

Documents to Dollars, Esker DeliveryWare Platform Delivers More for Less

For financial service providers, delivering information is business as usual. But with document quantities measured in millions, the cost of business as usual has never been more critical. Whether distributing account statements, loan documents, transaction confirmations, or other information, financial institutions are hard pressed to reduce delivery costs yet still provide the information customers demand. Esker DeliveryWare Platform brings both goals within reach. An intelligent multi-document server, Esker DeliveryWare Platform delivers more documents, in new and traditional formats, at lower cost.

DOCUMENT CHALLENGES

National or regional, commercial or consumer, financial institutions must send documents. And documents cost money. Delivering a monthly statement with marketing insert costs almost € 0.50 for supplies and postage alone. On this single mailing, a bank with a million account holders spends € 500,000 per month, or € 6,000,000 per year. And that's before adding in soft costs, like the scores of people and the technologies needed to support document output, or the cost of customer frustration when time-critical messages arrive too late to prevent additional fees.

What if financial institutions could automatically send an email or wireless message the moment an account balance reached a set minimum? What if, in a matter of weeks, banks could cut hard statement delivery costs by 20%?

What if there were a software product that could recognise information, create documents and messages in any format, and send them to recipients automatically and instantly? What if that solution integrated seamlessly with virtually any host- or network-based system?

ESKER DELIVERYWARE PLATFORM ANSWERS

With Esker's revolutionary Esker DeliveryWare Platform product, "what if" becomes what is. Esker DeliveryWare Platform is a single-platform intelligent information delivery server that transforms business data into multiple new document formats – HTML web pages, email, PDF, fax, wireless message, or print – and delivers them in any volume, to any recipient.

Esker DeliveryWare Platform captures data from IBM mainframes, AS/400s (iSeries), Unix hosts, other TCP/IP hosts, or any front- or back-office Windows application. Featuring a revolutionary intelligence technology called General Document Recognition™ (GDR™), Esker DeliveryWare Platform recognises the content of incoming data and uses it to identify document type and recipient, create new recipient-appropriate documents, address them, and transmit them to almost any client device.

Most important, Esker DeliveryWare Platform does it all with server-based automation, dramatically accelerating document delivery and eliminating the need to modify application-level code.

Esker DeliveryWare Platform takes its power to handle the highest document volumes from an Esker server bred in the mainframe world – the Faxgate server, a production-fax workhorse for 15 years. Now re-engineered as the Esker DeliveryWare Platform platform, this powerful server, running a single Pentium processor, converts, addresses, and delivers over 6,000 documents per hour in benchmark testing.

ESKER DELIVERYWARE PLATFORM SCENARIOS

With Esker DeliveryWare Platform, a national bank can transition 20% of its account holders to e-delivery. From Unix application data, Esker DeliveryWare Platform generates statements in PDF. Simultaneously, it formats an HTML email newsletter from Windows application data. Attaching statement to email, Esker DeliveryWare Platform sends customers the same monthly information and reduces the bank's hard document costs by 20%. A commercial bank processes corporate customers' payrolls, making automatic deposits into employee accounts. Mainframe batch applications generate confirmation reports that must be delivered directly to designated corporate recipients.

Using Esker DeliveryWare Platform, the bank sends email notifications of incoming documents and creates faxes that arrive at corporate contacts' fax machines or fax-enabled desktops in a matter of minutes.

A financial company's credit card division launched an e-billing initiative and immediately faced a major obstacle. Some customers wanted web-based electronic statement presentment, some fax, many wanted instant account updates. Esker DeliveryWare Platform customized delivery for every preference. Based on individual profiles, Esker DeliveryWare Platform posts statements to secure web pages, sends email with PDF attachments, faxes statements, or prints for traditional mail.

Making optimal use of GDR, a bank intelligently scans application data for account balance information. As soon as balances reach a specified minimum, Esker DeliveryWare Platform auto-generates a text message, merges an email address or cell phone number, and sends the message to the customer's choice of email Inbox or mobile phone.

Esker DeliveryWare Platform features automated print capabilities alongside its e-document deliveries. While many customers in areas of high Internet penetration choose e-delivery, the majority still require traditional hard copy via standard mail. With Esker DeliveryWare Platform, banks can consolidate all delivery on one server, distributing print jobs directly from core business systems to mail house or other printers and creating electronic documents for the e-enabled.

ESKER DELIVERYWARE PLATFORM ADVANTAGES

For banks, investment firms, and other financial institutions, Esker DeliveryWare Platform delivers – accelerating document distribution, reducing the cost of day-to-day and time-critical information delivery, and improving returns on the technology investments that cost-conscious institutions rely on. Esker DeliveryWare Platform intelligence, versatility, and power ensure that any financial service provider can now meet the needs of every information consumer, delivering in preferred formats, in the highest volume.

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