

Transactional Content Management

Reaping the rewards of an end-to-end solution

The Big Picture

- Capture and manage all types of paper and electronic business documents
- Eliminate the costs of misplaced documents
- Respond quickly and accurately to requests
- Improve customer service
- Enhance your market position and competitive edge
- Speed document processing
- Reduce operational overhead
- Meet compliance regulations

Paper is here to stay

Most organizations depend on paper-based transactions—going paperless is still an elusive dream. Consider the examples of mortgage applications or insurance claim files which contain hundreds of pages and several manual processes associated with mission-critical applications.

Difficulty locating information, manual retrieval, and re-creation of documents all contribute to a lack of productivity and costly inefficiencies. Finally, the legal risks and costs associated with responding to litigation or a regulatory request skyrocket when the required information is in paper form and must be manually retrieved.

The new reality is that companies must not only convert paper into digitized information; they must find a way to classify, extract, analyze, index, process, file, and securely store it. An integrated lifecycle management strategy can help capture and manage content while incorporating an enterprise archiving platform for secure and efficient storage.

The importance of capture

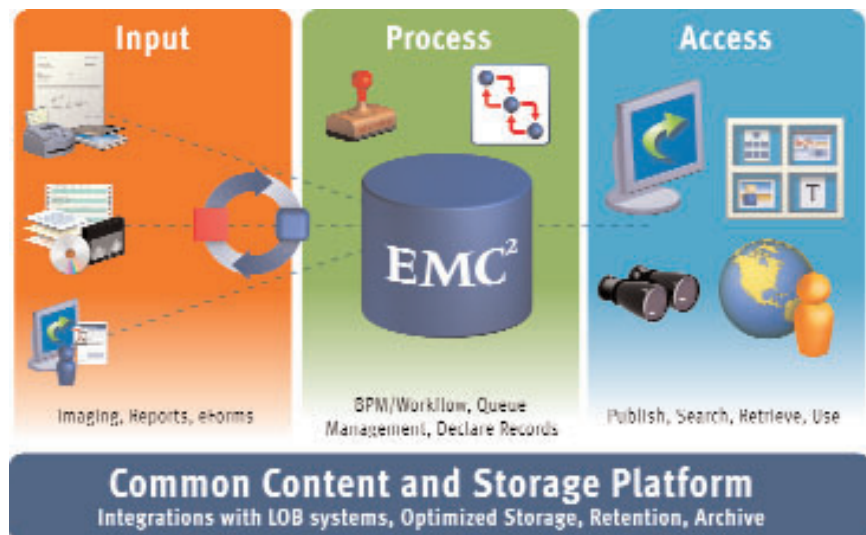
While enterprise content management and archiving solutions can save significant time and costs, input management software ensures that all of an organization's valuable business assets are available for use.

Automated document capture provides immediate cost savings because data enters the enterprise content management system faster and less expensively than through manual entry. The quality and usability of the information improves because organizations can avoid mistakes associated with manual entry. Through automatic classification, indexing, extraction, and routing, inaccessible paper records are transformed into instantly usable electronic business information, resulting in faster business processes and more accurate and timely response to customer service, compliance requirements, and daily business situations.

EMC[®] Captiva[®] InputAcce[®], is a fully configurable input management solution that captures digital images of paper documents and automatically extracts and validates their data before exporting it to line-of-business or ERP systems for processing. InputAcce[®] can be used with EMC Captiva Dispatcher, an intelligent document recognition engine that automatically identifies incoming documents as they are

captured and immediately routes them based on pre-defined business rules, without the need for barcodes or separator sheets. With EMC Captiva, the process of transforming paper documents into transactional content happens in several stages:

- **Capture:** Scanned images may be refined through de-speckling, page orientation, border removal, de-skewing, and other image pre-processing
- **Classification:** Includes the use of text, images, and knowledge-based analysis techniques to automatically identify documents and prepare them for processing—without the need for manual sorting or separator sheets
- **Extraction:** In many cases, data from documents needs to be extracted and made available to users in a variety of other applications
- **Validation:** Once it has been extracted, data can be validated against line-of-business applications to ensure its accuracy and integrity
- **Export:** During the export process, data is made available in the appropriate format—such as PDF, XML, or file system—and converted directly for use in databases such as Microsoft, Oracle, Informix, and Sybase



Transactional content management solutions enable capture, processing, and access of electronic images of documents.

Integrating content with business process management

Once captured, transactional content can be made available to the business process management system. Many of the processes where transactional content can be found are highly repetitive and include loan origination, invoice processing, claims processing, case management, and new account setup.

Once this content is made available to the process management system, an organization can look forward to efficient reuse of standard content, better decision-making, reduced risk, and increased responsiveness to business and competitive factors. While these benefits are inherent with highly automated processes, gains in efficiency and control also extend to other types of content.

The EMC Documentum® business process management (BPM) product suite helps customers define, model, and manage highly structured, high-volume business processes consistently and reliably across multiple organizations, systems, and applications. The BPM suite:

According to Boston's Delphi Group:

- 15 percent of all paper handled in a typical business gets lost
- 30 percent of all employees' time is spent looking for documents
- Each lost piece of paper costs a business \$120

- Consolidates and streamlines the entire manual business process and decreases the amount of time needed to manage exceptions—without any coding
- Ensures flexibility and ease-of-use while aligning with an organization's business process requirements
- Promotes standardization, management, and enforcement of regulatory policies and procedures
- Improves access to current documents and provides real-time status information within the process
- Includes enforcement of records management and retention policies to determine what documents are kept, under what security measures, and for how long
- Enables collaboration

Providing controlled access

Global, on-demand access to digital content provides employees with a 360-degree view of customer data and business transactions. Critical data can be easily extracted to quickly access and intelligently process a customer's request. Employees can search, view, and annotate documents. Information retrieval occurs more quickly with powerful metadata search capabilities or by browsing through the folders and categories that organize the repository. Access also facilitates collaboration, which can be triggered automatically to improve the speed and quality of decisions and service.

But access must also be controlled to protect customer confidentiality and ensure the integrity of records. Managing transactional data must include security measures to determine who can access each document and how often.

Archiving and storing of transactional content

Generally there is a time in content processing where a document is no longer active, at which point it can be checked in and out but, if it is altered in any way, a new record will be made including metadata that describes who made the change and when. This ensures the record is protected in compliance with regulatory and business rules.

EMC Documentum recordkeeping solutions help organizations comply with legal and regulatory requirements for document retention. These systems capture and manage records generated by business processes, enterprise applications, and end users, allowing for as much automation or human involvement as desired. The recordkeeping solutions also expand classic records management with features that track and dispose of non-records in order to reduce discovery costs and mitigate legal risks. Retention policies are then set into play, including rules about how long a document is stored and its eventual disposition.

With transactional content, the choice of a storage strategy is also important. An organization can realize significant savings by moving archived documents from "primary," high-performance storage devices to "secondary" devices for less frequent access.

EMC Centera™ offers additional advantages over typical storage media such as tape or optical. Key requirements in storing this content include:

- **Authenticity:** Protects the validity of documents with appropriate security measures. The system must also provide an audit trail to show everything that happens to documents in storage.
-

-
- **Longevity:** Ensures built-in protection against media failure, system shutdowns, or external threat.
 - **Accessibility:** Through Regulatory compliance (“e-discovery”), enables the rapid recovery of hundreds or thousands of archived records. In such a scenario, the ability to respond quickly might have an impact on litigation costs and help companies avoid penalties for non-compliance.

Content-addressed storage (CAS) is a relatively new approach to meeting these storage requirements. CAS eliminates the need for applications to understand and manage the physical location of information on storage media. Instead, addresses are calculated based on the content itself and serve as a “virtual claim check” that applications use to find and retrieve stored objects. This not only simplifies the task of managing huge numbers of objects, but also provides a digital fingerprint for the content, ensuring its authenticity.

Ready to get started?

If you’d like to start enjoying the benefits of managing transactional content, there are several places where you might begin:

Like many companies, you might start with the simple objective of reducing paper storage and access. EMC Captiva InputAccel is designed to do exactly that. By simply digitizing transactional content, you can improve efficiency while eliminating the security concerns that go with hardcopy documents. One benefit of InputAccel is that it allows organizations to capture content and archive it to the EMC Documentum content repository, which itself provides a number of benefits, including the ability to ensure regulatory compliance.

Alternatively, you might decide to approach your transactional content management needs with an enterprise content management platform. Or, you just might approach a specific departmental or functional area. If most of your manual processing occurs in accounts payable, an automated invoice processing system might yield faster benefits in less time and at a lower cost than if you were to automate the entire organization. Take care, however, to ensure that this solution can be integrated with other applications if and when you need them.

But whatever decision you make, your effort to transform the way your organization captures, processes and provides access, retention, and archiving for transactional content should provide significant benefits:

- Improved customer service with better, faster, more complete response
- A reduction in the inefficiency, expense, and risk of a paper environment
- The ability to manage and appropriately associate all types of related business information, from scanned documents to digital pictures, application documents, e-mail, and more, in a common virtual folder
- Overall control for business processes as required by your operations, industry standards, or regulatory factors
- A stronger market position relative to competitors who still struggle with manual processes and paper documents

Take the Next Step

To learn more about the benefits of an end-to-end transactional content management solution, visit us online at <http://software.EMC.com> or call 800.607.9546 (outside the U.S.: +1.925.600.5802).



EMC Corporation
Hopkinton
Massachusetts
01748-9103

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

EMC², EMC, Documentum, and where information lives are registered trademarks. Captiva, Documentum, and InputAccel are registered trademarks and Centera is a trademark of EMC Corporation. All other trademarks used herein are the property of their respective owners.

© Copyright 2006 EMC Corporation.
All rights reserved. Produced in the USA. 10/06

Data Sheet
S11371006V2