Consumer Correspondence
Physical Mail vs. Eco-Mail

Task

Every business day, a top-three U.S. bank receives 2,000-4,000 pieces of consumer correspondence by physical mail. To simplify their customers' lives, the bank uses a single P.O. Box return address on every statement sent – checking, credit cards, loans. Every piece of that inbound mail must be routed to the correct department for an action or response. How well and quickly these transactions are handled has a significant impact on each consumer's perception of the bank.

Physical Mail Process

With physical mail, all consumer correspondence is first opened by subject matter experts (SMEs). Each piece is extracted from its envelope, examined, replaced and sorted to one of 50+ transaction-specific workflows. Then, each type is counted to maintain audit control and securely packaged so that personal information isn't exposed during onward transit. Most of the receiving groups are located in a different building or city. So, to ensure security and timeliness, the mail is sent via overnight courier to its next location.

In this use case, we follow the path of a single transaction type: account name change. About 100 pieces of this type are received each day. When the mail reaches its second destination, it's opened, counted and, because of the relatively low volume, scanned on a multi-function device – one at a time to maintain audit controls. The physical copies are boxed and sent to off-site storage. For security reasons, the scanned copies are sent as PDF attachments to the scanning employee's email. That employee then individually forwards each email to an offshore processing group who will actually implement the name changes. That group has several members who simultaneously process the transactions. Because it is difficult to maintain controls in a multi-person email queue, each PDF is printed and placed in a physical stack before being processed.
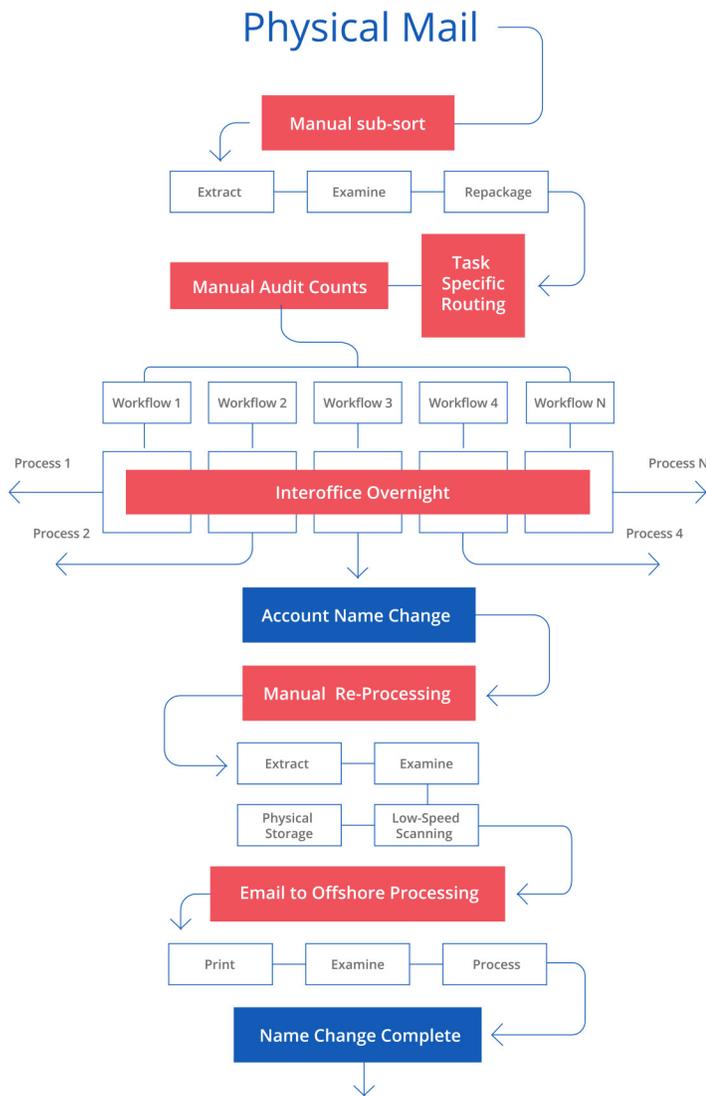
Eco-Mail's Digitized Mail Process

In Eco-Mail's digitized mail environment, all mail, including consumer correspondence, is scanned in a central processing center using high-speed scanners that convert 400 pieces of mail per hour. Digitized mail is encrypted, OCR'ed, and automatically routed to the proper queue. SMEs, who can be located anywhere in the world, have immediate access to the digitized content. Utilizing Eco-mail's proprietary multi-user group mail management interface, SMEs are automatically presented with the content – and with 2 clicks, each document is sub-sorted, forwarded, and instantly accessible in the queue of the correct processing group. A 3-day process is reduced to 3 hours.

Throughout the digital mail process, Eco-mail automatically builds an audit trail, tracking key business metrics of every action on each document. Each processing group now receives its digitized documents via a multi-user interface within minutes or hours, not days. Expensive overnight interoffice mail is eliminated, physical copies no longer need to be printed and getting each document into an existing workflow may be achieved with a single click.
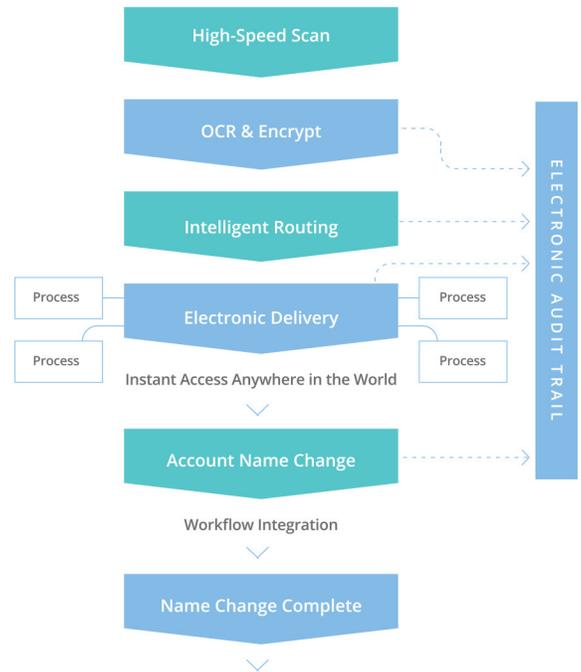
Summary

In this use case, digitizing inbound mail eliminates overnight delivery, physical document security, multi-function device scanning, and manual capture of audit controls. Documents are scanned with the greatest efficiency, and the lowest-cost work can be easily be moved to the lowest-cost processing location. Labor efficiency and service level agreements can be managed with empirical data, processing times shrink from days to hours or minutes, and customer responsiveness is dramatically improved.

Physical Mail

- Manual sub-sort
- Extract
- Examine
- Repackage
- Task Specific Routing
- Manual Audit Counts
- Workflow 1
- Workflow 2
- Workflow 3
- Workflow 4
- Workflow N
- Process 1
- Process 2
- Interoffice Overnight
- Process N
- Process 4
- Account Name Change
- Manual Re-Processing
- Extract
- Examine
- Physical Storage
- Low-Speed Scanning
- Email to Offshore Processing
- Print
- Examine
- Process
- Name Change Complete

3 Day Processing

(Tasks in Red are eliminated with Digital Mail)

Eco-Mail Digital Mail

- High-Speed Scan
- OCR & Encrypt
- Intelligent Routing
- Process
- Process
- Electronic Delivery
- Process
- Process
- ELECTRONIC AUDIT TRAIL
- Instant Access Anywhere in the World
- Account Name Change
- Workflow Integration
- Name Change Complete

3 Hour Processing

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.