

Symcor, Inc.

The **IN** side Story

When three of Canada's largest financial institutions – the Bank of Montreal Financial Group, Royal Bank Financial Group, and TD Financial Group – formed Symcor in 1996, one of its charges was to develop item processing centers with the best technology available. Another goal was to introduce new technologies and best practices to achieve economies of scale in processing. With these kinds of objectives, it was clear that the manual processing procedures being used by Symcor for research and adjustments needed to give way to more efficient, automated technologies.

Symcor, Inc. is Canada's largest item processing outsourcing company. It handles millions of checks, remittances, debits, credit card transactions and sales drafts every day. Along with serving other customers, their three parent banks count on them to research and process outstanding financial adjustments. "Let's say one of our bank's branches has a complaint from a customer that his account was incorrectly debited," says Roger Ahamad, Service Line Manager for Research & Adjustment and Copy Retrieval at Symcor. "The bank wants to know what happened, so we have to trace the transaction by researching what went wrong and where it occurred, so it can be reconciled and corrected."

Symcor's Mississauga, Ontario headquarters identified a vendor to help them find a faster, easier-to-use means to meet the requirements outlined above. That vendor's solution was based on the imaging of paper documents and managing same through a case-folder system. Kodak Scanners were sourced through DocuCom Imaging Solutions of Toronto. After completing trials of scanners that were being

used at a U.S. bank, DocuCom recommended that Symcor try Kodak i200 Series Scanners, which were just being introduced at the time.

"We discovered that our Canadian banking documents differed from the American ones, as we had a greater variety of sizes, evidently," says Ahamad. "We needed to scan checks, correspondence, financial-size documents, adding machine tapes, and pink slips for adjustments between banks... and we had varied combinations of documents for each case. We needed a more robust scanner."



Kodak i200 Series Scanner

DocuCom brought a new Kodak Scanner to Symcor's lab for a test drive, and the company was impressed. By November, Symcor had 14 Kodak i250 Scanners installed at locations around Canada, including their regional tracing offices in Montreal, Calgary and Toronto. Documents are scanned at three offices throughout Canada.

"We are very pleased with the Kodak Scanners, and the people in the field who operate them would like us to get even more,"

Situation

Formed in 1996 to capitalize on the efficiencies of bringing together the item processing operations of three of Canada's leading financial institutions, Symcor has emerged as a leader and innovator in the financial transaction outsourcing services industry, achieving significant cost reductions and productivity enhancements. Traditionally, research and adjustments in item processing have been a paper-based, manual process. The huge amounts of time required – and lack of convenient access to files – led Symcor to seek a more streamlined, automated solution.

Objective

Create a faster, less time-intensive, more productive research and adjustments processing solution.

Solution

Image scanning software and scanners from Kodak – as part of an image-based application – that allow Symcor to research and process adjustments electronically in "tracing" of cases related to item processing such as checks, debits, and credit card transactions.

Comments

"The two biggest advantages [of our Kodak i250 Scanners] are that we don't have to adjust settings from item to item, thanks to the Perfect Page technology. And the fact that the feeder takes items of many different sizes with no jams and no guides to adjust."

~ Roger Ahamad,
Service Line Manager
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and Copy Retrieval

kodak.com/go/docimaging

notes Ahamad. "That's a sign that they find them very easy to use and reliable, as well." Commenting on Kodak's SurePath paper handling, Ahamad says the ability to simply load mixed-size documents into the feeder and have all go through without jams or rescans is greatly appreciated. "With other scanners we looked at, you had to constantly adjust guides and do a lot more babysitting," he says. "Also, many of our documents were below the minimum size of the document feeder, forcing us to use the much slower flatbed scanning component. The exceptional paper handling virtually eliminated the use of the flatbed for scanning of our paper documents. Now, with the *Kodak* Scanners, the feeding and the Perfect Page feature work wonders. I would say that 98 to 99 percent of what we put in goes through and comes out the best that it can be."

Operators – and those doing research – have commented on the automatic, on-the-fly image adjustment features like deskewing, border removal, and contrast adjustment. In terms of productivity, Ahamad raves about the ability of i250 Scanner's document feeder to

automatically handle documents of varying quality, specifically the way the units provide optimum on-screen and printable quality without any adjustment during or between documents.

Before this solution, the paper-based process created many logistical headaches. "If someone needed a file, we had to either fax the pages or transfer the paper documents," Ahamad says. "So we wasted a great deal of time. Now, any authorized person on our network – at any tracing location – can access the file and all items relevant to a case." Symcor keeps each open case "live" in memory for 35 days, before it's stored in their database system.

While one of the key features of the i200 Scanner Series is the dockable flatbed accessory, Symcor initially didn't see a great need for this add-on. "The feeder was able to handle everything we threw at it," Ahamad says. "But eventually, we found that we occasionally use the flatbed to cut our scan times even more." Symcor will sometimes scan a group of documents related to one case as one file, allowing

them to create a single reference faster. Today, while delighted with their i250 Scanners' performance, Symcor hopes to take productivity even further. "We are working with the software vendor to try to take better advantage of some of the additional features that the i250 Scanners offer," Ahamad notes. "Things like color capabilities and an indexing prior to each scan issue that – when solved – will help us speed up workflow and do more, faster, with the *Kodak* Scanners."

Asked to sum up what he likes best about Symcor's *Kodak* i250 Scanners, Ahamad boils it down this way: "The two biggest advantages are that we don't have to adjust settings from item to item, thanks to the Perfect Page technology. And the fact that the feeder takes items of many different sizes with no jams and no guides to adjust. When we began with the scanners, Kodak's local field engineers came to Calgary, Toronto and Montreal and provided hands-on training. Subsequently, the service and support from Kodak and DocuCom have been wonderful. We have nothing but good things to say about Kodak and DocuCom."

