



## Card Management Corporation

### New efficiencies and enhanced customer service through secure document repository

#### Benefits

- Powerful encryption functionality enables PCI compliance for enhanced security and competitive advantage
- Automation of paper and manual processes creates new internal efficiencies
- Enterprise repository provides easy access to reports, call recordings, and correspondence for improved customer and client service

#### Business overview

Card Management Corporation (CMC) is a leading provider of services to financial institutions and retailers for credit card, debit card, merchant, and private label programs. The company provides turnkey and menu-driven credit card services to thousands of merchant locations and hundreds of thousands of individual customers for clients throughout the US and Canada. Founded in 1988, CMC has headquarters in Evansville, Indiana and operates a second processing center in Tucson, Arizona. CMC was recently acquired by Fifth Third Processing Solutions, a division of Fifth Third Bank.

#### Challenges

For credit card processing companies, compliance with the Payment Card Industry (PCI) data security standard is a critical success factor. The standard mandates specific encryption and data security measures to help ensure the safety of credit card transactions and protect customers' personal information. Non-compliance can lead to fines, sanctions, and even closure of the business.

In its role as card processor for more than 80 financial institutions across North America, CMC sells detailed reports to its clients documenting every customer transaction. The reports are based on more than 10,000 pages of information that are transmitted daily from CMC's data processing partner, First Data Resources. An important component in the process is a content management repository for storing the data, documents, and reports and compiling them into finished reports.

#### *Security—of the utmost importance*

Since these reports contain highly sensitive financial information and personal data on customers, security is of the utmost importance.

“We needed a solution that not only would be PCI-compliant but also would provide a more efficient method for assembling reports and storing, managing, and distributing calls. We also wanted to give our clients more flexibility through self-service access to the reports and calls they had purchased.”

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## Business profile

### Card Management Corporation

Provider of credit card, debit card, merchant, and private label services to financial institutions and retailers

### Industry

Financial services

### Geographies

Headquarters in Evansville, Indiana with an additional processing center in Tucson, Arizona

### Business solution

Document management, call center support/CRM

### EMC products

EMC Documentum content management platform, EMC Documentum Webtop, EMC Captiva InputAccel

### Deployment summary

Enterprise content repository for capturing, accessing, and managing client reports, customer call recordings, and customer correspondence

### EMC partner

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## EMC solution

While different in some fundamental ways, the report management and call distribution systems had some common challenges: the need for encryption to ensure customer privacy and PCI compliance, and the need for efficient storage, access, and distribution of large volumes of documents and other types of information. To address these requirements, CMC chose one versatile solution: the EMC® Documentum® content management platform.

“EMC Documentum was the clear choice for us because it’s the most user-friendly and versatile system available, and the security and encryption functionality is extremely robust,” said Smith. “Our overall strategy for IT is to expand content management to many different content types throughout the organization, and Documentum provides the flexibility we need.”

### *Secure access to client reports*

The client reporting system, Web Card, generates a standard set of reports for each of CMC’s 80 clients daily. Large transactional files are transmitted nightly from First Data Resources in EPSIDIC format and downloaded into CMC’s host system. A pre-processing application “bursts apart” the data and sorts it by client, and then converts the information to PDF to be stored in the Documentum repository. Documentum applies the appropriate security level to each report based on its type, the client, and the individuals who need to access the information.

Up to 250 CMC users access the Documentum repository daily to view the reports in PDF; the system also provides functionality for the files to be downloaded in text format to enable users to build custom reports and perform data mining. In addition, CMC clients can remotely access the system over a secure web portal and view their reports using EMC Documentum Webtop, the browser-based interface to the Documentum repository. “Since converting to Documentum, our users have commented on how much easier the system is to use—and the system’s flexibility and ease of customization have enabled us to build an application that’s ideally suited to our needs,” said Smith.

### *Safe and efficient access and management of call recordings*

The ability to both record and distribute customer inquiry calls is important to CMC on a number of levels. By listening to a random block of calls, CMC’s clients can monitor the levels of service CMC is providing to their customers; likewise, CMC uses the calls for internal quality assurance. The calls also prove valuable in resolving customer disputes and complaints about service.

Incoming customer calls as well as outbound calls from the CMC collections department are recorded by I3, a call center solution from Interactive Intelligence. Each audio file is compressed and stored in the Documentum repository as a WAV file, along with metadata such as the client name, customer name, representative’s name, and nature of the call. Documentum uses this information to assign the appropriate security level to the call and to facilitate searching and retrieval of the call later. Since calls are encrypted, customer privacy is protected—and CMC and its clients can be assured that sensitive information such as social security numbers won’t fall into the wrong hands.

In addition to PCI compliance and enhanced security, Documentum has allowed CMC to automate the process of distributing calls to clients. Gone is the old manual system of burning and mailing DVDs; now, clients can access their calls via the same secure portal and Documentum Webtop interface as the Web Card solution. Most importantly, the

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system has created a new level of accountability for CMC with its clients. “The recordings have strengthened our relationships with clients because we are being completely open about how we interact with their customers,” said Smith. “We’re sending a message that we’re here to provide superior service by allowing clients to monitor the calls and address any problems that might arise.”

### ***Replacing paper with efficiency and security***

Customer correspondence management is one large area of CMC’s business that is still primarily paper-driven. On average, the company receives more than 70,000 pages of correspondence every month, covering requests for everything from address changes to credit limits. Previously, these documents were routed and managed as paper documents, with the only automation provided by the company’s All-Purpose Correspondence Tracking System (ACTS).

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**David Smith, Chief Information Officer**

Now, CMC has replaced the manual process with a new, streamlined capture system based on EMC Captiva® InputAccel® scanning software. Incoming correspondence is scanned and indexed using InputAccel and then exported to the Documentum repository. An integration with ACTS alerts data entry personnel that the scanned image is available and ready to be acted on, allowing the user to view the document onscreen and input the new information without handling any paper. Clients can also view the correspondence remotely via the client portal and Documentum Webtop.

“Besides being a much more efficient way to manage correspondence, security is greatly improved because these documents are now under the control of a secure repository, rather than sitting in a warehouse in hard copy,” said Smith. “We’re also able to provide better customer service because we can track the status of a customer’s inquiry much easier. Instead of sorting through paper, we can do a simple search to locate the record in the system.”

### ***Looking ahead***

Into the future, CMC plans to expand the imaging solution to other departments beyond customer service, such as the fraud department which handles many types of paper documents. CMC is also working on a custom system for one of its banking clients that will capture up to 15,000 new credit card applications every month. In addition, CMC is planning to give clients access to images of the actual statements that are delivered to customers.

Down the road, CMC will begin implementing Documentum workflow functionality to enable online interactions with clients for such functions as getting approval to perform certain types of transactions. This will replace processes that are currently being handled manually through e-mail or exchange of paper documents.

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## Summary

The EMC Documentum content management platform has transformed CMC's processes for securing, managing, and providing access to critical customer information—resulting in better and more efficient client and customer service. Banking clients can now directly access transaction reports, call recordings, and scanned images of customer correspondence without having to rely on paper and other less efficient and less secure means. CMC's internal processes have improved as well through automation of formerly manual and paper-based processes.

“The ability to demonstrate PCI compliance has become a real differentiator for credit card companies,” said Smith. “By bringing us into compliance, EMC Documentum has greatly improved our competitive advantage.”

## About EMC

EMC Corporation (NYSE:EMC) is the world leader in products, services, and solutions for information storage and management. Through information lifecycle management (ILM) strategies, EMC helps enterprises of all sizes manage their growing volumes of information—from creation to disposal—according to its changing value. EMC information infrastructure solutions are at the heart of this mission, helping organizations manage, use, protect, and share their information assets more efficiently and cost-effectively. The result? Information with greater business value and at lower management cost.



**EMC Corporation**  
Hopkinton  
Massachusetts  
01748-9103

1-508-435-1000  
In North America 1-866-464-7381

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