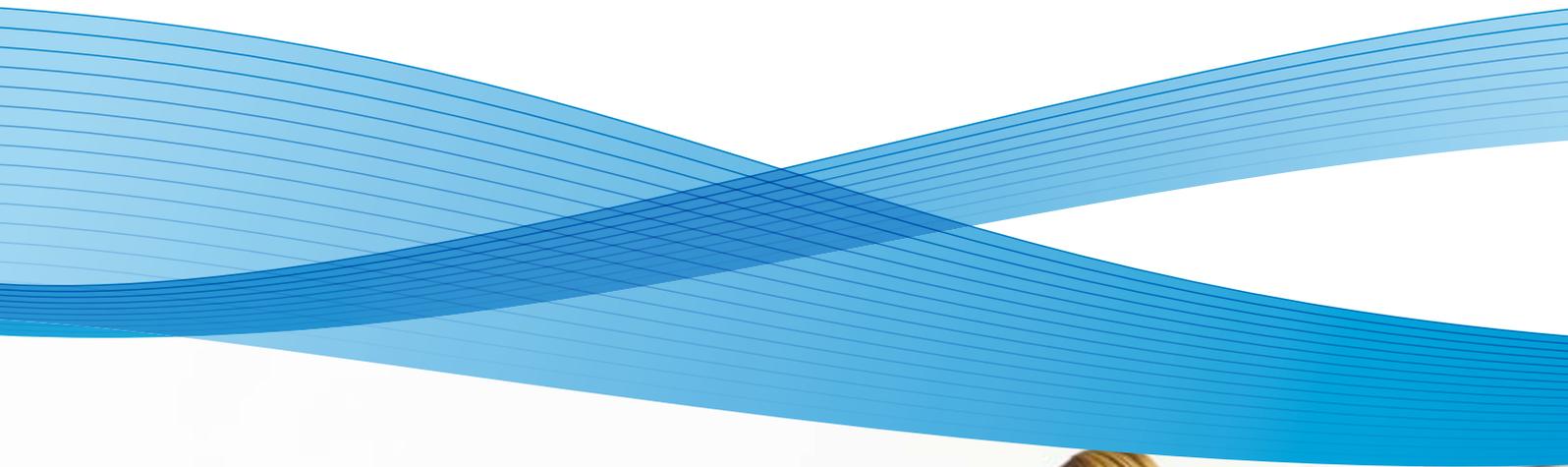


# Fuji Xerox Global Services

## Solutions for Banking and Finance





# Banking on Fuji Xerox

## In the competitive world of banking and finance, four considerations outweigh all else:

- Responding nimbly to changing market conditions with new products and services;
- Attracting and retaining high value customers;
- Maximising profitability through process efficiency; and
- Complying with stringent industry regulations and governance requirements.

Each function is heavily dependent on documents, both printed and digital. Imagine trying to conduct and analyse market research without documents. Or drive your complex financial processes. In the financial services arena, there is a flood of information and documents behind every deal, each new policy and account, and every credit application and investment decision.

The banking and finance sector has long been an early adopter of advanced technology to improve performance and enhance customer relationships. However, while most financial institutions have invested heavily in state-of-the-art transactional, ERP and CRM systems, document management remains at the core of all improvements.

## You can bank on real savings

The potential benefits to be gained from optimising savings are significant. Research shows that document-related costs typically account for up to 15 percent of a bank's expenses so there are considerable savings to be made.

As the leading supplier of outsourced document management services, Fuji Xerox Global Services is uniquely qualified to identify where efficiencies and cost savings can be gained. They might come from outsourcing non-core functions like your printing infrastructure to enhance performance or from streamlining your accounts payable and receivable functions. You could benefit from leveraging digital imaging and workflow technology to improve access to information and enhance customer service, while increasing control over non-core business expenses through greater visibility of discretionary costs.

Whatever your needs, Fuji Xerox Global Services has a range of services that will enhance the quality of your document production and management while identifying and freeing up hidden costs. Our years of experience providing outsourced products and services has given us valuable insights into how to maximise the effectiveness of your printing and document handling processes.

## Driving self-service to reduce costs

We typically save our clients 20 – 40 percent on their printing and document management costs, and significantly improve the quality, availability and management of their printing infrastructure.

Every Fuji Xerox Global Services service is tailored to meet your organisation's unique needs. Our vendor-neutral status enables us to represent your interests with multiple suppliers, extending the life and value of your existing investments. We can also leverage our relationships to deliver the latest technology to meet your requirements.

The push towards Internet banking has been a key strategy to reduce costs and improve profitability. This approach is enormously enhanced by the use of digital imaging and workflow to improve access to information and enable customers to undertake more tasks online.

Fuji Xerox Global Services can assess your current document environment and advise on ways to increase the efficiency of your information processes. The benefit: additional

# Automated document factory manages communications

Nationwide Building Society is the world's largest Building Society, and one of the UK's leading financial services provider, with over 10 million customers (known as members) and total assets of £85.4 billion. While Nationwide's branches across the UK manage the member communications process locally, fulfilment of most of its printed communications is managed from Nationwide's centralised Mailing Services facility. This includes account statements, mortgage and savings letters to members, as well as the insertion of relevant marketing materials in these letters.

## The Challenge

Nationwide Building Society prides itself on providing its members with superior service and delivering communications through any channel its members demand. Whilst this includes newer media such as the Internet and WAP, most communication is still delivered by traditional printed documents.

As a whole, the industry has suffered from recent high-profile and publicly embarrassing mix-ups in the fulfilment of the printed communications processes, resulting in members receiving account information that was not their own. In response to this, Nationwide decided it needed to revisit its document processes to identify any possible areas for improvement.

## The Solution

After researching current offerings in the market, Nationwide decided to implement an Automated Document Factory (ADF) to manage the production of its customer communications.

Following a competitive tender, a consortium headed by Xerox Global Services was selected to implement the project at Nationwide. The consortium included Xerox (project management, systems integration and printing), Sefas Innovation (integrity software), Formscan (printing integrity) and Pitney Bowes (finishing).

As a result of the ADF implementation, Nationwide now has the ability to manage its member communications print and mailing process with complete integrity. At the same time, the Society has improved the effectiveness of its customer call centre agents to respond to member queries, through the ability to electronically capture and archive print jobs. This results in improved efficiency when dealing with customer queries.

savings through the improved delivery of information right across your organisation to enhance customer service and speed decision-making.

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## Building quality relationships – the personal approach

Today's investors are more sophisticated than ever before and expect to be kept well-informed about their financial situation and investment portfolio. Developing and maintaining high value relationships requires quality communication that is relevant to the specific needs of each individual.

Fuji Xerox Global Services offers a range of specialised design services to enhance the quality and impact of your communications. We will reduce the time taken to design and produce documents, lower associated

costs and increase control over your brand usage. This will improve the quality and effectiveness of your visual messages.

One-to-one marketing has been identified as an extremely effective tool for customer retention. We can design applications to streamline the production of customised brochures, letters and other materials to meet your requirements. These can be used to create highly personalised communications that help to build customer loyalty and grow their value to the organisation.

## Demonstrating compliance

The paper trail required to comply with stringent industry regulations can seem unending at times. Not to mention the number of trees sacrificed in the pursuit of effective governance.

Fuji Xerox Global Services can help you slash the costs associated with these critical functions with a sophisticated digital imaging and workflow solution. This will not only reduce your printing, storage and distribution costs, it allows access to this information at the touch of a button. Now that's efficient!

## Improving back office performance

When it comes to their printing and mailroom environments, most banks have little awareness of the true cost of operating and maintaining these assets. Fuji Xerox Global Services will assess, optimise and manage your infrastructure to improve quality, reliability and availability. This will increase visibility of high cost areas and unnecessary wastage to help improve control.

Your back office is our front office. We offer a range of outsourced print management, maintenance, procurement and mail management services to maximise process efficiency and back office performance, all for a lower cost than doing it yourself.

Whatever your objectives with document management, process improvement and cost reduction, Fuji Xerox Global Services has the expertise and resources to help you achieve them.

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## About Fuji Xerox Global Services

Documents are positioned as increasingly important management resources for today's corporate activities. Fuji Xerox provides outsourcing services that focus on the document and business processes of customers who conduct business in Japan and globally. Based on our extensive consulting experience, optimal IT utilisation and worldwide service provision structures, Fuji Xerox can efficiently manage all documents processes – from production and storage to output and usage – to achieve cost reductions and higher productivity, while also contributing to customers' business growth as their ultimate business partner.

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For more information, call or visit us at  
**Fuji Xerox Global Services**  
Fuji Xerox Co., Ltd  
80 Anson Road, #37-00 Fuji Xerox Towers  
Singapore 079907  
Email: [fxgsenquiry@fujixerox.com](mailto:fxgsenquiry@fujixerox.com)

<http://www.fujixerox.com/eng/solution/globalservices>