



Meeting Credit Card Issuers Need to Present Statements Electronically to Customers

Credit Card Issuer At a Glance

- 50+ million cards printed and mailed per month
- Top 10 Bank in North America
- AFP workflow for customer communications

Quick Facts: Challenge

- Many of their millions of credit card holders want to instantly access their monthly statement electronically via the Internet to do reconciliations, budgeting, and to pay bills

Quick Facts: Results

- 125% Projected ROI
- \$3.1 Million in savings over five years
- Smooth integration of PRO AFP to PDF into workflow ontime and on budget
- Compatible with existing IBM CMOD environment
- Met the needs of the customers by providing the bank with an e-presentment solution to their web portal

CMOD FOR BANKING

Summary

One of the top 10 banks in America recently selected Crawford Technologies to assist in their online delivery of customer credit card statements. The bank is one of the largest credit card issuers in North America and prints and mails over 50 million statements monthly. Many of their millions of credit card holders want to instantly access their monthly statement electronically via the Internet to do reconciliations, budgeting, and to pay bills. The bank makes these statements available to customers on their web site portal. CrawfordTech's conversion from AFP to PDF is now used for retrieving and converting the documents in real-time whenever a customer wants to view or download one of their card statements.

The Situation

Statements are stored in the bank's IBM Content Manager OnDemand (CMOD) archive system as they are printed in Advanced Function Print (AFP) format. The bank's CMOD archive/retrieval system is generally considered to be one of the most complex and challenging CMOD systems in the world due to the high volume of documents and high retrieval rates, so the bank needed to find a solid, high performance component with an excellent support team behind it.

Prior to selecting CrawfordTech's PRO AFP to PDF solution, the bank was using a legacy program to convert their print formatted documents to PDF for online customer retrieval and viewing. This legacy program had become problematic to the bank, as they required significantly faster performance to support their growing customer base, more flexibility, higher fidelity, lower operating costs as well as highly responsive and completely reliable support. The bank also wanted to have a road map for the creation of ADA Section 508 compliant Accessible PDF documents for their clients with special needs.

The Solution: Conversion Services with PRO AFP to PDF

After a rigorous testing regime that included load tests with several applications at speeds up to 200 transactions/second, the bank selected PRO AFP to PDF from Crawford Technologies to replace its legacy conversion solution. PRO AFP to PDF impressed the bank's IT team not only with its capability to provide faster conversions and create smaller output files, but also because CrawfordTech's proposed solution included an easy and rapid migration from their legacy conversion program.





A little about Crawford Technologies

Crawford Technologies streamlines high-value document management solutions that encompass all aspects of post composition Customer Communications Management (CCM) including print file transforms, workflow automation, operations management, intelligent mail tracking, Multi-Channel Customer Communications Management (MC3), archiving/ECM and document accessibility.

Low Impact Solution Installation

The PRO AFP to PDF solution was able to be quickly configured to replace the legacy program in the bank's workflow. The choice of Java and .NET API sets allowed the bank to plug the solution into their web application servers and get underway quickly.

Very heavy load and stress testing techniques were used to assure the bank that PRO AFP to PDF would run well in the bank's IT environment, and that it was completely compatible with their print files, as well as capable of handling their high retrieval volumes.

Results

PRO AFP to PDF was successfully placed into production to replace the legacy program on schedule and on budget.

The bank projects a very rapid payback of 125% ROI in the first year. Over five years, projected savings are \$3.1 million. These savings are the result of reduced license and support costs, as well as reduced hardware costs.

Next Steps

Based on the success of the PRO AFP to PDF roll-out, the bank will execute several follow on projects with Crawford Technologies. CrawfordTech's SunRise server has been selected and tested for implementation in conjunction with PRO AFP to PDF, providing the bank with even better performance and allowing the bank to defer hardware acquisitions that were originally anticipated for handling peak transaction loads.

The bank will also implement Crawford Technologies' Riptide® solution to improve productivity when multiple documents from the bank's repositories are required for customer service, compliance, staff functions and reprints.

The PRO AFP to PDF platform will be upgraded to include PRO Transform Plus for PDF/UA, enabling the bank's customers who have visual or cognitive impairments to receive their statements in Accessible PDF format and utilize them with assistive technologies such as screen readers and Braille displays. Leveraging PRO Transform Plus for PDF/UA ensures that the bank's electronic document delivery system will be fully compliant with ADA Section 508 regulations.

