

Computime Case Study: ABC Bank

Company:

ABC Bank is among the nation's leading financial holding companies, offering a full range of banking, insurance, loan, and wealth management services to customers across a branch network of more than 1,000 locations.

Challenge:

ABC Bank aimed to position itself for future growth by adopting the reduced costs, faster processes, and stronger customer relationships of a paperless branch environment. Specific challenges arose in finding a unified solution that would maximize ROI and maintain legal compliance while avoiding multiple difficult hardware integrations in the following applications:

- Teller Line
- Drive-up Window
- Loan Applications
- Customer Authentication

Solution:

ABC Bank chose Topaz Systems, the industry leader in electronic signature capture products, due to their ease of integration, diverse hardware catalog, and ability to capture handwritten signatures along with the software tools, patents and training to provide true forensic signature authentication. ABC Bank had an existing integration relationship with a core processor who worked with Computime an authorized fulfillment partner for Topaz Systems, to integrate Topaz pads within their solution. This relationship allowed ABC Bank to add electronic signature capture to their system with mitigated integration challenges while maintaining SDK commonality across all applications.

Results:

Topaz Systems electronic signature capture pads allowed ABC Bank to achieve a truly paperless branch environment by enabling the capture, binding, and authentication of electronic signatures for all customer-facing bank applications. ABC Bank now uses small-footprint countertop pads on the teller line, 8.5" x 14" legal and 8.5" x 11" letter-size digitizing clipboards to capture information on loan applications, and pads with integrated fingerprint sensors for multi-factor authentication when opening new accounts. They also use Topaz's patented LinkGem[®] pneumatic canister pads at the drive thru teller window. Topaz technology eliminated the need for preprinted paper receipts as well as the manual scanning and indexing or storing and physically retrieving of receipts. Once a transaction is posted, the receipt can be printed either automatically or at the customer's request. The signature is applied and submitted before the document is stored as a non-editable and indexed PDF.

Topaz technology allowed ABC Bank to become a paperless financial institution capable of retrieving documents in a few seconds rather than waiting for a time delay or a backlog of papers that need to be indexed and scanned. Prior to implementing Topaz pads and software tools, the bank had to wait two weeks to one month to access documents. ABC Bank reports that its employees can now access documents themselves from their desktops rather than having to call the back office and wait to receive the documents. This allows customers to receive their information more quickly, which ultimately leads to higher satisfaction. By purchasing their Topaz Systems electronic signature capture pads through a Computime channel partner, ABC Bank has received the price, service, and deliverability benefits of the world's largest eSignature distribution channel.

About Topaz Systems

Topaz Systems is a leading developer and manufacturer of electronic signature software and hardware, and has been based in Simi Valley, California since 1995. Topaz provides all the hardware, software, intellectual property, and expertise to enable paperless document creation, signing, and authentication of electronic forms with digital handwritten signatures. Topaz is the recipient of multiple industry awards including six-time consecutive wins of the Deloitte Technology Fast 50 award for outstanding growth, Deloitte technology Fast 500 honors, INC 500, and INC 5000 recognition. www.topazsystems.com.

About Computime

Headquartered in St. Louis, MO, Computime has become a trusted source for Topaz Systems electronic signature capture devices by providing appropriate, cost-effective eSignature products for an ever-expanding customer base of Financial Institutions, Government Agencies, Insurance and Healthcare Providers, and the Point of Sale, Point of Delivery, Automotive, and Photo ID/Security industries. For more information on Computime's services and industry-proven reputation for quality service and customer focus, visit www.computimeonline.com.