





# AccuRoute® Financial Solution

## Automating Document Workflows to Streamline Financial Services Processes

### A Successful Calculation

In an environment that's both extremely competitive and highly regulated, financial services remains one of the most document-intensive industries today. While forward-thinking 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 organization prepared to meet these requirements?

- **Compliance:** An overwhelming issue for many financial organizations that distracts them from revenue generation, client service, and efficient operations. How do you ensure your document processes comply with regulatory mandates while delivering superior service?
- **Service:** Customer churn is a critical concern for financial service providers. 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.
- **Productivity:** Having a productive staff is a necessity for any paper-intensive organization. Is your company doing everything it can to streamline paper processes, avoid needless delays, and utilize valuable resources?
- **Business Continuity:** Critical information comes in both paper and electronic documents — that requires a smart reliable solution to protect that information. Are you protecting your sensitive documents from unauthorized access and disastrous business disruptions?

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 Omtool **AccuRoute**, document capture and distribution is now an everyday front-office process that carefully utilizes valuable resources and makes critical documents readily accessible.

### THE DOCUMENT CHALLENGES FOR FINANCIAL SERVICE PROVIDERS

- **Compliance:** It's crucial to meet changing regulatory frameworks such as Sarbanes-Oxley, Gramm-Leach-Bliley, SEC 17-A(4), Anti-Money Laundering (AML).
- **Privacy and Risk:** You need to be able to restrict access to sensitive documents without reducing productivity.
- **Business Continuity:** Maintaining all of your critical documents so they are secure and accessible — even when disaster strikes.
- **File Room Space:** Onsite or offsite, it's expensive to store paper. Too much time and resources are wasted on records, some which are stored for future accessibility and others that are sent out immediately.
- **Sharing:** It's difficult to collaborate without wasteful, expensive copying and local or overnight couriers.
- **Multiple Document Types:** Sensitive customer information comes in numerous sources and formats making it difficult to search for and combine.
- **Cost:** Whether it's materials, real-estate, or time — paper is more expensive than you think.
- **Eco-Footprint:** Cutting the waste of the paper chase will require implementing new innovative solutions.

*AccuRoute can help to address all of these challenges — and more.*



## A Complete Solution for All the Paper

Savvy financial services firms rely on **AccuRoute**, Omtool's enterprise-class document process automation platform, to capture, process, deliver, and archive critical business documents. **AccuRoute** uniquely delivers extensive finance-specific solutions with flexible configurations and the simplicity to implement basic or comprehensive solutions that involve thousands or millions of documents per month. With **AccuRoute**, financial service firms can:

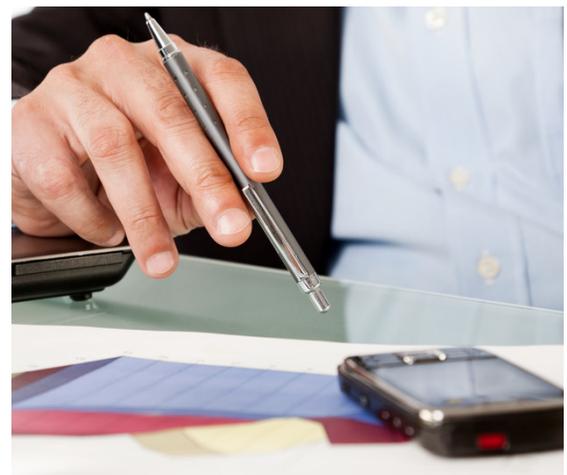
- **Capture:** **AccuRoute** supports any networked scanner, scan-enabled digital printer, copier, fax, or multi-function peripheral (MFP) to capture all your paper documents.
- **Process:** Interchangeably convert your paper into a wide range of electronic formats: PDF and text-searchable PDF, PDF/A, 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 document management system.
- **Deliver:** After you scan, **AccuRoute** can quickly, easily, securely, and automatically deliver your document (by fax or e-mail) 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.

## Improving Document Processes in Financial Services

The **AccuRoute** platform has the ability to manage and improve virtually every aspect of the financial services information flow:

- Branch capture
- Business continuity
- Compliant document capture
- Contract management
- Documents and record retention
- Employment records
- Fax integration/consolidation
- Mortgage and loan processing
- New account openings
- Vendor invoice processing

Financial service providers are able to access the information they need with **AccuRoute** — anytime, anywhere, and in any format. Using **AccuRoute**, firms can drastically cut document costs, improve productivity, accelerate workflows, and deliver consistently higher-quality results to their clients.



## Strategies for Smarter Document Management, Lower Costs, and Reduced Risk

### 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 – they no longer have to wait hours or days for couriers to transport crates of paper from offsite storage.

### Meet Compliance for All “Regulated Employees”

A steady stream of legal and industry frameworks have emerged over the last 20 years that 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 of scanned images and searchable PDFs from multiple offices, making it easy to retrieve, instead of waiting hours or days to track down physical paper. 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.

### Strengthen Business Continuity

Natural and man-made disasters can massively disrupt and impair a financial service organization's ability to resume operations. By scanning and remotely archiving documents, **AccuRoute** can play a pivotal role in a firm's business continuity strategy. **AccuRoute** captures contracts, communications, statements, and other documents, converts them into the desired electronic format, and then 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.

### Manage Contracts Consistently and Accurately

In many ways, contracts are the backbone of financial service firms – and any gaps in your ability to manage and use those contracts can cost millions of dollars in lost opportunity 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 that 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.

## AccuRoute Value: Better, Faster, and Less Expensive Financial Document Processes

### 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 viewed and received documents and when

### Dramatically Lower Costs

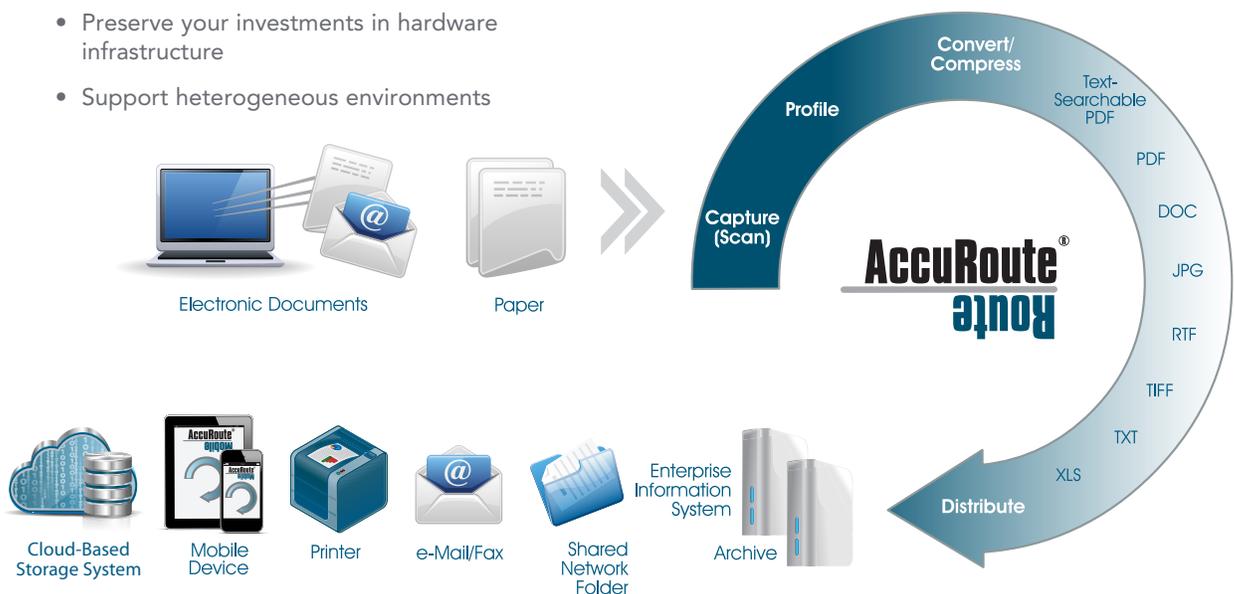
- Remove analog fax lines and traditional hardware to deliver documents
- Eliminate courier and overnight mail service fees
- Decrease your real-estate and storage needs for paper documents
- Cut your consumption of paper and related consumables
- Reduce your energy costs
- Preserve your investments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



## A Suite of Acclaimed Technologies to Streamline Financial Document Workflows

### AccuRoute

Omtool's enterprise-class document-process automation platform lets you cost-effectively capture, process, deliver, and archive critical business documents. **AccuRoute** goes above and beyond with 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 Omtool AccuRoute's innovative technology to make faxing and archiving documents easier, faster, and more cost-effective. Using **AccuRoute Fax**, you can fax directly from the MFP device with all of the manageability, usability, and cost effectiveness of a centralized digital fax infrastructure.

### Image-In™ Connect

Image-In Connect seamlessly integrates your paper documents with line-of-business (LOB) applications so that you can scan, upload, and view paper and electronic documents directly from within your business applications without reprogramming, changing those business applications, or entering redundant data.

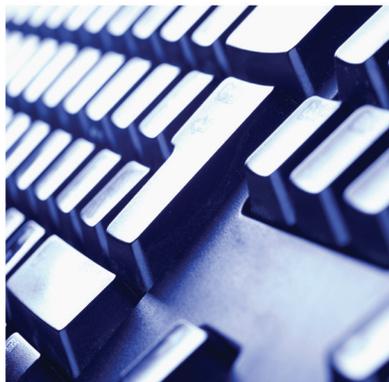


### Image-In Queue

Some document processes, even automated ones, require manual intervention to review or manage deficiencies and exceptions – such as missing approvals or signatures. Image-In Queue lets you view in-process documents requiring manual intervention and automatically identifies areas that need additional review and expert intervention for numerous types of paper document processes.

### ObjectArchive™

ObjectArchive is a high-performance file system that stores the documents, images, and metadata captured by AccuRoute in virtually any type or format. It provides immediate access to documents, forms, and records where and when they are required, while ensuring enhanced levels of security and full support for retention policies.



Document capture and document process automation no longer have to be a back-office processes, requiring large and expensive machines.

With Omtool solutions, document process automation is an every-day, front-office process that uses less resources and makes critical documents readily accessible.

## The Leader in Financial Document Process Automation

For more than 20 years, Omtool has helped some of the world's largest corporations and leading financial services providers cost-effectively manage their document-intensive process-automation challenges. Continually refining its technology innovations, Omtool offers a platform with an architecture that incorporates our extensive experience in high-volume document processing to address *"all the paper."*

Today, **AccuRoute** provides the infrastructure for automating document processes in hundreds of firms worldwide. Our solutions are now the standard for organizations looking for enterprise-wide automation of their paper-centric processes. With our extensive experience automating processes involving millions of documents per month, multi-function device vendors, software and service providers, and financial services firms trust Omtool to handle all their paper-document process automation needs.

Find out more about how Omtool can help your team. Visit [www.omtool.com](http://www.omtool.com) or call **800.886.7845**.



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