

# CASE STUDY:

RE-ENGINEERING THE DOCUMENT PRODUCTION PROCESS AT  
CITIZENS BANK TO CUT COSTS, IMPROVE PERFORMANCE AND  
ENABLE BETTER CUSTOMER COMMUNICATIONS



## CITIZENS BANK

"SEFAS HAS BEEN A GREAT PARTNER.  
WHEN YOU ARE RE-ENGINEERING  
MAJOR BUSINESS APPLICATIONS, IT  
TAKES A PROVIDER THAT IS FLEXIBLE,  
BRINGS EXPERTISE AND IS REACTIVE.  
SEFAS CLEARLY MET OUR  
EXPECTATIONS."



"WE WERE SEEKING  
A SOLUTION THAT  
FITTED OUR LONG  
TERM STRATEGIC  
VISION WHILE  
DELIVERING  
TACTICAL RESULTS"

## OVERVIEW

In an increasingly competitive banking industry, Citizens Bank realised that there was a lot to gain by redesigning its entire document production process. In addition to significantly reducing operational costs, it was possible to increase revenue streams by using transactional documents as a marketing tool to cross-sell its products and services.

As part of this strategy, Citizens Bank chose Sefas to redesign its transactional documents and better communicate with customers.

According to Philip Cusick, Manager of the Enterprise Payment Print Center, *"We realised that, as part of our efforts to improve the business, we needed to improve our print and mail process to move into the new age of customer communications."*

Citizens Bank realised that it needed to address the following problems:

- The legacy document composition tool and cheque imaging tool did not enable the bank to easily convert the statements from simplex to duplex, which prevented Citizens Bank from achieving significant postage savings.
- The existing statements were still using OMR marks for insertion control, a method that does not provide document integrity.
- The company was facing address quality issues that resulted in a high numbers of returned mail pieces that needed to be manually reprocessed.
- A number of departments were outsourcing print and mail when they could have been producing these applications in-house at a lower cost.
- The existing composition tool could not perform functions that were critical to marketing effectiveness, such as white space management or easily adding promotional messaging and colour.
- The document production suite needed to support all distribution channels.



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CUSTOMER BACKGROUND

# THE APPROACH

Citizens Bank issued an RFP and evaluated different software vendors to support its efforts to streamline operations. Cusick stated, *"One of our biggest challenges was the conversion of legacy simplex documents into duplex documents. We gave competing vendors test files. Sefas turned the files around in a matter of a couple of days, while other vendors took weeks."*

It was also important to work with a company that was capable of offering an end-to-end solution from composition to production management because all the modules were already integrated and designed to work together.

# THE SOLUTION

To address duplex conversion and statement integrity, Citizens Bank used Sefas's Transform module in HC Designer. Post-composition enhances and transforms print streams without changing the original application.

The core of the client's requirement was the integration with the Kern Mail Factory software, which enabled HC Producer to learn the status of the inserters and keep track of jobs and mail pieces.

For its address quality project, the client used HC Producer's merging and processing function to get optimum results.



# THE RESULTS

By implementing Sefas's Harmonie Communication Suite (HCS) solution, Citizens Bank demonstrated the ability to plan strategically and implement tactically. It identified and deployed "quick win" projects that provide maximum benefits with minimum investments. Since implementation, Citizens Bank has seen over \$3 million in readily identifiable savings.

Additional benefits that accrued cut across the enterprise, such as duplex conversion, improvement of address quality, bringing back work inhouse that was previously outsourced and automating the process for all types of business communications.



# DISCOVER MORE WITH SEFAS

Sefas Innovation is part of DOCAPOSTE. We are a software company that helps organisations produce meaningful, omni-channel customer communications to enhance customer experience.

From desktop publishing to responsive digital communication design on mobile devices, Sefas solutions help design and organise your customer communications on all traditional and digital distribution channels.

Our core business is developing software that helps Financial Services users more rapidly and effectively design, enhance or interactively author communications and distribute these communications with minimal risk.