



Metro Bank uses the AUTOFORM product suite to deliver on Customer Services promise

Overview

Challenge

To provide an output management, scanning and archiving solution to integrate with TEMENOS T24 Model Bank

To provide customer photograph, signature and document views directly from TEMENOS T24 Single Customer View in real-time.

Solution had to be swiftly implemented, without customisation to minimise start up costs and to meet Metro Bank's planned rapid expansion.

Infrastructure

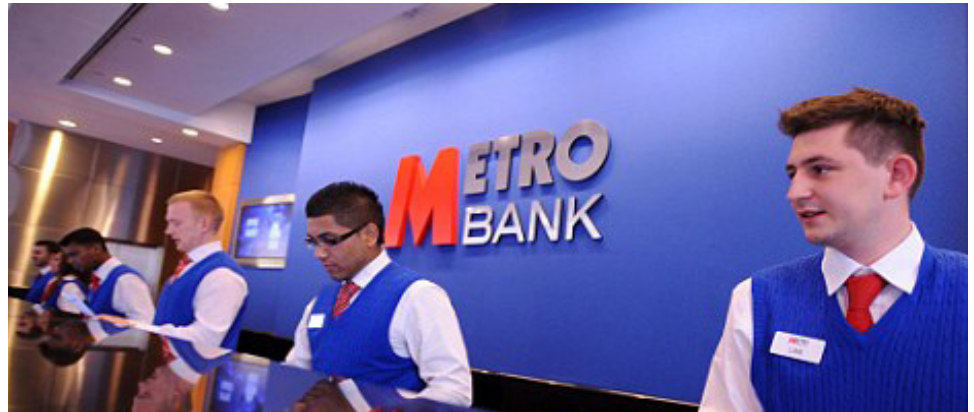
TEMENOS T24 Model Bank

Solution

AUTOFORM LN
AUTOFORM DM
Scanning Module

Why AUTOFORM?

Recommended by TEMENOS
Pre-configured for T24 Model Bank



A key factor in Metro Bank's promise to open accounts in 15 minutes lies with AUTOFORM DM's ability to link customer signatures, photographs and documents to the TEMENOS T24 Single Customer View. In addition, AUTOFORM DM provides fast access to documents, allowing Metro Bank to instantly supply copy statements to customers and any resolve queries as they arise.

The huge success of their fast account opening has certainly created press headlines, but more importantly industry analysts suggest that it is a critical factor in attracting thousands of new customers in the first few months of the launch. Indeed, when testing the account opening service banking customer service analysts, KeyData, said that it was "the best that they have ever encountered".

Additionally, as the AUTOFORM product suite is pre-configured to work with TEMENOS T24 out of the box, the account opening process can be swiftly rolled out to new stores to support Metro Bank's expansion plan of 200 stores by 2020.

"The Account Opening process is the best that we have ever encountered."

Keydata Report August 2010

Account opening in 15 minutes

Traditionally, customer account opening has been intensely manual, paper driven and plagued by inter-departmental delay. Metro Bank's own research has uniquely identified that if the account opening process becomes more about starting a relationship with the customer and less about tedious form filling, you increase your opportunities to create a customer for life.

At Metro Bank, accounts are always opened in store giving it a sense of occasion. The personal banker uses T24 flow-enhancing sequential screens to take the customers details. AUTOFORM LN is used to create the personalised account opening approval letter for the customer to sign, as confirmation of their agreement—all within the 15 minute period.

AUTOFORM DM then automates the process of scanning and linking views of customers' documents, photographs and signatures to the Single Customer View in T24. This allows the

customer's photograph and signature to be displayed in the SCV so that they can be verified each time a transaction is made at any store. A simple and very effective account security enhancement.

Document views linked to SCV leads to faster resolution of customer queries

The dynamic links between AUTOFORM DM and TEMENOS T24 SCV also underpin another of Metro Bank's customer service initiatives: the ability for any member of staff, at any store, to resolve a customer query on any product. AUTOFORM DM automatically archives a copy of every document and creates links to the document image in the SCV. This means that a customer can walk into, or phone, any Metro Bank store and a copy statement can be emailed or printed out almost before the customer has finished voicing their request. "Customers are quite rightly impressed" says David Gould at Metro Bank.

Reproducible and scalable for new Stores

Another reason for selecting the AUTOFORM product suite is that it integrates perfectly with T24, attaining full certification for use in banks across the world. Metro Bank recognised that it could not afford a lengthy customisation programme which would increase the start up costs of the bank. With a planned rapid expansion in the number of Metro Bank stores, it was essential that the solution could be quickly replicated for each new location. David Gould, at Metro Bank notes: "It is the ultimate test of the robustness of the integration of AUTOFORM with TEMENOS T24, that every new store implementation has been virtually 'copy and paste' and pays testimony to the effort that both companies have put in. Indeed, it has been a major contributing factor to the success of the UK Metro Bank launch".

How it works - Account opening agreement letter:

Accounts are opened in store. TEMENOS offers flow-enhancing sequential screens to take the customers

details. AUTOFORM LN creates the personalised customer account agreement opening letter which includes an AUTOFORM LN generated indexing barcode.

When the customer signs the agreement, the signed copy is scanned along with the customers identity documents (passports, etc) using a multi-function printer copier. There are additional automated checks to verify that all of the pages have been scanned, that they all belong to the same customer and are in the right order. If there is a scanning error, the pages are sent to an error processing queue for manual resolution.

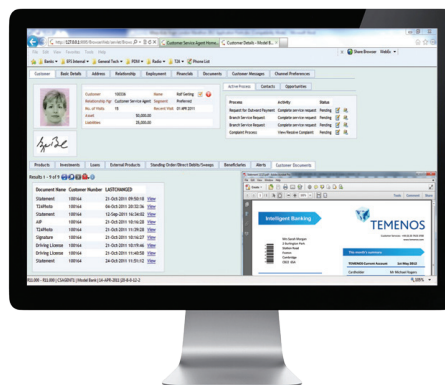
The signed copy is immediately available to all authorised personnel in every store via the TEMENOS SCV.

Signature: AUTOFORM extracts the customer signature from the signed agreement and links the image to the SCV so it can be verified every time a customer makes a transaction.

Photograph: a web-cam photograph of the customer, taken during the account opening process, is also captured by AUTOFORM DM, allowing for instant customer identification at any store in the future.

Identity Documents: These are scanned with the signed application form and sent to the same archiving stream which is automatically linked to the SCV.

Customer statements, correspondence, loan & mortgage agreement documents: As the relationship with the customer continues, AUTOFORM DM archives bank statements, correspondence and loan & mortgage agreements all with dynamic links to the document images in the TEMENOS T24 SCV. In the event of a query, any authorised member of staff can click on the link to view, print or email the relevant documents.



AUTOFORM