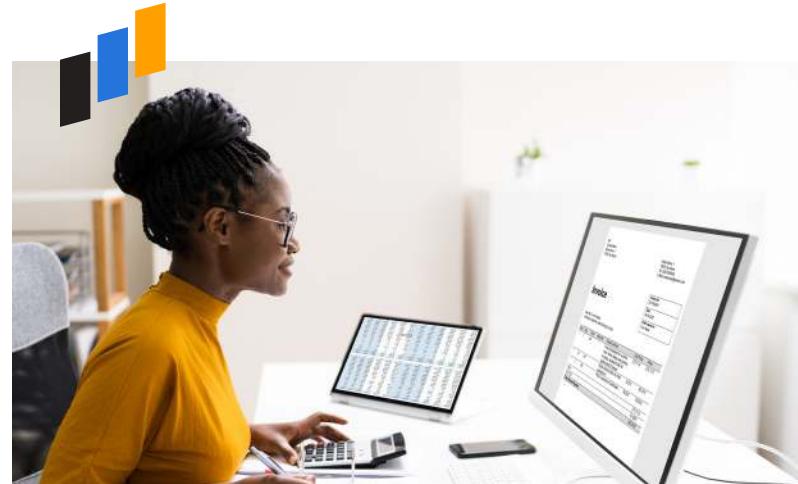
It's no longer acceptable to rely on yesterday's time-consuming, inefficient processes to manage the growing heap of documents you face today. Fortunately, with AccuRoute, document capture and distribution is now an everyday front-office process that carefully utilizes valuable resources and makes critical documents readily accessible.

## Improve regulatory compliance

- Comply with corporate privacy and record retention requirements, government regulations, and industry mandates
- Carefully govern the communications of regulated employees and provide a clear audit trail
- Convert documents to required formats and sizes for compliance
- Access a complete, time-stamped, confirmed audit trail of who received documents and when they were viewed

## Dramatically lower costs

- Remove analog fax lines and traditional hardware to deliver documents
- Eliminate courier and overnight mail service fees
- Decrease your real-estate and storage needs for paper documents
- Cut your consumption of paper and related consumables
- Reduce your energy costs
- Preserve your investments in hardware infrastructure
- Support heterogeneous environments



## Increase productivity

- Improve the sharability of documents for easy collaboration and immediate action
- Create electronic copies to reduce lost documents and misfilings
- Use your current applications without the need to learn or adopt new systems
- Send documents to multiple locations in multiple formats from a single scan
- Accelerate your processes to improve client satisfaction

## Reduce the corporate footprint

- Eliminate multiple paper copies to support green initiatives
- Preserve electronic copies of documents to prevent the complete destruction of documents due to a disaster

# Additional product features

## AccuRoute Capture Platform

AccuRoute's enterprise-class document-process automation platform lets you cost-effectively capture, process, deliver, and archive critical business documents. We offer tangible, out-of-the-box solutions for the four most popular document capture tasks: scan to self, scan to distribute, scan to store, and scan to business application. AccuRoute solutions seamlessly integrate paper documents with critical business processes so that organizations enjoy faster, more efficient, and compliant document processes, while reducing associated costs, complexity, and risk.

## AccuRoute Fax

AccuRoute Fax builds on AccuRoute's innovative technology to make faxing and archiving documents easier, faster, and more cost-effective. Upland CloudFAX, Hybrid Fax, and On-Premise Fax packages let you choose how to set up your fax communications to benefit your staff and clients. You can fax directly from the MFP device with all of the manageability, usability, and cost effectiveness of a centralized digital fax infrastructure.

## AccuRoute Content Monitor

Data security is always of the utmost importance, and most businesses employ specific security solutions to protect their information. Data Loss Detection and Prevention is a broad industry term for solutions that find sensitive data, then put gates in place to ensure its safety inside the system. AccuRoute has been enhanced to include features and component that create a well-rounded end-to-end security solution, AccuRoute Content Monitor (ARCM).

## AccuRoute Mobile Capture

Our mobile solution is an extension to AccuRoute's document capture platform that delivers highly distributed, mobile document capture capabilities to office workers with portable devices, so they can work and access documents from wherever they are.

## AccuRoute Queue

Some document processes require manual intervention to review or manage deficiencies and exceptions—such as missing approvals or signatures. AccuRoute Queue lets you view in-process documents and automatically identifies areas that need additional review and expert intervention.

## AccuRoute CX

AccuRoute CX is the software-based engine that drives solutions to automate the manual processing of forms-based documents. With AccuRoute CX forms processing, images are first classified as corresponding document types and then when information needs to be extracted, AccuRoute CX is able to automatically capture and validate the field-level data elements. Resulting document images and document sets are assembled and automatically routed based on the document type and metadata fields captured as part of the document processing workflow and delivered to line of business applications for further processing, content management systems or databases for storage or other destinations as desired.





Upland AccuRoute helps organizations accelerate business processes by automating data capture and extraction using optical character recognition (OCR) to securely process through workflows to applications, people, or storage. With AccuRoute, users can easily capture, process, deliver, or fax content from any device using a single, unified platform.

**Want to learn more?**

**Contact us.**



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