

ISIS PAPYRUS™

# SOLUTIONS

*Catalog*



**Swiss Mobiliar**  
*Insurance & Pensions*

**WYNDHAM**  
VACATION OWNERSHIP™



Chinatrust Commercial Bank



**helvetia**   
**nationale**  
**suisse**

 **UniCredit Bulbank**



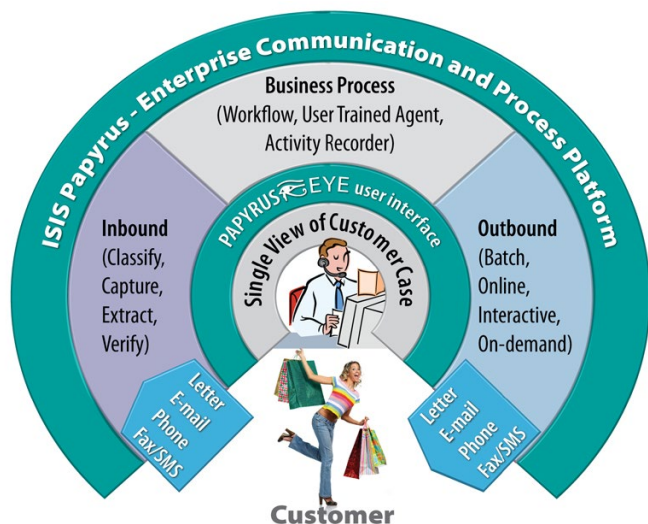
**SHERWIN**  
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# ABOUT ISIS PAPYRUS

**ISIS Papyrus Software** offers integrated enterprise software solutions for personalized customer communications and process optimization solutions in service-driven industries around the world, from banking/finance, insurance and healthcare, to utilities/energy, telecoms and the public sector.

## A Single Solution

Papyrus offers a comprehensive, flexible and scalable solution for consolidated management of inbound and outbound customer communications – across channels, departments and systems. Organizations can define, measure and manage process, content and data in enterprise service environments with a shared customer view and customized GUIs.



## Business Value

More than 2,000 enterprise and government customers worldwide use Papyrus standard software to create and continuously improve business applications for correspondence, adaptive case management, multichannel output, ADF, contract management, transpromo, intelligent capture, interactive reporting and archiving.

## Global Support

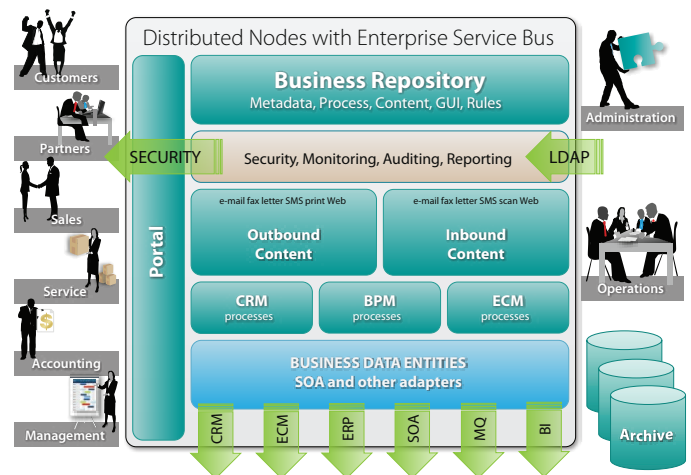
Founded in 1988, ISIS Papyrus maintains a global commitment to bringing substantial benefits to the enterprise business user and knowledge worker with 16 offices, 14 subsidiaries and 3 development centers across Europe, North America and Asia Pacific.

## A Single Voice

Consolidating ECM, BPM and CRM, the Papyrus platform enables flexibility, efficiency, collaboration, quality and continuous improvement of customer-focused content, processes and operations. By unifying inbound and outbound communications and processes linked to enterprise systems, ISIS Papyrus enables your organization to interact with customers as one company with one voice.

## Innovation

Adaptive case management (ACM) gives business users greater access, flexibility and control using Papyrus standard software for collaborative applications including claims management, purchase-to-pay and fraud investigation. Combining goal-driven process with exception handling, Papyrus ACM connects knowledge workers and business leaders with a unified case folder to address customer needs without sacrificing quality, speed or compliance.



# SELECTED PAPYRUS SOLUTIONS

## Tryg

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INSURANCE (Nordics) **Pages 4-5**

## Chinatrust Commercial Bank

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BANKING/FINANCE (Asia Pacific) **Pages 6-7**

## Öffentliche Versicherung Braunschweig

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INSURANCE (Germany) **Pages 8-9**

## Helvetia Group/Nationale Suisse/GE.SI.ass

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INSURANCE (Western Europe) **Pages 10-11**

## Swiss Mobiliar

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INSURANCE (Switzerland) **Pages 12-13**

## UniCredit Bulbank

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BANKING/FINANCE (Eastern Europe) **Pages 14-15**

## KBC

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BANKING/FINANCE (Central/Eastern Europe) **Pages 16-17**

## National Bank of Belgium

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BANKING/FINANCE (Central Europe) **Pages 18-19**

## The Sherwin-Williams Company

---

SERVICES/RETAIL (North America) **Pages 20-21**

## Wyndham Vacation Ownership

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SERVICES/LEISURE (North America/Asia Pacific) **Pages 22-23**

## Achieving Seamless Multichannel Customer Communications

### Business group takes control of content in personalized, customer-friendly business documents

#### The Business

Established in 1731 as Kjøbenhavns Brand, TRYG is now the second-largest general insurer in the Nordic region, with strong market shares in Denmark and Norway and growing presence in Finland and Sweden. TRYG has roughly 4,300 employees and services more than 2.7 million private customers and more than 140,000 businesses in the Nordic region. The company's insurance products cover workers' compensation, vehicles, building, contents, cargo, houses, personal accident and health care, offered through its own sales and service channels as well as through business partners including Nordea.

#### The Challenge

During 2010-2012 TRYG has been moving from a paper-based document standard to an electronic document standard for its outbound communications. Further, the company wants to simplify the content in all documents, making it easier for customers to read and understand:

- Separate content, design and distribution
- Business side has responsibility for the content
- Enable different designs containing the same content

To accomplish these priorities, TRYG decided to create a new communication platform for its customers.

#### The Solution

ISIS Papyrus and TRYG jointly determined that implementing a single, end-to-end document solution was the right strategy to simplify communication with customers, both in content and distribution.

TRYG also needed a multichannel approach to meet customers' increasing demands for electronic communication on any desired platform or mobile device.

Further, customer service standards demanded that content be customized, understandable and more reader-friendly, with a recognizable and clear structure to quickly identify a TRYG document and locate proper information.

While the primary goal was to reduce print to obtain cost savings, TRYG also wanted to send "better documents" to customers, containing shorter text, less legal language, more graphics and full-color design elements.



#### Business Goals

- Avoid repetition of content and text
- Reduce number of pages
- Simplify content language
- Re-use content for different designs - enable handling of different brands
- Reduce number of calls to call center
- Decrease time to market for new services
- Reduce distribution costs

#### Functional Requirements

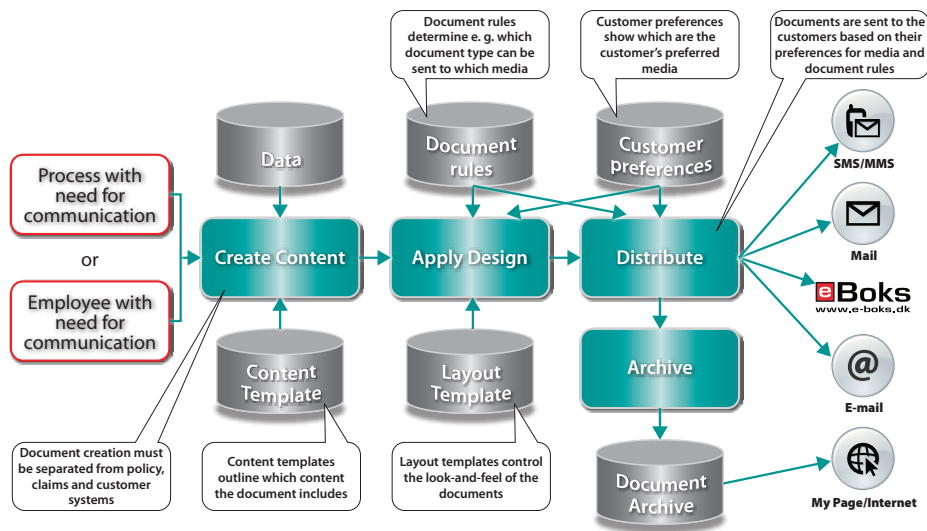
- Multichannel delivery driven by customer preference
- Enhanced design and layout
- Recognizable structure - improved navigation
- Multilingual support - Danish, Norwegian, Swedish, Finnish, English
- Color printing - new four-color design
- Custom, variable input for each customer
- Centralized printing - outsourced to a services company

## The Future

With Papyrus, TRYG has now established an end-to-end business communication platform that allows future document creation and distribution to all channels. Next, TRYG will look at inbound communication and the tight integration between inbound and outbound communication.

## New Organization

To ensure success, TRYG trained new “Language Ambassadors” from the business units to be responsible for business document guidelines and document ownership. New customer panels are testing readability and content understanding. The legal department - former document owners - are now responsible for quality assurance.



TRYG Basic Process Structure

## A Flexible System

The proof of concept was completed on z/OS before TRYG decided to move to the entire system to Windows. The resulting operating system migration went smoothly because the whole object space could be moved without any customization - thanks to the built-in flexibility of the Papyrus platform.



## TRYG Document Transformation

### Insurance Accident Policy

Originally, a TRYG accident insurance policy document had about 15 black-and-white pages. With the new vision, including only customer-relevant content in the document, TRYG's new policy document contained three full-color pages.

### Agreement Document

The agreement document contains all of a customer's policies in a single document, totalling 180-200 pages distributed once a year. By using Papyrus, TRYG has shortened this annual document to approximately 70 pages, resulting in a substantial cost savings in printing and distribution and reducing call center inquiries.

## Papyrus Products at TRYG

- Papyrus WebRepository
- Papyrus Designer Package
- Papyrus DocEXEC
- Papyrus Client/ext
- Papyrus Postprocessing/PrintPool
- Papyrus WebArchive
- Papyrus Server for PCL and IPDS
- Papyrus Adapter and Typemanager

## Snapshot

- **Organization:** TRYG (Insurance)
- **Business Challenge:** Movement to electronic document standard
- **Goals:** Content simplification/reuse, multichannel production, service efficiency
- **Migration:** z/OS to Windows
- **Solution:** Papyrus Platform for Business Communication

## Building a Flexible Platform for Critical Business Applications

### Centralized process and document control ensures integrated contract and cost management

#### The Business

Chinatrust Commercial Bank (CTCB), founded as China Securities Investment Corp. in 1966, has evolved along with the growth and metamorphosis of Taiwan's financial market and local economy. In 2009, CTCB had 145 domestic outlets and more than 4,300 ATMs installed nationally. With a base of deposits and assets in the trillions of dollars, CTCB has surpassed all other private banks in Taiwan. CTCB also leads Taiwan in international institutional and retail banking, as well as consumer finance, with 145 domestic and 75 overseas outlets across Asia, America and Canada and 2009 revenue of more than \$1.8B USD.

#### The Challenge

The CTCB Central Managed Services department handles thousands of projects centrally for various lines of businesses in the company, including central billing, outsourcing vendor management, and all marketing activities and contracts.

While CTCB was already using Papyrus DocEXEC to produce billing and credit statements in the local Chinese dialects, it had been seeking an application platform to manage key business processes and establish a centralized repository for all business documents.

A software-based solution to meet CTCB's current and future needs for documents, vendor management and storage required not only integrated process management capabilities but also a comprehensive and flexible platform to seamlessly integrate various existing "island" systems.

#### The Solution

A Papyrus adaptive case management implementation was selected to achieve a primary goal of efficient control and management of outsourcing contracts and marketing activities, as well as vendor costs.

Starting with the Contract and Cost Management System (CCMS) as the first project, CTCB implemented Papyrus WebRepository with the consultative support of FUCO and ISIS Papyrus.

The four-month Phase 1 implementation of CCMS involved moving the outsourcing and marketing contracts to the central contract management repository and providing CTCB with desired vendor management functions and workflow, including review, approval, audit, and devolvement.

With Papyrus WebRepository, CTCB reviews monthly outsourcing cost from the cost management module built into the CCMS.



#### Business Goals

- Create a common repository for all contracts
- Provide automated review and audit process
- Enable reminders for expiring contracts
- Improve contracting quality by controlling key contract information
- Ensure early involvement before procurement
- Control outsourcing cost

#### Functional Requirements

- Process management capabilities
- Expansion of existing Papyrus Process and input control
- Portal GUI in local language(s)
- Adaptive image view
- Action item and audit trail
- Document management integration
- Application platform for future needs



## The Future

CTCB is planning two more Papyrus projects to enhance one of the best personalized credit card billing experiences in Asia Pacific:

- **Transpromo** - Convenient booking system for marketing to select and gain approval for promotion activities to publish on the statement
- **eStatement** - Statement conversion for PDF storage and electronic distribution, as well as billing campaign statistics for marketing insight



CCMS Portal Home Page

## Managing Vendor Success

The cost control and vendor management needs of CTCB Retail Banking Division demanded a robust contract management application based on a flexible case management framework.

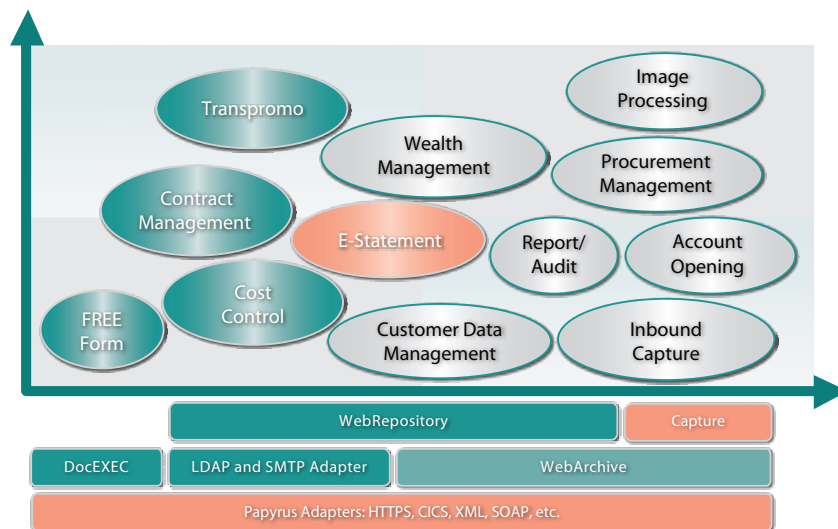
Within four months, CTCB was able to work with ISIS Papyrus and FUCO Technology to implement a Papyrus application platform that established a foundation for meeting near-term and long-range business needs and compliance requirements.

Using state- and event-driven processes for the CCMS project, Papyrus Adaptive Case Management technology helped ensure that CTCB Contract Managers, Reviewers and Division Administrators had complete role-based access, collaboration and control via the Papyrus EYE graphical user interface (GUI).

Managing each one-time or recurring vendor relationship from Contract Creation and Review through Audit and Termination or Renewal, the CCMS improved both efficiency and control of outsourced service quality, costs and transparency.

## A Foundation for Operational Excellence

With Papyrus, CTCB has created a flexible application platform to support many of its most critical business operations - integrated, end-to-end functionality and process management for data capture, document production, collaboration and multichannel communications is now available to the entire organization.



CTCB Implementation Chart

## Papyrus Products at CTCB

- Papyrus WebRepository
- Papyrus Client
- Papyrus Adapter/LDAP
- Papyrus WebArchive
- Papyrus Adapter/POP3

## Snapshot

- **Organization:** Chinatrust Commercial Bank (CTCB)
- **Business Challenge:** Centralized process & document management
- **Goals:** Efficiency in vendor contracts, activity & costs
- **Integration:** Consolidation of island systems via central repository and adapters
- **Solution:** Papyrus Adaptive Case Management Framework

## Consolidating Business Correspondence, Documents and SAP Applications

### Mainframe migration upgrades document production and output with hard-cost savings

#### The Business

Öffentliche Versicherung Braunschweig (ÖVBS) has evolved from a casualty fire insurance company founded in 1754 by Duke Carl I into today's large, modern regional public insurer offering life and property/casualty insurance products. The corporation has 1.3 million contracts with 400,000 customers, supported by 600 internal employees and 500 field staff. The Braunschweig Information Technologie GmbH (B-IT), 100-percent owned by the Öffentliche, provides IT services for the corporation.

#### The Challenge

A decision to move from the mainframe to an SAP server environment required a single solution for all documents to address the full document lifecycle, from creation and production to post-processing.

In addition, all business document applications must be accessible via a common interface for hundreds of internal and field staff, accessible for electronic presentment and available for centralized printing to enable bundling, sorting and postal optimization.

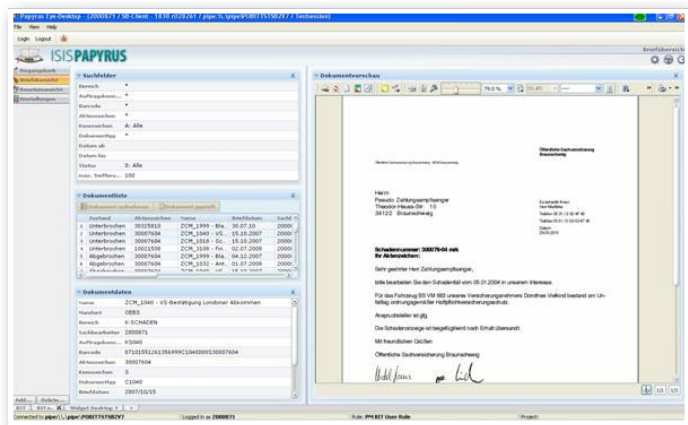
With Papyrus already in place on the mainframe, ÖVBS wanted to upgrade to incorporate both correspondence creation and output management with standard software on the same platform and operating system, driven by data and operational applications from SAP.

#### The Solution

To integrate SAP data and applications with all business documents, correspondence and output, ÖVBS/B-IT selected a consolidated solution using Papyrus Objects Business Correspondence Framework and Output Management in a server-based environment.

For a successful transition away from the siloed limitations of mainframe operations, ISIS Papyrus collaborated with B-IT to implement Papyrus WebRepository and Papyrus PrintPool for a new document production and output environment in four major phases from 2007-2009:

- Migration of document formatting
- Implementing central printing
- Conversion of print post-processing
- Portal connectivity for case closure on Point of Sale



#### Business Goals

- Consolidation of business documents in a single location
- Migration from mainframe systems
- Seamless integration of correspondence system with SAP business applications
- Common interface and access for internal and field staff
- Enhance print, post-processing and postal efficiencies and savings
- Electronic document presentment

#### Functional Requirements

- SAP integration and hosting
- Migration from mainframe server and applications
- Relocation of output generation
- Correspondence management via identical browser/desktop GUIs
- Boosting output management utilization
- Network address translation (NAT)
- PDF conversion, generation and archiving



## The Future

ÖVBS achieved substantial performance improvements by moving all applications to a server platform, reducing document formatting time by 50% and gaining a 5X improvement in archived document conversion using Papyrus WebRepository.

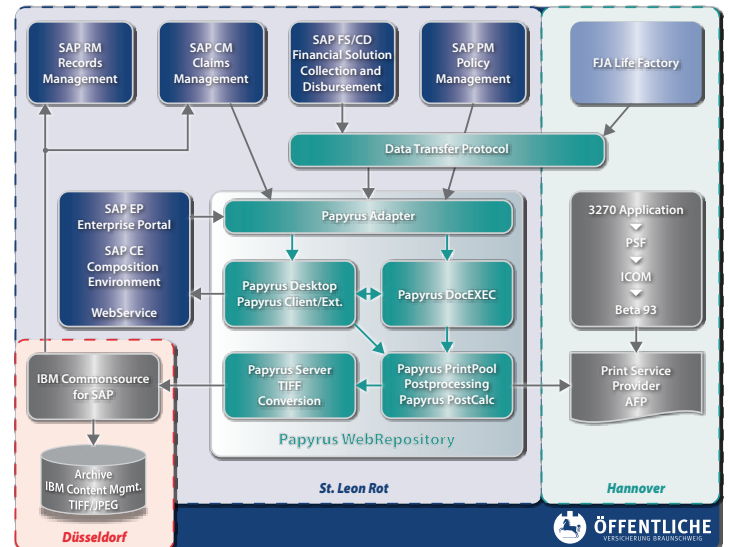
Based on the success of the Papyrus Application for internal staff, ÖVBS continued its progress in 2010 with the launch of a portal connection for field staff to enable online correspondence.

## Seamless integration with SAP business applications

The ÖVBS and B-IT decision to move to standard software on server platforms supported by an ASP model was a rather unusual strategy for an insurance company.

However, the company's IT team knew that migration of the existing mainframe solution for strategic customer correspondence – using both Papyrus and iTEXT – to a server-based standard software environment would eliminate significant duplication of effort previously needed to achieve consistent layout and content.

Already using SAP on a server platform for all corporate systems, such as Claims and Policy Management, ÖVBS wanted to ensure cohesive integration and consolidation by providing a common platform for business document creation and office communications that would enable more consistency, flexibility and efficiency.



ÖVBS system blueprint

## Highlights: Phased Papyrus implementation

To transform its document operations and correspondence capabilities, ÖVBS had specific goals for the migration, upgrade and consolidation project for the Life Insurance business unit, including:

- Consolidation of Papyrus and iTEXT to identical interfaces and Frameworks
- Replacement of high-maintenance post-processing module to enable bundling, sorting and postal optimization (highest hard-cost savings)
- Archiving of electronic customer dossiers and field-generated documents for PDF presentment

B-IT and ISIS Papyrus implemented the flexible Papyrus Platform over four major phases of the ÖVBS implementation:

**Phase 1 (2007): Migrating document formatting** from the existing mainframe applications and setting up the new document production environment and resource collection.

**Phase 2 (2008): Transition to central print** with extended domain setup and integration for document output from SAP and LifeFactory, plus document generation with Papyrus Desktop.

**Phase 3 (2009): Supporting the ICOM Print Postprocessing** module and releasing post-printing from the mainframe to optimize output and work with third-party service bureaus.

**Phase 4: VIS Extranet Field Service Portal** to initiate browser-based PDF documents directly from applications and archives for cohesive consolidation and reuse of resources.

## Papyrus Products at ÖVBS

- Papyrus Designer Package
- Papyrus WebRepository
- Papyrus Client/Desktop
- Papyrus Adapter/HTTP
- Papyrus WebServer HTTP
- Papyrus PrintPool

## Snapshot

- **Organization:** Öffentliche Versicherung Braunschweig
- **Business Challenge:** Single document platform
- **Goals:** Common document interface, SAP integration, post-production efficiencies
- **Migration/Integration:** iTEXT, LifeFactory, SAP
- **Solution:** Papyrus Business Correspondence Framework, Papyrus Output Management

## Increasing Flexibility with Multi-channel Document Operations

### Common document platform transforms mainframe system with simplified design, production and delivery

#### The Business

Since 1858, Helvetia has grown into a successful insurance group operating in 6 European countries, including Switzerland, Germany, Austria and Italy. Helvetia is one of the region's largest insurance companies, with 29 general agencies and approximately 1,800 employees serving 700,000 private customers and small and medium-sized enterprises. In Italy, Helvetia operates as an all-line insurer primarily in the northern provinces of the country, offering products to cover vehicles, building, houses, individual retirement accounts, personal accidents and health care.

Providing comprehensive and specialized insurance solutions to private and business clients, Nationale Suisse has played a major role in the Swiss insurance market since 1883 and today is an innovative insurer in selected international markets via its subsidiaries in Italy, Belgium, Germany, Spain and Liechtenstein, as well as a branch office in Malaysia. In Italy, Nationale Suisse operates as a retail and SME insurer for non-life and life business, focusing on specialty lines products (Art/HNWI, Marine, Engineering, Credit Life).

GE.SI.ass is the Milan-based IT provider inside the Group Helvetia Insurance, shared by Helvetia Italy Group (55%) and Nationale Suisse Group (45%), that worked closely with ISIS Papyrus to identify the requirements for a new document system solution.

#### The Challenge

Already a well-known platform in Helvetia Group, the Papyrus System has been previously implemented in Germany, Switzerland and Austria as the company's main solution for mass generation of insurance documents. As a result of the benefits experienced by this group, GE.SI.ass decided in 2010 to invest in a new Papyrus document platform to gradually replace their existing document formatting and composition system based on mainframe processes and different server-based applications and programs.

Having analyzed more than 400 templates for various insurance policies, confirmation letters, claims forms, certifications, etc., GE.SI.ass identified an important requirement for a completely flexible object-oriented development system, applying building block logic with fewer restrictive rules and enabling change management. Simplifying reporting for agencies, to streamline and speed up the existing complex process, was also a key element of a robust solution that would provide agencies with online access to the reports.

GE.SI.ass.

Gestione  
Sistemi Informativi  
ed Elaborazione Dati  
Assicurativi

helvetia 

nationale  
suisse

#### Business Goals

- Provide a common platform for all documents
- Avoid repetition of content and text
- Enable document reprints
- Simplify content language
- Decrease time to market for new services
- Reduce distribution costs

#### Functional Requirements

- High availability
- Disaster recovery
- Flexibility in managing document post-production
- Document archiving and retrieval
- Multichannel delivery
- Enhanced design and layout

## The Solution

The new solution adopted by GE.SI.ass includes a full Papyrus installation for batch and online document production, based on Papyrus WebRepository for resource collection and user role/policy management.

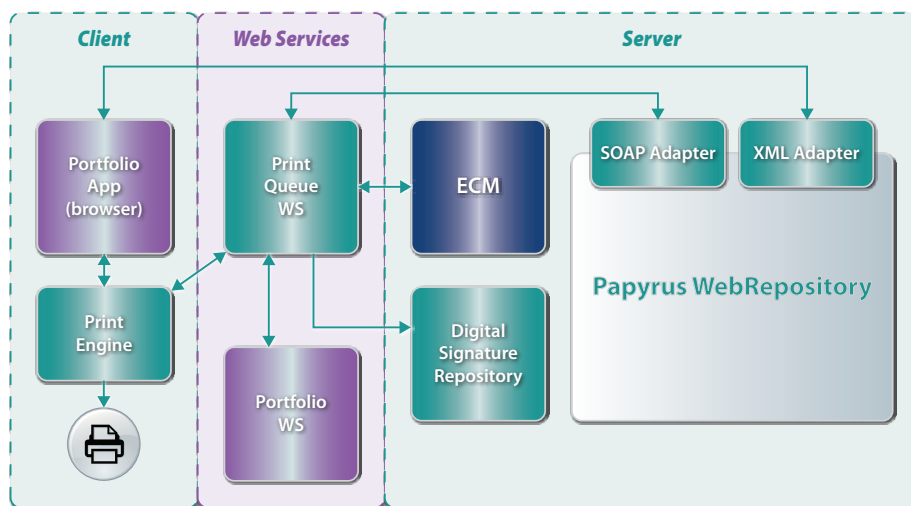
Papyrus Designer allows a single template for batch and online use to save time for multichannel document design and production. Input data in XML format is accessed via Papyrus File Adapter, and Papyrus DocEXEC processes the batch document production for outsourced printing, while all completed documents are stored in the ECM repository.

Online document delivery for more than 3,000 users offers immediate availability to forms generated on the fly, to print locally or process in batch and store into the system.

## The Future

The experience and success with the non-life portfolio system confirms that Papyrus will become the output management platform for GE.SI.ass to support other business areas, such as claims and life policies, with the benefits of the flexible and powerful Papyrus infrastructure.

GE.SI.ass and the other Helvetia Group Companies increased their knowledge of the Papyrus Platform through a full training program delivered to the IT department in 2010, in which ISIS senior consultants supported and advised on an advanced architecture to respond to upcoming needs such as multichannel delivery.



*Papyrus Output Process*

## Helvetia/National Suisse document templates

With Papyrus, document structure now applies reusable elements, and the resource collection has been updated to perform separation of group-specific resources at the processing level when documents are generated for Helvetia Insurance and for National Suisse.

## A flexible system

Documents are organized in overlays and building blocks that allow for reuse and improve maintainability.

Further, a key advantage of the Papyrus Platform is the ability to work on different operating systems, allowing GE.SI.ass to import forms from the mainframe and reuse them with minor changes to save development time and avoid recreation of existing forms. Once imported, forms can be edited easily with the graphical interface of Papyrus Designer.

## Papyrus Products at GE.SI.ass

- Papyrus WebRepository
- Papyrus DocEXEC
- Papyrus Designer
- Papyrus Server/PDF
- Papyrus Server/HTTPs
- Papyrus Client/Desktop

## Snapshot

- **Organization:** Helvetia Group/Nationale Suisse/GE.SI.ass
- **Business Challenge:** Common document platform
- **Goals:** Multichannel production, efficiency, distribution savings, change management
- **Integration:** Mainframe, Windows, Linux, IBM FileNet
- **Solution:** Papyrus Document Management System

## Delivering Consistency and Quality in Customer Operations

### Unified multichannel communications platform improves service, simplicity and savings

#### The Business

Established in 1826, the Swiss Mobiliar Insurance Group is the oldest private Insurance organization in Switzerland. With 1.5 million customers, Mobiliar is one of Switzerland's leading insurance groups. As a multiline insurer, Swiss Mobiliar offers a full range of insurance and pension products and services with strong customer orientation and a close relationship with clients that is supported by a network of general agents.

#### The Challenge

Mobiliar's several thousand internal users and external insurance agents use the Papyrus platform for high-volume batch and online business document production with central management of distributed business document applications.

With annual mailing volume exceeding 6.3 million envelopes, Mobiliar generated business documents of 2-8 pages on multiple platforms with different software tools. The resulting complexity caused high costs and administration efforts:

- Layout/content changes time- and resource-intensive
- Security and Audit complex to fulfill
- Corporate identity only for specific business areas
- Duplication of documents and templates

To achieve greater efficiency and standardization, Mobiliar evaluated the implementation of a new system for 1) consolidation of all business documents on one platform and 2) simplification of template design and processes.

#### The Solution

Mobiliar chose Papyrus to provide a common, full-featured platform for all business documents. The transition began with implementing a consistent corporate look for all batch documents, using Papyrus Designer for the document design, templates, building blocks and layout definition, and Papyrus WebRepository to centrally store all document resources, access roles and permissions.

Next, Papyrus PrintPool added extensive post-processing capabilities with optional bundling and postal sorting, as well as a future option for e-delivery and online presentment.

Finally, Mobiliar added Papyrus Client for agents and business users, using the same Papyrus formatting, design, post-processing and document pooling components.

#### The Future

With the Papyrus platform, Mobiliar has successfully unified multichannel document production to deliver efficiency and quality - both online and offline:

- Desktop users – 1,500-2,000 personalized documents daily
- Laptop users – 1,800-2,000 personalized documents daily

Seamless integration of tools and data across users and systems has enabled a flexible and scalable approach to delivering superior customer service.

#### Business Goals

- Consolidation of island systems
- Achieving a single platform for business documents
- Simplifying document design & changes to minimize redundancy
- Standardizing corporate identity
- Efficient administration and cost control

#### Functional Requirements

- Integration of XML, CRM/Siebel and Beta93/Archive
- Central resource and output management
- Interface consistency (online and offline)
- Single-source document design for multichannel production/delivery
- Multiple language variants
- Print and postal optimization

## Unified operations for global success

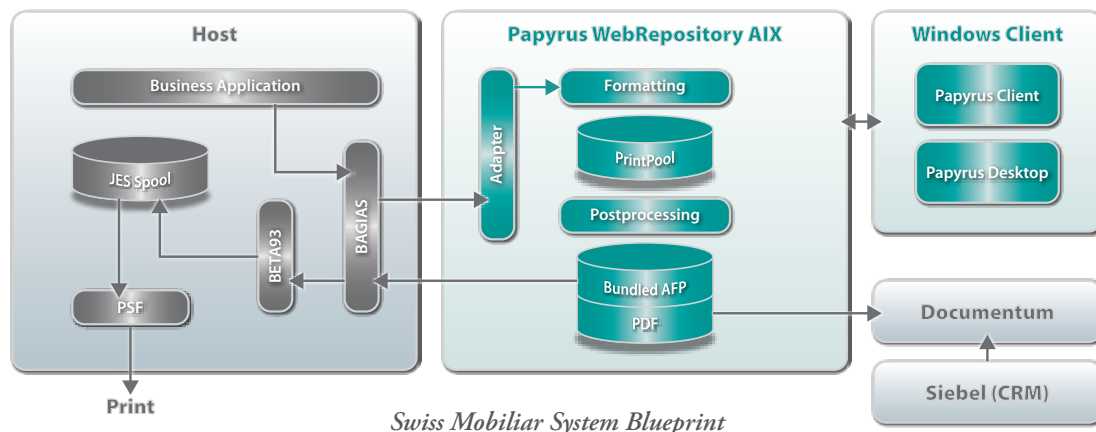
The Mobiliar document process with Papyrus provides end-to-end data and document integration between key operational and customer information systems:

- XML business data received via Papyrus XML Adapter
- Papyrus DocEXEC formats document and generates on-demand AFP and PDF files with index information
  - AFP to existing BETA 93 archive
  - High-speed printing initiated to any output channel for guaranteed accuracy and quality
- Papyrus PrintPool accepts documents from different sources at different times for bundling and sorting into one envelope
- Post-processing information added and optimal output channel selected
- Generated PDF document file used by CRM system

## IT and business work hand-in-hand

The **IT developer** at Mobiliar uses Papyrus to establish and maintain the technical foundation of the document system, including data interfaces, document conditional logic, rules for versions and variants, and user authorizations by roles and policies.

**Business administration personnel** create, update and manage document templates, selecting and personalizing appropriate content and graphic resources via the Papyrus Client/Desktop. With this flexibility and control, authorized business staff are empowered to quickly address the changing needs of customers, agents or regulatory agencies with the desired consistency and accountability.



## Single platform for office and agents

Mobiliar's numerous document users can work either offline or online using the same platform and definitions.

Different document templates are also available online to business administration users and offline to 1,000 insurance agents. In the field, agents generate highly personalized formatted documents after entering customer data, using Papyrus Client on a laptop to generate PDFs or print with identical quality.

## Multi-language communications

Based on a flag in the customer database defining the preferred language, Papyrus dynamically includes the appropriate language variant into each customer document and generates separate documents for each desired language.

The language text and data variants managed through Papyrus WebRepository are also automatically loaded in Papyrus Client.

## Papyrus Products at Mobiliar

- Papyrus Designer Package
- Papyrus WebRepository
- Papyrus Client/Desktop
- Papyrus DocEXEC
- Papyrus PrintPool
- Papyrus Adapter/XML
- Papyrus Adapter/HTTPs

## Snapshot

- **Institution:** Swiss Mobiliar - All Insurance Branches
- **Business Challenge:** Consolidation of existing islands, simplification and standardization
- **Integration:** XML, CRM/Siebel, Beta93/Archive
- **Solution:** Papyrus Business Document Framework

## Optimizing Payment Processing with High-Quality Capture

**Automated document recording ensures end-to-end compliance with powerful data handling**

### The Business

UniCredit Bulbank, a subsidiary of UniCredit Group, is Bulgaria's largest bank with assets exceeding BGN 11 billion in 2010. With approximately 4,000 employees and 230 branches throughout the country, the bank is servicing more than a million individual clients and households, high-profile private customers, small and mid-sized businesses, larger domestic and multinational corporations, municipalities and budget enterprises.

### The Challenge

When Eastern European countries joined the EU and major international banks entered these emerging markets, the requirements for paper-based and electronic payments became more demanding. New priorities for these busy financial institutions included improvements in speed, accuracy and efficiency, as well as process enhancements for exceptions, visibility and security.

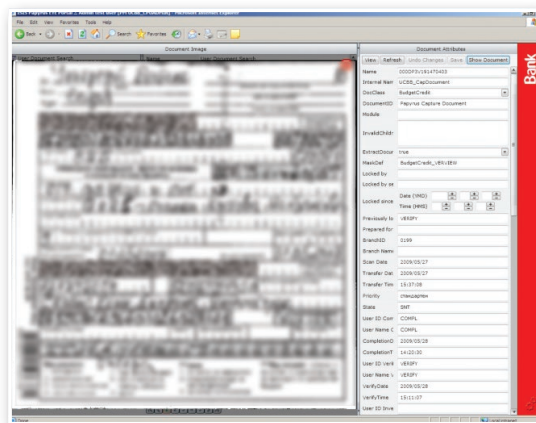
To ensure compliance with evolving regulations and policies, UniCredit Bulbank sought an end-to-end solution to completely automate its processes for recording tens of thousands of scanned payment documents daily - from more than 100 branches across the region.

### The Solution

Among three payment transactions processing solutions, the scalable, flexible and powerful Papyrus Capture solution was selected to automate distributed document recording and validation across desktop and Web applications.

Key capture functions based on business rules and policies would ensure seamless and integrated operations for payment processing at UniCredit Bulbank:

- Secure transfer to the central processing office
- Recognition for handwritten and numbered areas
- Classification for 5 basic payment order types and 40+ sub-forms



### Business Goals

- Ensure timely, accurate and efficient payment processing
- Visibility and security in active and archived records
- Optimize resources to support 100 regional branches
- Maintain transparency, quality and security compliance
- Enable centralized control and maintenance

### Functional Requirements

- Automated document recording
- Distributed capture with central document processing
- Advanced data recognition, classification and validation
- Consistency of user GUI
- Concurrent overview of active/archived customer data
- Easy exception handling

## The Future

Having used Papyrus Capture for more than a decade at UniCredit Bank Austria in Vienna, today UniCredit Bulbank automatically processes more than 50,000 payments daily with improved performance, integrated compliance and future-proof technology that is scalable for growing volumes, data sources and activity:

- Consolidated status overview of all processes
- Optimized balance of resources
- Integrated security

## Ensuring Quality and Accuracy

Before posting to the bank's accounting system, Papyrus enables the required strict validations, such as verifying the IBAN against customer account databases, as well as a two-tier manual process of data recording and checking to ensure absolutely correct records.

For rejected items missing account information or other critical data, Papyrus can hold these until they are corrected or otherwise manually processed.

With emphasis on ergonomic and high-performance data recording, Papyrus EYE technology enables more than 120 internal users to electronically record ambiguities in a document by adding virtual stickers at the exact position, with a written clarification from the investigating user or referring branch.

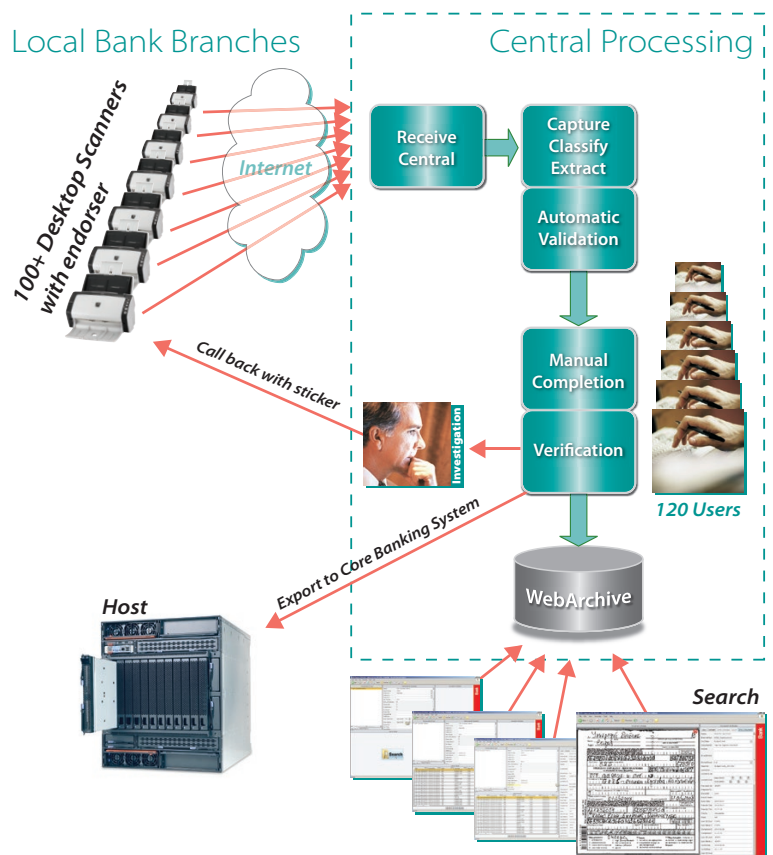
Since introducing this innovative capture application with Papyrus, UniCredit Bulbank effectively maintains international and corporate standards of efficiency, accuracy, transparency and security:

- Resource balancing via distributed scanning and centralized data recording and processing
- Secure integration with encryption, role-based access rights and archiving
- Searchable stored documents via indexed archiving
- Complete failover coverage and document security

## Distributed Capture and Advanced Processing

Beginning with receipt via more than 100 Fujitsu desktop scanners and ending with archiving in the Papyrus WebArchive, Papyrus Capture helps automate key capture functions based on the bank's business rules and policies:

- Inbound document transfer to central processing
- Text recognition for document classification and data extraction/recording
- Data validation based on document handling processes and quality procedures
- Export of payments & data to banking and archive
- Short-term online archive and long-term offline storage



*UniCredit Bulbank's streamlined and unified approach to payment processing enables local branch and corporate users to gain automation and control efficiencies with exception and verification handling.*

## Papyrus Products at UniCredit Bulbank

- Papyrus Recognition Server
- Papyrus Scan Receiver
- Papyrus Client
- Papyrus WebRepository
- Papyrus WebArchive
- Papyrus Adapters/LDAP & MQ
- Papyrus Server/E-mail
- Papyrus Designer/FixForm

## Snapshot

- **Organization:** UniCredit Bulbank
- **Business Challenge:** Automated document recording and verification
- **Goals:** Accuracy, compliance, distributed capture, central processing
- **Integration:** Fujitsu scanners, core accounting system
- **Solution:** Papyrus Capture Framework

## Building a Global Foundation for Integrated Customer Communications

### Multichannel correspondence system boosts efficiency, consistency for international claims & contract operations

#### The Business

KBC is an integrated bancassurance group, catering mainly to retail customers, small and medium sized enterprises and local midcaps in Belgium and Central and Eastern Europe, where it specializes in retail bancassurance and asset management. With approximately 50,000 employees worldwide and more than 12 million customers today, KBC manages an integrated portfolio of banking and insurance offerings.



#### The Challenge

While KBC already used Papyrus Designer and Papyrus DocEXEC for batch document generation, it had no overall correspondence system or graphical interface to create documents. Instead, users maintained building blocks in Microsoft Word, without versioning, reusable resources or corporate identity.

Initially, the system enhancement would maintain current functionality for dual-purpose insurance applications across Belgium and Poland:

- Contract management
- Letter writing/correspondence

#### The Solution

The Papyrus platform was selected for design and creation of text blocks and document templates, document generation and bundling of customer documents for multichannel output.

For KBC users, the Correspondence and Automated Document Generation System was installed on Sun across two geographic locations for desktop and browser access:

- **40 template managers** - content and infrastructure
- **70 document managers** - document creation
- **50 application & process managers** - authorizations, approvals and attributes
- **12.500 business users** produce and preview documents, follow predefined workflow

#### Business Goals

- Cohesive Correspondence system
- Multichannel delivery of customer documents
- Integrated contract generation
- International scope and access
- Consistency of corporate identity
- Streamlined document processes

#### Functional Requirements

- Loose coupling with business applications
- Predefined and tailor-made text blocks for variable information
- Object/resource sharing between production and output management systems
- Bundled delivery of customer documents across output channels
- Language variants and versioning for documents, GUI



## The Future

KBC chose the Papyrus solution for its flexibility in content management, document control, resource sharing and centralized deployment to a global user community. The new Correspondence and Automated Document Generation System established a flexible standard of document integration and communications excellence that is easily extended to its growing multinational network.

### Sharing resources: Local focus, global success

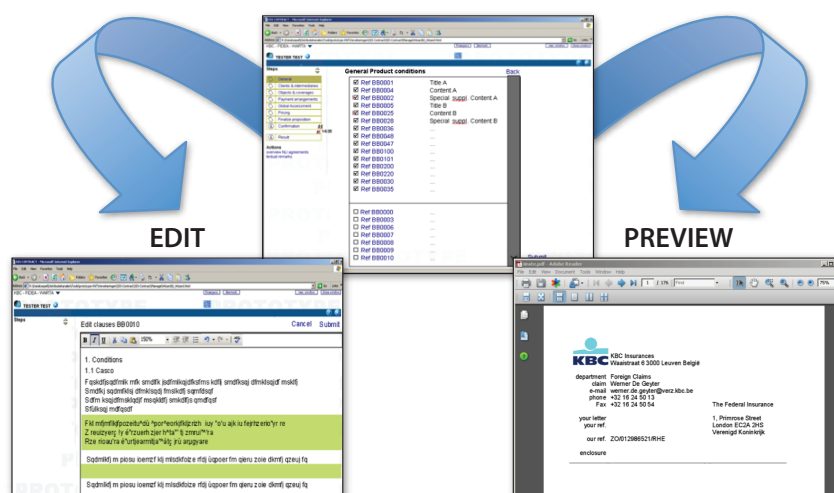
The advantages of Papyrus enabled KBC to both enhance current processes and expand efficiencies with integration of data and content across its global network of companies:

- Localized GUI for interactive maintenance of templates and building blocks
- Re-use of document templates across batch and online processes
- Modularity of document composition and re-use in multiple documents
- Multi-language support for identical layout with any template or building block
- Global roll-out with centralized management

The **core TBI (Text Block Infrastructure)** application was used across three critical business areas to enable KBC users to create text blocks, define variables and define structure of the input data via a single, browser-based client made possible with the Papyrus EYE GUI.

Level 1	<b>General</b>
Level 2	<b>Company specific</b>
Level 3	<b>Domain</b> <ul style="list-style-type: none"> <li>• Life</li> <li>• Non Life</li> </ul>
Level 4	<b>Branch</b> <ul style="list-style-type: none"> <li>• Car</li> <li>• Fire</li> </ul>
Level 5	<b>Technical</b> <ul style="list-style-type: none"> <li>• Heading</li> <li>• Paragraph</li> <li>• Table</li> </ul>

*Categorized components: With Papyrus, all KBC components (styles, templates, text blocks or contexts) are categorized in a hierarchical structure of 5 levels.*



*Product & Contract: Integrated object functionality available with Papyrus includes Edit (via Papyrus Client) and Preview (via Adobe PDF), depending on user roles and rights.*

## Papyrus Products at KBC

- Papyrus Designer
- Papyrus DocEXEC/PDF
- Papyrus Client
- Papyrus WebRepository
- Papyrus Adapter/MQ & Papyrus Type Manager
- Papyrus Server/PDF-IN
- Papyrus Server/PDF & E-mail
- Papyrus Postprocessing/PrintPool

## Snapshot

- **Organization:** KBC (bancassurance group)
- **Business Challenge:** Correspondence/document generation
- **Goals:** Consistent identity, multichannel delivery, global scope, integrated contracts
- **Integration:** Sun, peer-to-peer architecture, multi-language support
- **Solution:** Papyrus Correspondence Framework

## Simplifying Change with Migration to Integrated Output Management

### System enhancements prepare document operations for future with single production solution

#### The Business

Headquartered in Brussels, the National Bank of Belgium (NBB) serves the general interest nationally and internationally through its involvement in European monetary policy, issuing of banknotes, the Research and Information Center, international assignment, State Cashier, daily management of the Securities Regulation Fund, services to the Financial Sector and services to individuals and schools.

#### The Challenge

An ISIS Papyrus customer since 1995 for document design, the Bank wanted to move from mainframe output management of 400 document types and 300 report types accessed by 40 internal NBB users.

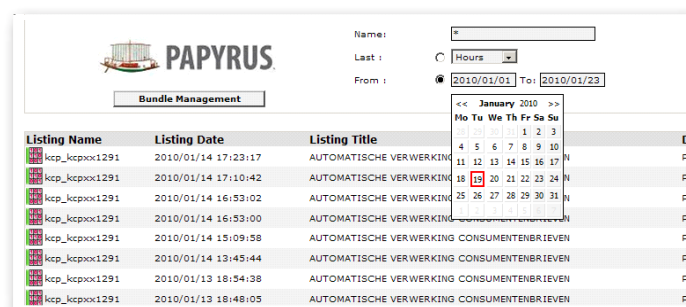
NBB desired an integrated outbound solution to expand upon existing Papyrus design and production technology for more efficient change management and document archiving.

#### The Solution

For NBB's Mainframe Rehosting project, Accenture recommended ISIS Papyrus software as key component of the comprehensive system enhancement:

- **Hardware:** Dual-server Sun cluster with high availability
- **Tape Management:** Archived data to Solaris tapes
- **Output Management:** ISIS Papyrus modules
- **Development Environment:** Micro Focus Studio with Cobol compiler and IDE
- **Application Logic:** Component migration

Using an object-based resource model with Papyrus WebRepository, Accenture and ISIS Papyrus set the stage for NBB to simplify its current migration, as well as future enhancements and improvements. Integrating Papyrus for better user interaction and document management, including short-term storage, conversion, output and distribution, NBB would gain immediate benefits and lay the groundwork for effective and efficient change management.



#### Business Goals

- Single solution for outbound production
- User portal for access and search
- Simplified change management
- Migration from mainframe network printing
- Leverage existing document management investment

#### Functional Requirements

- Extend Papyrus document tools and technology
- Document status and classification for listing bundling and distribution
- GUI to search document and security rules with LDAP
- Workflow integration
- All Beta 93 functionalities without code changes
- High availability between production and development

## The Future

The Papyrus Output Management implementation for the National Bank of Belgium’s Mainframe Rehosting initiative is now complete. The new outbound system achieved operational enhancements in four critical areas, for immediate and long-term benefits:

- Bundling & Storage
- Conversion
- Printing
- Archiving

## Leaving legacy issues behind

The migration planning addressed potential bottlenecks in the Document System and surrounding network environment:

### Beta 93 on Mainframe:

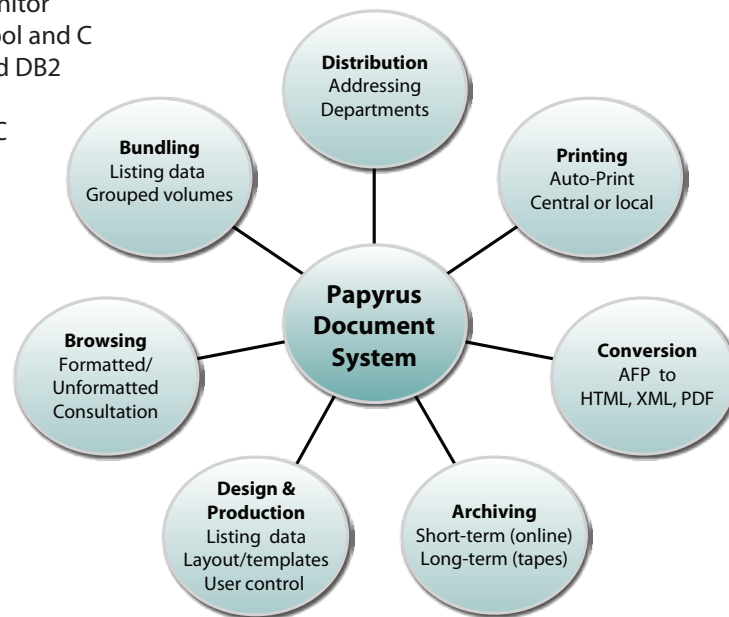
- 3270 emulation (interface - 24 lines/80 columns)
- All network printers
- No access for external users

### Common Infrastructure (Development / Integration):

- Complex security for listing distribution
- Print tests could disturb production environment
- Single points of failure

Key mainframe migration tools were used to ensure the integrity and performance of critical data sources and applications with the Papyrus Document System in the new environment:

- Micro Focus Server - TP monitor
- MetaWare Refine tool - Cobol and C applications; JCL scripts and DB2 data layer
- Forecross Convert/IDMS-DC and Convert/ADSO
- Java - Recompile



## Daily document operations

NBB listings (datasets) contain different kinds of information that is used by Papyrus to manage output for each document:

- How long it should be kept (e.g., 5 days)
- Whether it is online or offline (i.e., on tape or not)
- Where it should be printed (i.e., the network printer)
- The layout that should be applied
- The recipients, which are grouped in an address

A twice-daily bundle chain launches to print all listings for an address, in a certain order, with a wrapper paper around them, for easy delivery to the departments. To print the listings in Beta 93, the system always passes the JES2 spool and VPS products, used as central router/convertor/driver.

Archiving must offer a variety of options to accommodate policies, regulations and requirements for a variety of document types (400) and report types (300):

- Short-term archive (online)
  - Typical length - 5 days
  - Holidays, weekends, reproduction issues
- Long-term archive (cassettes)
  - Typical - 30, 365, 730, 1,825 or 3,650 days
  - Daily batch job from Beta 93 writes to cassette all listings with same retention period, as well as erasing expired listings per the Tape Management System CA-1

## Papyrus Products at NBB

- Papyrus Designer
- Papyrus DocEXEC
- Papyrus Client
- Papyrus WebRepository
- Papyrus Adapter/LDAP
- Papyrus WebArchive
- Papyrus Server/PDF & PCL
- Papyrus Postprocessing/PrintPool

## Snapshot

- **Organization:** National Bank of Belgium
- **Business Challenge:** Integrated outbound solution
- **Goals:** Single output platform, printer flexibility, change management, search portal
- **Migration:** Beta 93 to Sun Solaris (Unix)
- **Solution:** Papyrus Output Management

## Centralizing Inbound Processing for Greater Local Efficiency

### Intelligent capture and exception handling optimizes fax for enhanced customer credit operations

#### The Business

The Sherwin-Williams Company is a global leader in the manufacture, development, distribution, and sale of coatings and related products to professional, industrial, commercial, and retail customers. With global headquarters in Cleveland, Ohio, Sherwin-Williams® sells its branded products exclusively through a chain of more than 3,954 company-operated stores and facilities across the world. In 2010, the company reported consolidated net sales of \$7.8 billion across its Paint Stores, Consumer and Global Finishes Groups.

#### The Challenge

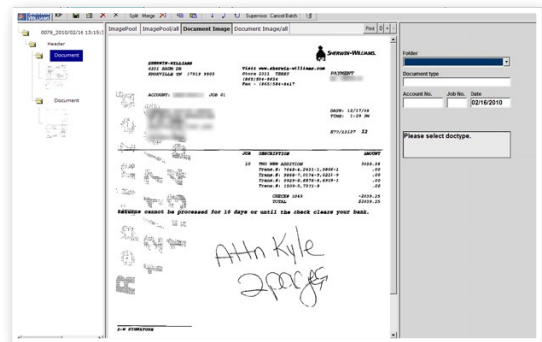
Running more than 3,390 stores in North America, Sherwin-Williams needed to improve automation of customer credit processing for increased operational efficiency and control across the Paint Stores Group.

To replace manual processing of fax submissions to more than 75 District Credit Offices (DCOs), Sherwin-Williams wanted to automate capture of faxed credit forms and facilitate indexing, central storage and control, while allowing each DCO full access to their stores' files.

Additionally, the solution must limit access to authorized personnel, handle high-volume fax traffic (75,000 pages monthly) with multiple documents and document types, and support workflow for supervisor reviews and sign-offs. Also important was minimizing local PC software requirements and using their central document archive.

#### The Solution

To support 300 or more internal users, Papyrus Capture offers Sherwin-Williams a full-featured, secure credit processing solution for central fax capture that provides flexibility and capabilities to reduce manual activity and enhance responsiveness.



The Papyrus Document Workplace offers a GUI for completion and correction of classification and extraction results as well as automatic delivery to workflow or supervisor queues for review. Its browser interface for indexing and document manipulation allows a flexible number of workspaces for both index information entry and document restructuring - including splitting and merging documents, rearranging pages and intermediate storage in an image pool - from any PC, enabling temporary support from other colleagues during peak processing times.

#### Business Goals

- Increased operational efficiency of DCO activity
- Improved customer credit processing
- Minimal implementation and ongoing costs
- Automated capture / processing of high-volume fax traffic
- Centralized control with local access
- Integration with existing systems

#### Functional Requirements

- Browser-based GUI for document processing and storage access
- Distributed capture and processing with centralized document control
- Advanced document recognition and classification with validation for multiple payment and form types
- Consistency of multichannel document handling
- Seamless control by authorized personnel

## The Future

The Papyrus technology dramatically streamlines maintenance and roll-out efforts for updates and new processing with the Sherwin-Williams Document System, as well as minimizing operation costs and manual tasks.

With Papyrus Capture, Sherwin-Williams has established a strategic, scalable foundation for enhanced efficiency, integration and control of its document-based information systems that will support ongoing improvements, innovation and communication requirements.

## Streamlining inbound processing

Supporting 28 locations in handling 900,000 faxed pages annually - including 10 different document types - required a powerful, efficient and flexible system for both automation and exceptions.

The Sherwin-Williams implementation of Papyrus Capture quickly enabled completion and correction of classification and extraction results with all display and validation support:

- Uniform handling of faxes and e-mails
- Context-aware edit fields for data entry
- Image display of snippets or whole pages
- Free message text and user hints
- Masks for accessing all administrator / designer functions

## The New Process

As faxes are received at the DCOs, incoming documents are sent to directories in the WebRepository based on the fax number used. Papyrus Document System identifies them by document type to be regrouped and rearranged as necessary.

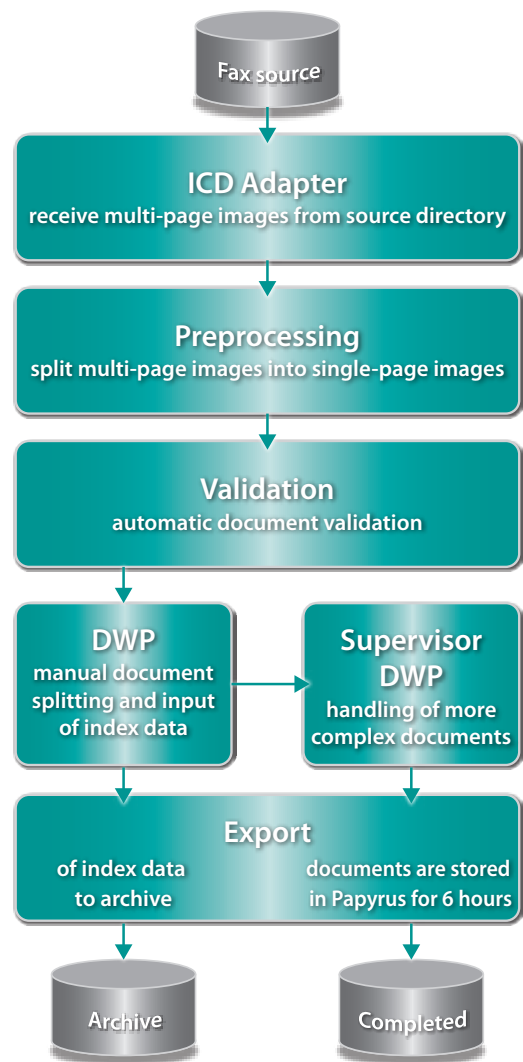
Papyrus Server/Classify performs document clean up, deskewing and despeckling before presentment. Users login via Web browser to view and index prepared documents and queue for supervisor review, manager approval and sign-off, or export to their central archive along with a companion index file.

Temporary authorization options allow departmental collaboration during daily or monthly peaks without additional staffing or delays.

## Meeting New Requirements - Solution Extension

Sherwin-Williams later extended the Papyrus Capture solution to automate e-mail indexing by adding an e-mail receiver and new workflows to generate e-mail indexes for archiving and route documents to the central storage facility.

If reject fields include a valid District Credit Office number, such documents are passed to a DCO queue for indexing by an operator. Remaining rejects are moved to an error queue for handling by administrators.



## Papyrus Products at Sherwin-Williams

- Papyrus Client/Capture
- Papyrus WebRepository
- Papyrus Server/Classify
- Papyrus Server/E-mail

## Snapshot

- **Organization:** The Sherwin-Williams Company
- **Business Challenge:** Automated document capture & processing
- **Goals:** Efficiency, accuracy, centralized control, local editing
- **Integration:** Existing archive system, fax channel, e-mail client
- **Solution:** Papyrus Capture Framework

## Optimizing Compliance with Global Contract Management

**Sales team gains control, speed and efficiency through worldwide document automation**

### The Business

Wyndham Vacation Ownership is the world's largest developer and marketer of the flexible, points-based vacation ownership products. With 155 vacation ownership resorts throughout the United States, Canada, Mexico, the Caribbean and the South Pacific, the company serves more than 820,000 owners and families worldwide. Three primary consumer brands - Wyndham Vacation Resorts, WorldMark by Wyndham and Wyndham Vacation Resorts Asia Pacific - are managed from the headquarters in Orlando, FL (USA) and supported by more than 12,500 employees globally.

### The Challenge

Facing a sales location increase of 273%, Wyndham Vacation Ownership wanted to automate, control and speed the sales contract process to meet the needs of an expanding company and client base and increasing regulatory responsibilities.

In 2001, the company began working with ISIS Papyrus to improve and enhance the existing process that involved the Legal, Sales, Sales Document and IT teams in creating and delivering accurate, timely and compliant sales documents:

- Conversion of 400+ document templates
- Creation of new online system (OLS) for development and production
- Generation of 20-30 documents per contract/transaction
- System support for 30 sales locations

### The Solution

The new Papyrus-based Sales Document system drove significant efficiencies in productivity, compliance and customer response by optimizing the integration of content, process and data for the leisure company's worldwide sales force and its primary support organization:

- Controlling 2,600 templates and 60 document types
- Associated geographic versions (legal, language)
- Distributed support for 82 sales locations
- Releasing same-day changes, if required
- Enabling secure PDFs
- Reduced dependence on IT



### Business Goals

- Empowering the Sales Document team
- Elimination of manual document production
- Faster document processing
- Reduced turnaround for document changes
- Reduced storage and waste of printed forms

### Functional Requirements

- Template conversion and creation
- High-volume, high-speed document generation
- Incorporating document logic and workflow
- Control of generated documents
- Language and legal variants
- Distributed output - print and PDF

## The Future

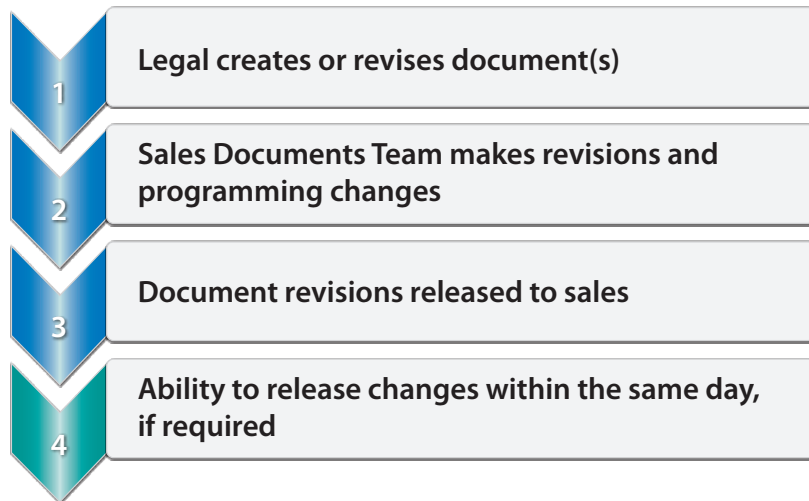
The successful Wyndham Sales Document system led to advances for other business groups including Title Services. With shared templates that users maintain without IT involvement, Wyndham is efficiently managing application libraries of 1,100 document templates and 450 module files and Papyrus' flexible workflow setup enables automated document processing.

The new Papyrus Title application reduced mainframe dependencies while enabling document modification in just minutes, as well as efficient document generation for both on-demand and volume batch production.

## Timeshare compliance

Wyndham must comply with designated regulatory agencies in the United States and internationally to retain the right to sell and market their products. Many of these agencies have specific requirements that may dictate specific documents or additional language on existing documents, along with deadlines and fines for non-compliance.

Because the timing of new and revised documents is important to maintain worldwide regulatory compliance, Wyndham needed to reduce the 4-6-week turnaround for document changes by enabling the Sales Document team to update templates directly without IT intervention.



*Wyndham uses Papyrus to update 60 types of highly regulated sales documents in 4 steps instead of the previous 7 steps.*

## Sales site impact

Wyndham's previous manual sales document system using carbon-copy forms and impact printers to prepare 20-30 documents per transaction took 45-60 minutes for each contract. Use of Papyrus reduced various "hidden" costs from slow production, errors, wasted (outdated) forms and storage by enabling electronic document design, on-demand document generation, PDF output and local printer management. The platform-independent system also easily transitioned to Windows and integrates with other user and batch processing applications.

With the Papyrus-based OLS, the global Sales Document team gained not only speed and efficiency but also accuracy, control and flexibility to create, maintain, produce and locally print the right documents at the right time for each office.

## Papyrus Products at Wyndham

- Papyrus WebRepository
- Papyrus Designer Package
- Papyrus Client
- Papyrus DocEXEC
- Papyrus Server/PDF, E-mail and PCL
- OverView AFP Designer

## Snapshot

- **Organization:** Wyndham Vacation Ownership
- **Business Challenge:** Business-driven document management system
- **Goals:** Efficiency, accuracy, control, flexibility, compliance
- **Integration:** Windows, VMWare, Cendant
- **Solution:** Papyrus Document System Framework

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