

## Sunrise Delivers Documents the way Customers Want for International Financial Services Company A Case Study

### Background

This major banking institution the bank has more than 30000 branches in 19 countries, including 2500 in the United States and Mexico. In addition to the U.S. and Mexico, the company has branches in Europe, Asia and the Middle East.

Serving virtually every dimension of the financial services industry, the bank provides both commercial and consumer banking, credit card, mortgage and private wealth services.

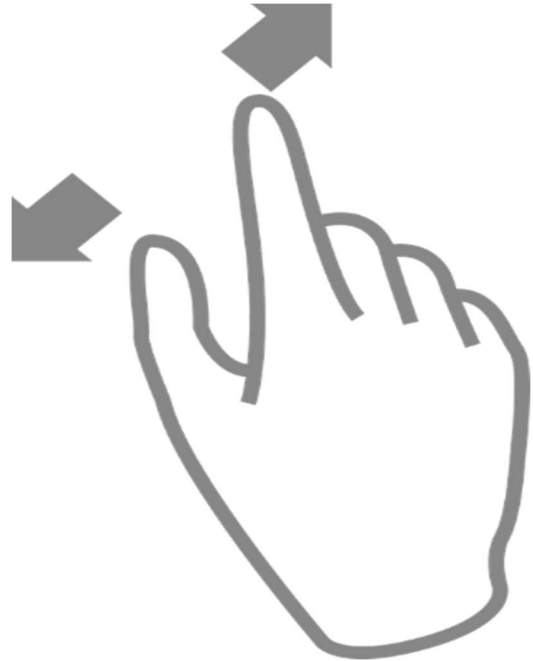
With more than 150,000 employees worldwide, the bank delivers intelligent, integrated solutions building enduring relationships with clients by providing a full suite of strategic advisory and financing products to multinational and local corporations, financial and public sector institutions, governments, privately held businesses.

### The Problem

As a technology leader and a recognized supplier of superior customer experience, the bank was confronted with increasing customer requests for the delivery of transaction documents such as statements, bills and conformation advice in formats other than print.

An increasing consumer use of the Internet and small hand-held devices like tablets and smart phones created a challenge to seamlessly deliver the document-based information in a format that was both compatible with and responsive to the device being used by the consumer. Information originally formatted for printing does not directly yield itself to display on a small-screen, hand-held device.

Customers have quickly grown frustrated with the now familiar 'pinch and squint' required to actually read documents delivered to hand-held devices.



The challenges of making documents deliverable in multiple formats for different devices have significant challenges but can be overcome through a standardized process and software solutions that can accommodate the variables involved.

The challenges are varied, but break down into these main categories:

- Time to market. Traditional approaches to creating web-friendly documents require going all the way back to the document composition stage - repeating work that has already been verified and vetted by the business and government regulators.

- Wide variability of document types and complexity. The sheer volume and complexity precludes a one-size-fits all solution to usability on small devices.
- Decentralized content authorship, lack of consistent approaches to design
- PPI considerations if using outside assistance
- Historical document files stored in document repositories are not formatted in responsive formats but a responsive format is desired.
- The format of historical documents stored in document repositories may have changed over time, requiring different fonts, forms and layouts based on when the document was originally produced.



### The Challenge

- Time to market and elimination of delays
  - The bank did not want to delay. Due to the above-mentioned customer demand for hand-held device displays, they needed to deploy a system for delivery of properly formatted personal/transactional content on-demand
- Complexity
  - The bank has grown through acquisition and has many systems

and departments that generate content that needs to be sensitive to the method of retrieval and display demanded by customers. Any document delivery solution implemented would need to be flexible enough to account for this variety and variability

- Broad spectrum of content.
  - Most of the volume is generated by a variety of systems, applications and programs and related documents are stored in several content systems

Any solution would need to be able to accommodate all of these requirements, consolidate the resulting remedy from a single source so that risk could be managed, timelines collapsed so that resolving customer demand issues could be accomplished in the shortest possible time.

### The Solution

The bank decided to use a phased approach in implementing document format transformation for delivery of responsive document files to hand-held devices. This decision considered the templating process required to transform both new and existing document files from the current standardized output into the appropriate delivery format as well as automatically accommodating for the font and form differences inherent in multiple versions of the same document over time.



The bank's decision was to take advantage of CrawfordTech's comprehensive software and service offerings to accept documents originally designed for print and transform them into a mobile-friendly format – responsive HTML5 as well as a software middleware solution to provide the flexibility and performance necessary to respond to the customer's request in real-time with the properly formatted document .

### Phase 1 - HTML5 Template Designer

- The bank implemented PRO Designer to deliver a highly flexible and intuitive way to design new transformation configurations or to update the configuration of existing applications without programming and IT involvement allowing bank personnel most familiar with the document to provide the design. Templates created in Designer can be used to produce multiple output formats including responsive HTML5.
- Once the transformation template is created – the conversion process is completely automatic without any manual intervention required.

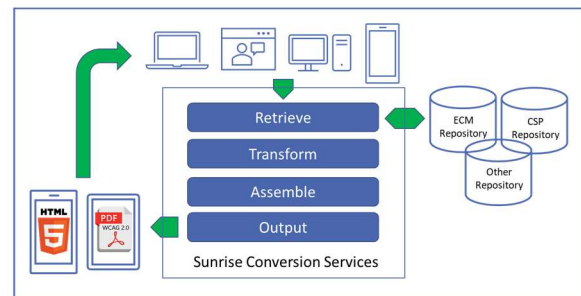
The Designer provides a visual interface to configure document re-engineering and format conversions. It delivers a significant productivity lift through the use of modern GUI interfaces and pixel level document fidelity, with industry-leading execution speed and advanced navigation functions. It automatically converts all print resources and rendering commands to Designer screen displays including fonts, forms, logos, images and colors

Once the HTML5 transformation template is created – the process is completely automatically without any manual intervention required.

### Phase 2 - Deployment

To facilitate dynamic processing, the bank deployed CrawfordTech's SunRise solution as the middleware, integration layer that handles the connection between the Bank's document repositories and the document transformation engines.

Ultimately, the overall process provides for dynamic conversion of each requested statement, invoice, bill and other transaction documents in less than a second.



When a user requests a statement or bill, a service request is made to CrawfordTech's SunRise component that dynamically calls the appropriate transform and transformation template to either responsive HTML5 for small device display or PDF for PC display, and the document is handed back to the requesting service and ultimately the end user at the portal.





The SunRise solution ensures that the appropriate font, forms and other resources are combined with the document text, based upon the original document date.

This automated methodology allows users the ability to request documents in the format they require on a self-service basis, eliminating the need for manual intervention, coordination with a call center or interacting with customer services.

Additionally, the portal can automatically sense the requesting user's device and selects the document format (full-page PDF or dynamic, responsive HTML5) based on the device.

It is automatic and completely template driven, requires no post remediation and provides seamless access to statements, bills and other transaction documents.

