

## ING-DiBa

Leadership at ING-DiBa AG, Germany's third-largest retail bank, is turning their customers' smartphones into devices that help them perform a growing variety of financial transactions. Kofax technology is helping ING-DiBa reach its strategic goal of becoming the market leader in digital banking.

### Challenge

A focus on customer satisfaction, speediness of business processes and positive public perception keeps ING-DiBa AG looking for new services and products. The bank is turning their customers' smartphones into document scanners and in the process, expand how customers think about their mobile devices.

"The idea of bill recognition and document upload first came up in the area of digital channels," said Thomas Lingenfelder, Head of Document Services, IT Business Services, ING-DiBa AG. "Customers should have the opportunity to perform additional banking transactions with a smartphone—from money transfers to paying a bill; all the way through to submitting documentation."

Working with colleagues at Digital Channels, the bank's IT department looked for ways to implement plans to read bills and upload documents. They recognized the challenge of optimizing their customers' smartphones as document scanners—an ordinary photograph is inadequate. On the other hand, it was important to have a process for exchanging information that was trouble-free, secure and extremely quick.

In addition, digital data and documents from the smartphone have to be transferred to the bank's backend systems and processed automatically. It couldn't matter whether an employee responds to a document arriving at the end of the process or the bank's software triggers an automated money transfer.



Headquartered in Frankfurt, Germany, ING-DiBa offers savings, securities transactions, construction finance, home loans, consumer credit and checking account services. Corporate banking falls under the bank's commercial banking operations. More than 3,500 employees work for ING-DiBa. In addition to Frankfurt, offices are located in Hanover, Nuremberg and Vienna.

### Products in Use:

- ◆ Kofax Capture™
- ◆ Kofax Transformation™
- ◆ Kofax Mobile Capture™

**Focus:** Banking/Financial services

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***"With our app, every customer can turn his smartphone into a document scanner. That way, he can provide digitized documents that we can process end-to-end with no difficulty. The smartphone, with all its technical possibilities, is a completely new channel for communicating with our customers."***

Thomas Lingenfelder, Head of Document Services, IT Business Services, ING-DiBa AG

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Thomas Lingenfelder, Head of Document Services, IT Business Services, ING-DiBa AG

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## Solution

“We found the solution for these tasks within our own systems,” Lingenfelder said.

For years, ING-DiBa was processing as many as 90,000 pages of incoming mail with Kofax Capture™ and another 40,000 pages with Kofax Transformation™.

“It made sense to ask Kofax how we might expand our input management to our customers’ smartphones,” Lingenfelder said.

ING-DiBa leadership decided to purchase Kofax Mobile Capture™. And within just six months, the IT department had integrated Mobile Capture with ING’s banking app.

“When we re-launched our banking app at the beginning of December,” Lingenfelder said, “We provided our customers with the scanning front end, enabling them to send additional information to us with their smartphones.”

Customers take pictures of bills, remittance slips and other documents. The app grabs the pictures straight from the smartphone and transfers the resulting electronic documents to a data center. Central applications read the meta data, then send it back to the smartphone. The app places this data directly into the form used for bank transfers. With a single touch, the customer corrects or confirms the transfer.

“The basic feature is simple for users to operate and for optimizing image quality,” Lingenfelder said.

The Kofax solution produces a high-quality document from the photo, which is automatically cropped, de-warped and straightened. The document is generally not larger than 50 KB.

“Even with poor reception, the transmission is reliable,” he said, “and the backend systems can process these files without difficulty, read the data, and send it back to the smartphone.”

Uploading documents takes a few more steps than with bill recognition, according to Ralf Bühler, head of ING-DiBa’s input-management team.

“For this, we use all the functionality that our mail-processing has to offer,” he said. “To this end, we send the electronic documents from the smartphones directly into our document workflow.”

Transformation Modules classifies, indexes and extracts information from electronic documents. The software forwards the data to the bank’s document-management system. Here, inbound documents are sorted into customer files and placed in the electronic mailbox of the appropriate specialist.

“What’s crucial for us is that our employees handle a document from a smartphone exactly as they would process a document arriving at our bank by mail, fax or email,” Bühler said.

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## Results

“Using our app, every customer can turn their smartphone into a document scanner to send us digitized versions of their documents, which we can process end-to-end with no difficulty,” Lingenfelder said.

Since the launch of the new app in December 2014, the number of users and processed documents has risen sharply.

“Until now, we couldn’t calculate a new break-even point because the number of users was increasing way too fast,” Lingenfelder said.

After only three months, some 3,000 documents were arriving at the bank daily through this new conduit.

“This success is jaw-dropping for us,” he said.

Lingenfelder said the new functions sum up ING-DiBa's three central marketing statements—to make the bank's offerings "simple, fast and convenient for our customers."

These new services fit that goal for ING-DiBa's customers and are now part of the company's commercials for television and the web as well as a central thread in a print ad campaign.

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