

# Case Study

Mailroom Processing

ING  DiBa



## ING-DiBa Selects Kofax Intelligent Capture & Exchange

Kofax Helps ING-DiBa to Automate the Processing of More than 70,000 Documents Daily and Increase Customer Service Amid Rapid Growth

Based in Frankfurt, ING-DiBa is a subsidiary of the Dutch group ING, one of the world's leading financial groups, and is also the largest direct bank in Europe. In Germany, the company employs more than 2,500 staff and serves more than 6 million customers. With a reputation as Germany's best bank, customer satisfaction is a key factor in its high annual growth rate of 100 percent in the construction finance business.

### The Challenge

While ING-DiBa is extremely pleased with the accelerated growth of its business, the result is an ever-increasing volume of incoming documents for processing via e-mail and fax. On a daily basis, ING-DiBa receives approximately 70,000 critical business documents – totalling nearly 15 million pages annually – including finance applications, deeds, marriage contracts, purchase contracts and invoices. Each document needs to be accurately and quickly processed and classified, and the relevant data must then be delivered directly to the appropriate agents for further action.

The ability to process these documents quickly is considered a competitive advantage for banks in the construction finance field. The rate at which these critical documents can be processed has a direct effect on the bank's ability to process credit applications in a fast and efficient manner, which in turn improves customer service.

Aside from the sheer volume of inbound documents that ING-DiBa receives on a daily basis, another primary challenge is that several disparate supporting documents are required for a construction finance application. These documents include building licences, cost listings, insurance contracts and certificates of title.

In total, ING-DiBa accrues more than 80 types of primary documents

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ING-DiBa AG

and 150 sub-classes of documents – all of which are critical to its primary business.

ING-DiBa's previous system for processing documents required employees to perform several tedious, manual steps, which was both time consuming and prone to errors.

## The Solution

ING-DiBa enlisted the help of Interact Consulting, a local Kofax reseller partner, to develop a new solution that would address the company's key challenges and position it for future growth. Together, they outlined a list of technology and business requirements that the new solution needed to fulfill.

These requirements included the ability to:

- Easily integrate with its existing applications through a flexible, modular design and open-standards-based technology
- Eliminate manual steps, and to automate and optimise all inbox processing
- More quickly and efficiently process credit applications
- Automatically deliver documents, once processed and classified, to the appropriate agent
- Allow agents to easily compare extracted information with customer information stored in ING's databases
- Meet strict corporate and legal compliance guidelines
- Remain highly available
- Integrate authorisation concepts
- Offer central monitoring and control

After evaluating ING-DiBa's key requirements and the types of documents it processes on a daily basis, Interact Consulting developed a new solution based on Kofax Intelligent Capture & Exchange, the centerpiece of Kofax's strategy to help organisations streamline business processes by capturing documents in the front office, where they originate, and moving such information in real time to transactional business processes.

The solution integrated key elements of Kofax Intelligent Capture & Exchange, including Kofax Capture, the world's leading automated information

capture platform, and Kofax Transformation Modules, which intelligently automate the classification, sorting and separation of paper and electronic documents, and then extract and validate the accuracy of the information they contain.

The solution was designed to automatically recognise and read all documents before delivering them to the inbox processing area of ING's existing document management system and then directly to the responsible agents. Applications and documents uploaded to the Internet via its portal by external brokers or customers could now also be incorporated in an integrated solution for all communication channels.

## Results

ING-DiBa has seen immediate results through Kofax Intelligent Capture & Exchange. The company has been able to optimise its key business processes and reduce overhead costs related to manual processing. In addition, its customers are realizing benefits too; the decision-making process for a credit application is shorter, resulting in improved customer service.

ING's employees have also been able to improve productivity as they no longer need to spend time processing documents manually. As a result, ING-DiBa has achieved a growth rate of 100 percent in its construction financing business with the same number of employees.

"With Interact Consulting and Kofax, we have found the right technology partners to help us automate the processing of the thousands of construction financing documents we receive each day," explained Tomas Peeters, Head of ING-DiBa's Projectmanagement department. "We had a long list of strict requirements that Interact Consulting and Kofax easily met, providing us with a standards-based software solution that is the ideal platform to support our rapid growth."

In the future, ING-DiBa hopes to expand the solution to other areas within the organisation based on this initial success.

"We strive to ensure the best quality for our customers," added Peeters. "Kofax Intelligent Capture & Exchange allowed us to meet our capture requirements and retain our reputation as Germany's best bank."

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