

# Compliance

## Physical Mail vs. Eco-Mail

### Task

At a major U.S. financial institution, thousands of employees with fiduciary responsibility are subject to SEC regulation requiring that every piece of their physical mail be reviewed by supervisors. The current paper process, slow and expensive, requires each piece to be copied and touched by multiple groups before reaching the intended recipient. Digitized mail results in lower costs, increased customer responsiveness, and enhanced compliance.

### Physical Mail Process

With physical mail, compliance begins in the mailroom, where mail to regulated persons is manually segregated and delivered to an operations group that opens, extracts and examines each piece. Depending on the contents, operations makes as many as 5 physical copies, securely packages them to protect private information, and redelivers the original and duplicates via interoffice mail to some combination of supervisory (all first-class mail) and transaction processing groups (checks, stock certificates, client instructions, etc.). After review by supervisors, the original is once again secured and routed via interoffice mail to the addressed recipient. This can easily add 3 days to the delivery process – lagtime that customers don't understand, and that makes the institution look unresponsive.

Time and expense is also incurred whenever a regulator audits the compliance process. Just finding the archived physical documents for specific recipients and periods of time can take several weeks of labor.

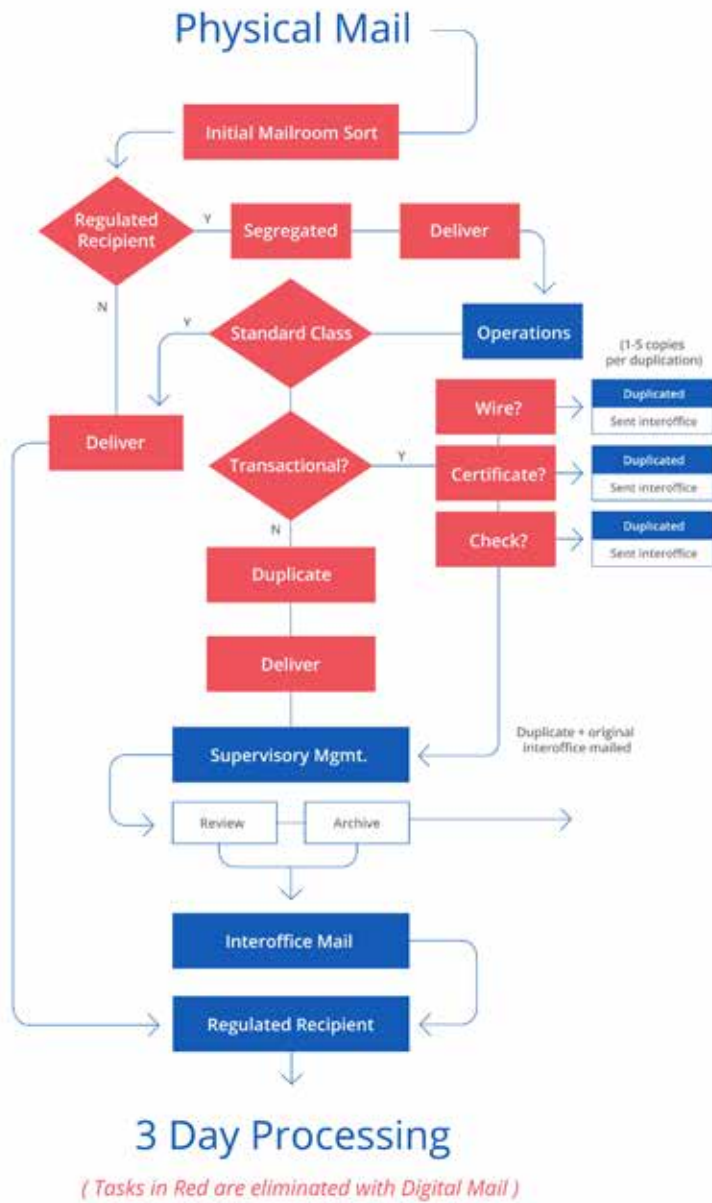
### Eco-Mail's Digitized Mail Process

With Eco-Mail's digitized mail solution, all the mail is all securely scanned at the point of receipt. Address information is extracted, a sophisticated rules engine determines regulated status, and scanned mail is intelligently routed to all necessary workflows. First-class mail is simultaneously sent to operations and supervisory management. The operations group, which can now be located anywhere in the world, can quickly determine if each document contains client instructions – and with two clicks, forward the document to the correct processing group. Supervisors can view the same documents at the same time in their own queue, where they can quickly review and approve each communication. Once this review period has passed, a time-sensitive rule automatically sends the communication to the recipient's email, as an attachment. There is no duplication – Eco-mail maintains a single digital copy and automatically builds a unified audit trail of all activity taken on each piece. A 3-day process is reduced to 4 hours or less.

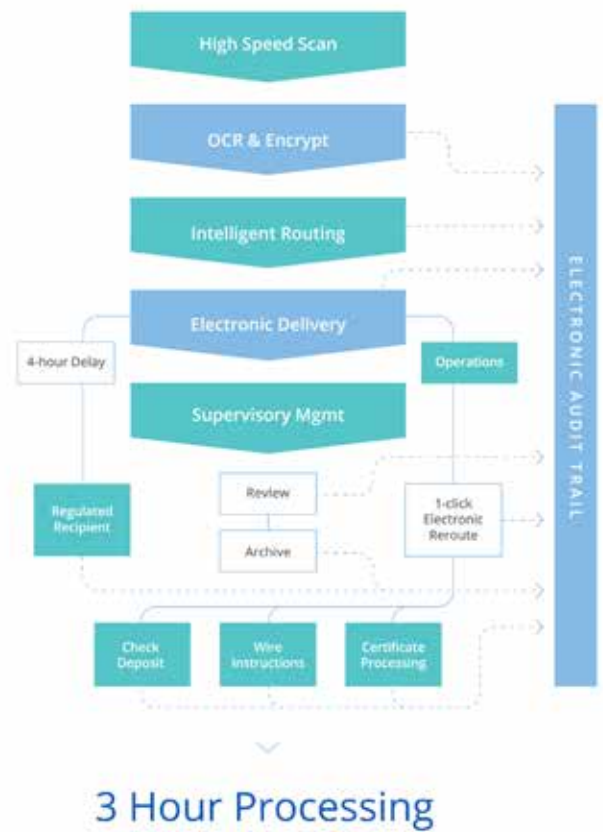
For compliance reviews, regulators enter names and time periods, and Eco-mail rapidly finds the relevant documents, along with a rich audit trail, detailing every view and action associated with each document. A 3-week process is reduced to 3 minutes, and enhanced with powerful new audit data.

### Summary

In this use case, digitizing inbound mail eliminates slow and repetitive interoffice mail delivery, physical document security, and multi-copy duplication. Regulatory compliance and customer responsiveness are dramatically improved, and labor cost is significantly reduced. The benefits of digitized mail extend far beyond the mailroom to virtually every department of your organization.



## Eco-Mail Digital Mail



## The Benefits of Eco-Mail Digital Mail

### Document Scanning

Centralized high-speed scanning at the point of entry saves time, labor, and infrastructure, resulting in a 20x cost savings.

### Interoffice Mail

Redelivery of physical media is eliminated. With Eco-Mail, you move the content, not the paper – saving time and money.

### Duplication

With paper mail, every physical copy adds a security and control risk. Eco-Mail's digitized documents eliminate duplication and its risks and costs.

### Labor Efficiency

Physical mail incurs huge inefficiencies – 80% of it beyond the mailroom. Eco-Mail streamlines processes in every corner of your organization.

### Document Controls

Every digitized document is automatically connected to dynamic, detailed audit trails – making it completely trackable and accountable.

### Document Security

Eco-Mail's communications are secured by patented encryption – making your whole organization more secure.

### Customer Responsiveness

Digital mail reduces response times from days to hours, allowing you to exceed your customers' expectations, and elevate your brand perceptions.