

# Cumberland Building Society

## Knowledge Capture Online Advanced Case Management Solution



### AT A GLANCE

Cumberland Building Society needed to find a "case driven" solution to enable them to manage the ever growing number of documents more efficiently, while meeting the stringent finance industry data regulations, without additional costs.

Integritie worked with Cumberland Building Society to deploy an Advanced Case Management System (ACMS) that would automate the processing of documents within their paper based departments and enable them to grow their business.

## Bringing People, Processes and Information Together

### Customer Challenge

Cumberland Building Society's processing departments were dealing with large volumes of communications that were being stored in archaic manual filing systems. The goal was to find a system that would enable Cumberland to manage its information more efficiently whilst also making it more accessible. As well as heightened visibility, the system also needed to help improve the operating efficiency and throughput of information to improve overall customer satisfaction levels.

### Integritie Solution

The Integritie Knowledge Capture Online (KC Online) ACMS module, is an industry leading work management solution that helps organisations by bringing people, processes and information together. Combining sophisticated work delivery & automation techniques with the management of content from any source. KC Online enables businesses to get the right person performing the right task at the right time.

### Results

In the 18 months after the system was implemented the Cumberland team handled a 30 percent increase in work without any increase in headcount. The digitization of inbound documents has also had a physical impact on office space as the amount of room previously occupied by filing cabinets could be utilised.

### Customer Goals

- To improve operational efficiency
- To reduce processing time
- To improve customer satisfaction levels
- To meet financial regulation commitments

### Key Benefits

- Improved customer service
- Saved 100's of hours in processing time
- Enabled the teams to process 30% more work

### Technology Deployed

- Knowledge Capture Online
- Advanced Case Management
- Automated Document Capture and Consolidation
- Enterprise Content Management

## Customer Profile

Cumberland Building Society are the largest financial institution in Cumbria with 34 branches covering Cumbria, Southwest Scotland and North Lancashire. The Society has in excess of 240,000 investors and 17,000 borrowers.

Over the past decade, Cumberland has engaged in a program of change which has earned it a leadership status for its use of technology in financial retail. The agenda has seen the society embark on an ambitious plan to move to a completely paperless office. Whilst this journey is ongoing, valuable lessons have been learnt along the way in improving work efficiency, better customer interaction management and new ways of working with digital content. At the core of this revolution is an Advanced Case Management System from Integritie that utilises electronic documents and work automation.

## Business Challenge

When considering an Advanced Case Management System, the Society's first priority was to help its overworked Mortgage and Investment processing departments cope with the deluge of paper based customer correspondence. The processing departments were dealing with large volumes of communications that were being stored in archaic filing systems.

The goal was to find a system that would enable Cumberland to manage its information more efficiently whilst also making it more accessible and easily searchable. Considering a typical mortgage application has in excess of seventy documents attached to it, and is accessed by several staff members at any one time, it became clear that the business needed to rethink how to make information readily available to everyone. As well as heightened visibility, the system also needed to help improve the operational efficiency and throughput of information so that overall customer satisfaction levels would improve.



“*Knowledge Capture's Advanced Case Management is absolutely superb.*

*It is easy to use and manage and has made a significant improvement in the time taken to turn work around.*”

**Customer Service Manager**

## Integritie Solution

Cumberland started conversations with Integritie, to seek major productivity improvements through the automation of its paper based customer correspondence processes. The idea was to completely eliminate the use of paper within the business and digitise the content.

Integritie leveraged its KC Online product to implement with Cumberland, a system which was deployed in a little under ten weeks from sign-off to live trials, and operated across the two main business areas, mortgages and investments.

The customer correspondence for both departments averaged around twenty thousand items per week, all of which is scanned and indexed through the KC Online capture module in the Cumberland's scanning area.

All the processes for the two departments are managed electronically through KC Online, included functions such as new business processing, customer servicing, product servicing, arrears processing, information request fulfilment, and litigation and audit support.

Once committed to KC Online and stored in a central repository, the 'work distribution engine' either creates a new case for the work or allocates the documents to an existing case based on pre-configured business rules. This automatic allocation matches any new correspondence with its waiting case and alerts staff that the case is now available to be worked on. For new cases, documents are routed to the relevant electronic work queue.



### About Integritie:

Integritie was founded in 2000, with customers in 35 countries. Integritie has developed industry leading image, social media and email capture automation solutions, and also provide a comprehensive content management and cloud service.

Integritie have customers that use KC Online to capture and manage business information. Their needs range from managing 50 pages per year to millions of pages a year.

Winner of the IBM Smarter  
Commerce Award 2013

## Results

The digitisation of content has enabled the setting up of work queues which give multiple users access to work or documents, enabling teams to distribute resources more efficiently. A diary system organises the work and can specifically assign tasks to staff to compensate for any process bottlenecks.

When entering a work queue, users have comprehensive views of what has happened on cases, including all correspondence sent to and from the customer, ranging from case notes to letters.

Cumberland can view workloads and re-assign priorities in real-time. With KC Online, business users can see exactly who has been working on a case, how long it has taken and which tasks have been completed or not.

While this task of automating the capture of customer correspondence and archiving may seem simple, the process saved staff hundreds of hours in time. The single most important improvement for Cumberland has been that their processing teams only deal with electronic documents and never need to resort to paper correspondence, with the exception of deeds. This has significantly improved the efficiency of the operation by reducing the amount of time spent on searching for paper documents.

In the 18 months after the system was implemented the Cumberland team handled a 30 percent increase in work without any increase in headcount. The digitisation of original paper documentation has also had a beneficial impact on office space as the amount of room previously occupied by filing cabinets could be utilised.

As with all financial institutions, security measures are in place to protect the Society's data. KC Online captures an audit of all unique user and system activity within the system. The legal services department and audit teams are supported using 'view only' security profiles that allow advanced querying of KC Online to find relevant cases, documents and contact history.

The audit trails within KC Online has also allowed Cumberland to better meet its financial regulation commitments. In addition, KC Online's open architecture integrates with Cumberland's core systems, allowing automatic indexing of documents, work routing and population of outgoing letter templates.

Distribute resources more efficiently, saving 100's of man hours.

A 30% increase in processing new business with no increase in headcount.

Secure and compliant

*“Over the 18 months after the system was implemented the Cumberland team handled a 30 percent increase in work without any increase in headcount.”*

**Customer Service Manager**

### More Information

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