

# Going Paperless to Become Digital

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## Enterprise Content Management Systems Market Update Abstract\*

July 2016

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# Executive Summary

Today, roughly as many customers prefer digital channels as prefer live channels when completing financial tasks. This research reveals a significant shift in customers' preferences from just five years ago. However, many banks have yet to eliminate paper from business processes entirely. As a result, customers who prefer digital channels are forced to use multiple channels to complete transactions, resulting in poor customer experiences. Enterprise content management (ECM) systems support banks' digitization efforts by eliminating paper in customer-facing and back-office processes for account opening, onboarding, customer service, and other operations.

ECM technology provides numerous benefits to the bank, including:

- A single point of access for customer, regulator, and financial institution documents
- Faster transaction completion at a lower cost, while also reducing errors
- Process improvements that improve customer experience and service

Modern ECM systems are growing in diversity of features and functions, expanding out of traditional back-office areas for horizontal processes, and into customer-facing, vertical line-of-business processes. Mobile document capture and view, electronic original documents (with or without digital signatures), cross-channel integration, and big content-driven analytics are becoming mainstream.

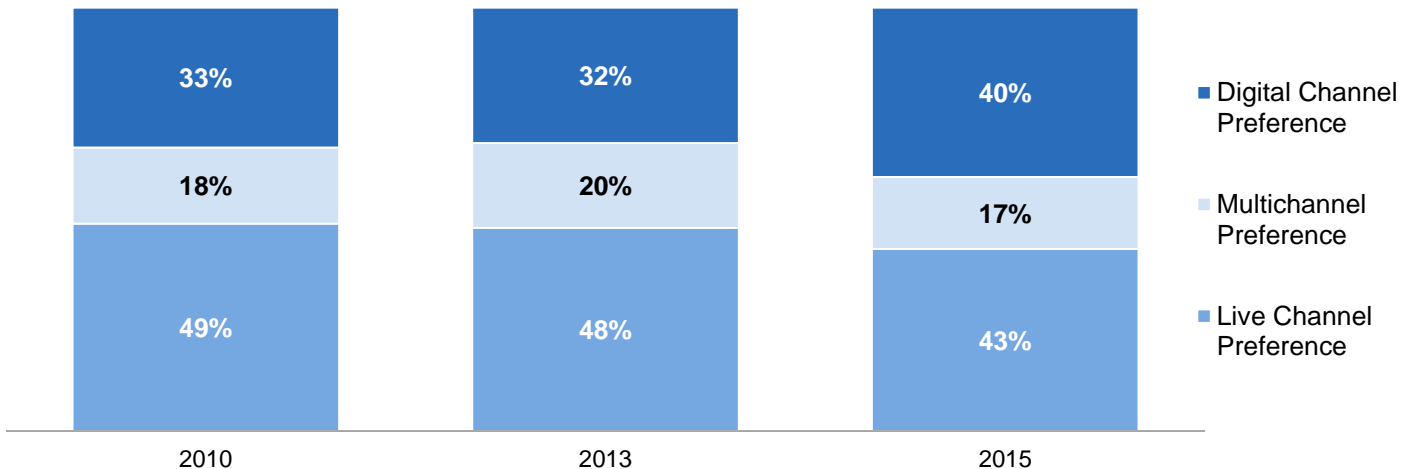
ECM systems provide the core functionality necessary for financial institutions' mission to become fully digital, and there accordingly is a strong near-term investment outlook for software, hardware, and consulting services that support the digital mission.

## Key Market Trends

### We're All Digital Now

Over the past five years, customers' preferences have shifted away from live channels toward digital channels, and the split between customers who prefer live versus digital channel types is now nearly equal (Figure 1). This shift to digital channel transactions has been led not only by data-driven mobile technology, but also by the conversion of paper documents to digital ones in both consumer-facing and back-office processes. The implication of growing digital channel preference, as well as integrating digital document processing with data processing, is that banks will need to use BPM workflow engines to create fully digital channel processes. Additionally, investment in ECM systems will enable financial institutions to more quickly achieve short-term revenue objectives by improving the customer experience in digital channels. The digitization that ECM provides offers further benefits by taking costs out of transactions and speeding up both internal and customer-facing processes, while also reducing errors and exception processing.

**Figure 1: Channel Preference Typology**  
*Percentage of Global Retail Banking Customers*



n = 3,592 (2010); 4,957 (2013); 4,864 (2015).

Source: CEB 2010, 2013, and 2015 Customer Experience Surveys.

Note: Channel preference typology is based on a customer's preferences for conducting key banking activities using digital technologies.

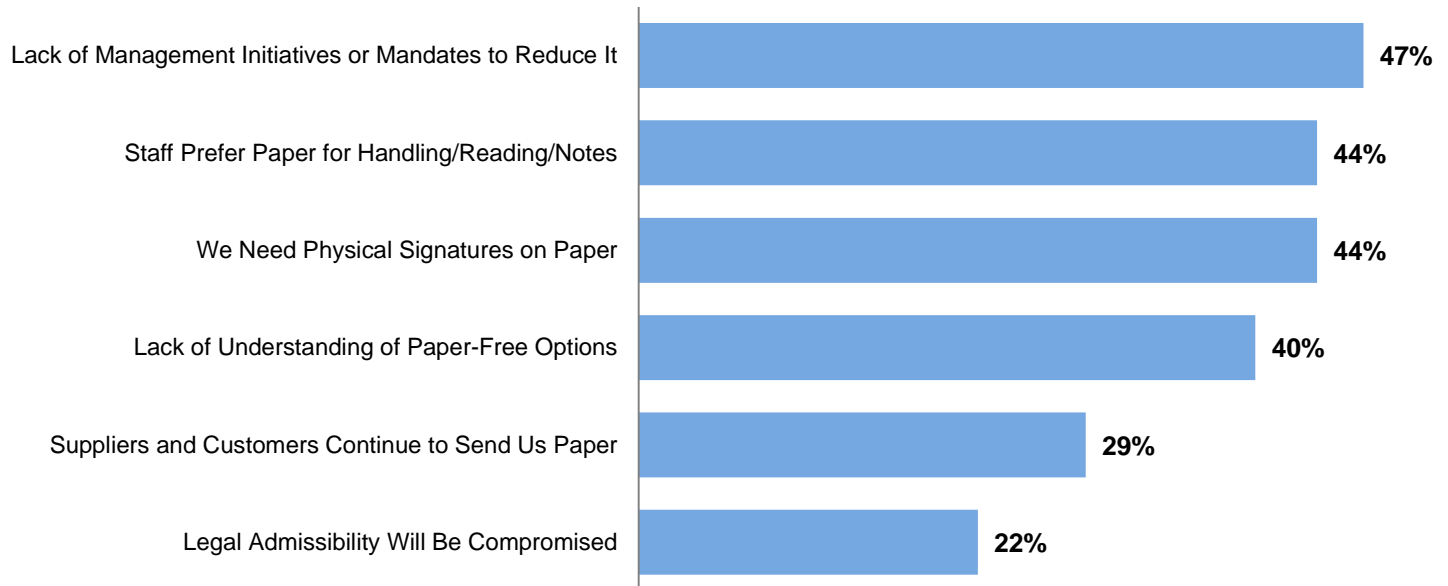
## So Why Is There Still So Much Paper?

While inroads continue to be made in reducing paper, significant internal and external roadblocks remain in the way of fully digitizing business processes. In a study from the Association for Information and Image Management (AIIM), firms cited lack of management initiatives to drive out paper as the biggest roadblock (Figure 2). Management initiatives must be supported by clearly defined benefits and a plan for process transformation.

Many staff also indicated a preference for physical paper, and the perceived requirement for physical (“wet ink”) signatures. To support digitization, institutions need to explore paper-free options, educate management and staff about them, and must provide incentives and retraining for external suppliers and customers.

### Figure 2: Reasons Why Paper Remains in Business Processes

Respondents\* Could Select a Maximum of Three Reasons



n = 325.

Source: AIIM 2014 Paper Wars.

Note: Options not shown include “It’s a Major and Potentially Disruptive Change,” “Paper Provides a More Reliable/Auditable/Accessible Record,” and “Not Cost-Effective to Provide Suitable Scanning/Capture/Workflow.”

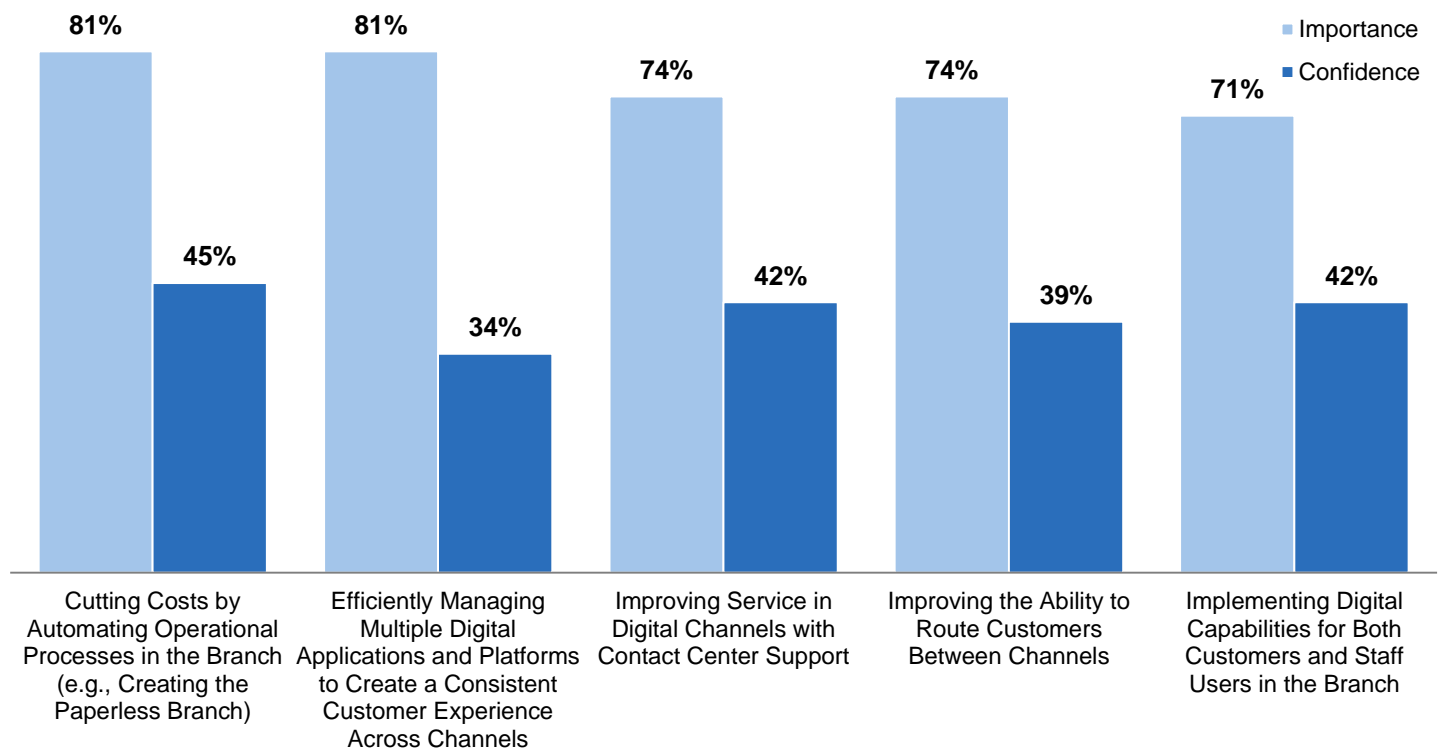
\* Respondents were individual members of the Association for Information and Image Management (AIIM) community.

## ECM Supports Digitization Efforts Across the Bank

For retail banking executives' priorities in 2016, digitizing operational processes in the branch and managing multiple digital applications top the list in importance. However, not all of those executives are confident that they can make the integration and workflow-driven process changes. For example, 81% of executives cite that creating the paperless branch is of strategic importance for their firm in 2016, yet only 45% of executives feel confident in their ability to execute on this capability (Figure 3).

ECM supports cost cutting by stripping out manual processing time and costs from transactions and customer communications. For lending in particular, financial institutions are under pressure to originate loans more quickly and accurately, requiring that loan documents be digitized, stored, and shared collaboratively. ECM can also integrate with multiple account opening digital channel applications, and support digital capabilities for both customers and bank staff. For example, ECM supports key stages in the account opening process that involve the collection of customer documents—e.g., taking a picture of a customer’s drivers license and uploading as customer identity verification through an institution’s mobile app. Taken together with the workflow and routing capabilities of BPM, these two platforms support the management of multiple digital bank platforms, and provide a smooth experience through customer-facing processes.

**Figure 3: Importance and Confidence in the Firm’s Ability to Execute Key Initiatives**  
 “High/Critical Importance” and “High/Complete Confidence” Responses from Retail Banking Executives



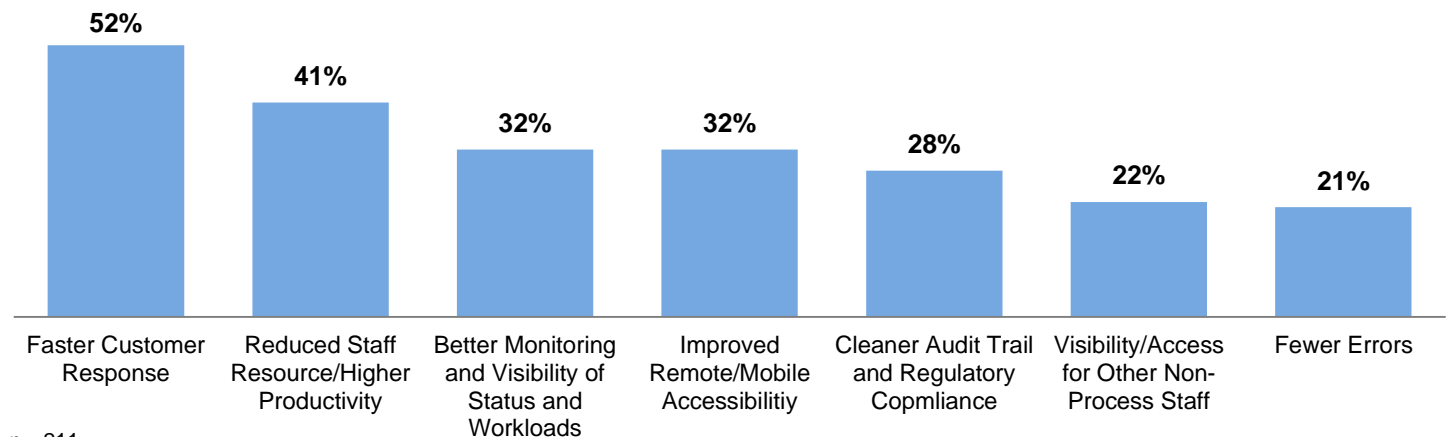
n = 31 (Importance); 38 (Confidence).

Source: CEB 2016 Retail Banking Technology Agenda Poll.

Note: Options not shown include: “Personalizing the Customer Experience in Digital Channels” and “Enhancing ATM Functionality to Accommodate More Complex Customer Financial Activities.”

Moving to paper-free business processes presents multiple benefits to the bank. For those institutions that have already made the transition, faster customer response time is the most commonly cited benefit, along with the ability to free up precious staff time and boost productivity. This is equally important for both account opening and account servicing transactions (Figure 4). From an operational standpoint, transitioning to paper-free processes provides improved insight into current staff workflows, and ECM and BPM enable workflow improvements along with document routing, while also automating compliance and regulatory audit processes. The ECM repository provides a central system of record for the most up-to-date client documents, with a clear and visible trail of edits and changes made by bank staff.

**Figure 4: Biggest Benefits from Paper-Free Processes**  
 Respondents\* Could Select a Maximum of Three Benefits



n = 211.

Source: AIIM 2014 Paper Wars.

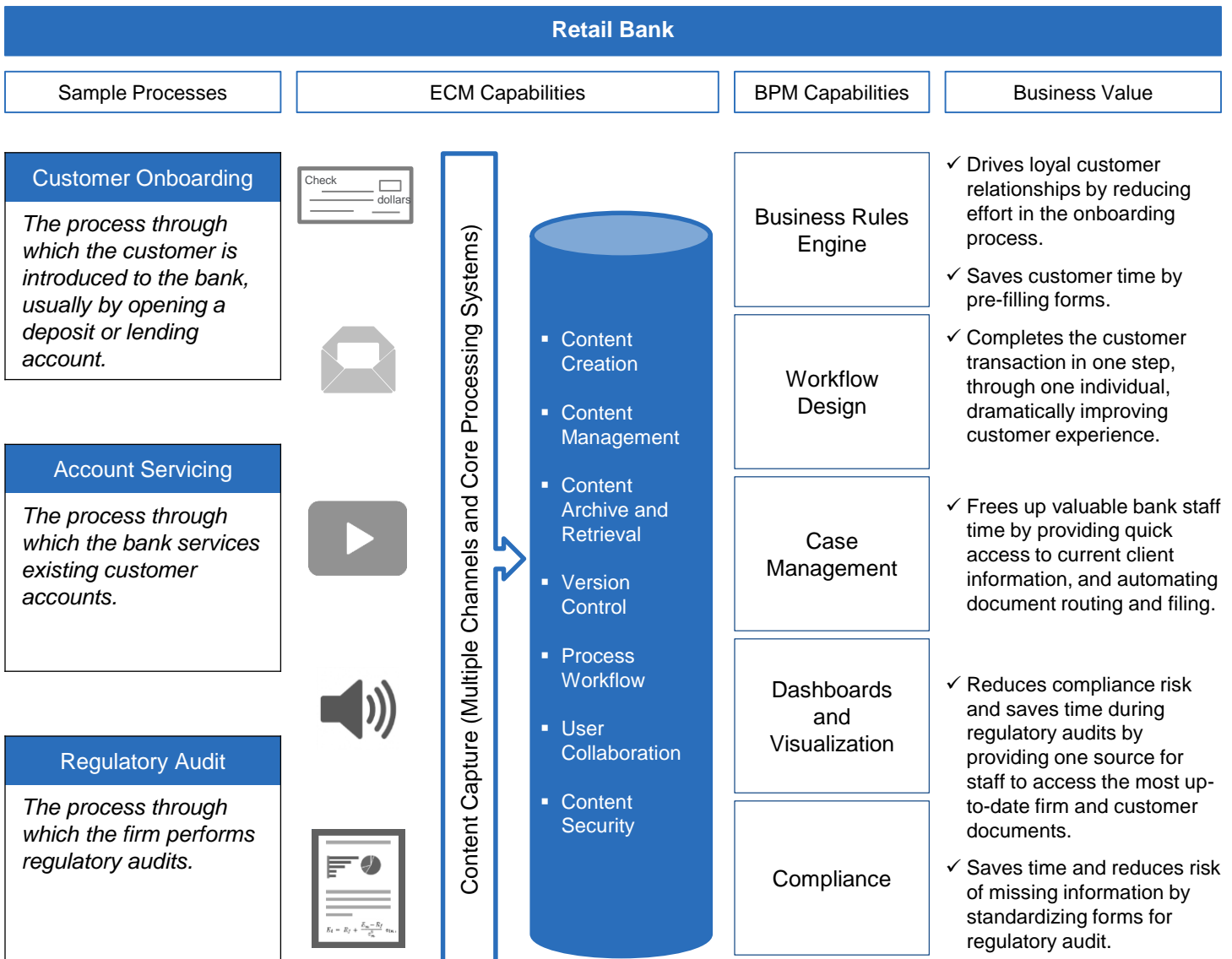
\* Respondents were individual members of the Association for Information and Image Management (AIIM) community.

## ECM Provides Single Point of Access for Customer Documents

ECM solutions can integrate with core lending and banking systems, providing a central repository for all customer information and documents, and when combined with BPM systems, can fully automate document routing, filing, and retention (Figure 5). A central repository for customer documents supports multiple processes and workflows, including account origination, customer onboarding, account servicing, loan collections, and regulatory audit.

The value of ECM and BPM systems stems primarily from providing improvements to back-office and customer-facing processes, which translate into clear business value for the bank. These improvements can help to reduce customer effort in document-heavy processes, like loan origination, through features such as digitizing indexed libraries of standard loan documents and forms, automating their retrieval, pre-filling them with available customer information, and integrating e-signatures into documents requiring signature. Customers can complete transactions faster and processing costs for the institution are reduced. For the bank staff, automating document routing and filing helps to free up valuable time that can be spent on revenue-generating activities. Finally, ECM helps support regulatory oversight by allowing compliance staff visibility into current client documents and information, actions taken on customer documents, and the most current marketing collateral in use.

**Figure 5: ECM as a Central Repository for the Bank**  
Illustrative Schematic

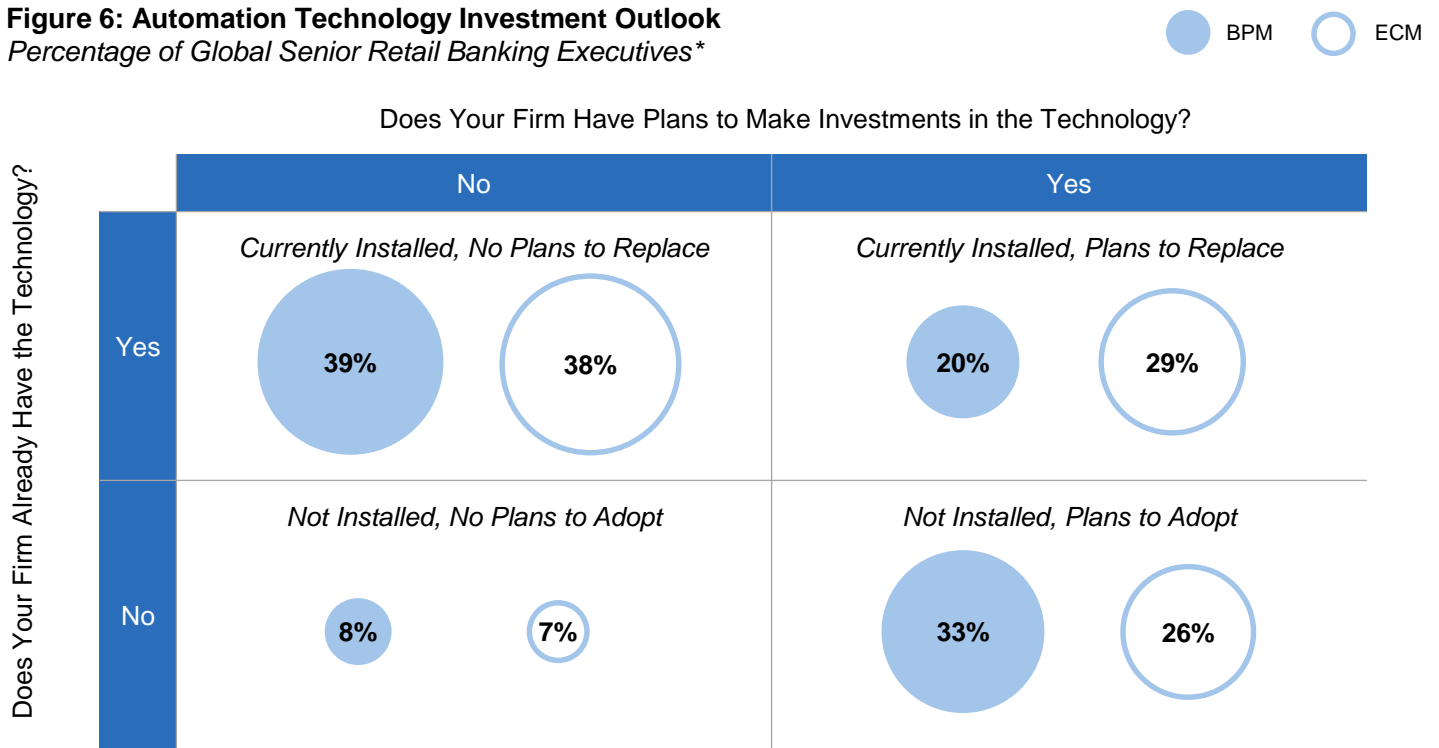


Source: CEB analysis.

## Healthy Near-Term Investment Outlook

Financial institutions place high priority on both ECM and BPM technology, with more than 90% of retail banking executives citing that they have the technology currently, or are planning to implement or improve (Figure 6). A third of retail banking executives surveyed are planning to replace their ECM systems, and one-quarter are first-time adopters. Sixty percent of those banks adopting ECM for the first time are doing so during the next two years, from 2017 to 2018. Healthy adoption rates are driven by the fact that automating operational processes in the branch is a top priority for retail banks in 2016, and ECM is seen as a high-value technology, with relatively low investment risk playing a key role in accomplishing this goal.

**Figure 6: Automation Technology Investment Outlook**  
Percentage of Global Senior Retail Banking Executives\*



n = 42 (ECM); 51 (BPM).

Source: CEB 2015-16 FSI Survey.

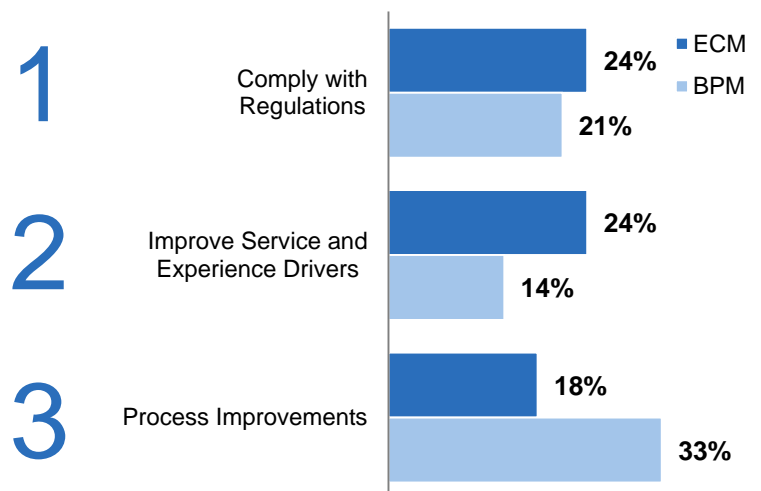
\*Senior Retail Banking Executives included those that support line of business and technology operations.

## ECM and BPM Provide Critical Process Improvements to Support Service

As organizations implement ECM, they can also leverage BPM technology to more effectively build digital processes. In our 2016 Technology Adoption and Investment Survey, retail banking executives cited the same top three value drivers for both ECM and BPM: improvements in service and experience, improvements in process, and support for regulatory compliance (Figure 7). The service improvements and reduced customer effort that ECM brings to customer-facing processes drives higher satisfaction and, in turn, more loyal relationships. ECM provides strong ROI potential for financial institutions not only through cost savings, but also through higher customer retention and cross-sell rates. ECM and BPM automation also improves required regulatory compliance data collection, reporting, and auditing activities.

**Figure 7: Top Value Drivers for Investment in Automation Technologies**

Percentage of Global Retail Banking Executives



n = 38 (ECM); 43 (BPM).

Source: CEB 2015-16 FSI Survey.

## Feature Audit

|   | EMC<br><i>Documentum xCP,<br/>Captive, xPression</i> | Percentage of Technology<br>Providers in Report Offering<br>Feature as Standard Native |
|---|--|--|
| <b>CONTENT TYPES SUPPORTED</b>            |  |  |
| Document                                  | ●  | 100%   |
| Photo                                     | ●  | 100%   |
| Text                                      | ●  | 100%   |
| Audio                                     | ●  | 88%  |
| Video                                     | ●  | 88%  |
| Web                                       | ●  | 38%  |
| SMS/Text Message                          | ●  | 38%  |
| Paper Document Capture                    | ●  | 100%   |
| Paper Content Capture                     | ●  | 100%   |
| Electronic Document Capture               | ●  | 88%  |
| Electronic Content Capture                | ●  | 88%  |
| <b>CAPTURE CHANNELS SUPPORTED</b>         |  |  |
| System-to-System                          | ●  | 88%  |
| Web Portal                                | ●  | 88%  |
| Mobile – Phone                            | ●  | 88%  |
| Mobile – Tablet                           | ●  | 88%  |
| Print/Mail                                | ●  | 88%  |
| Printer/Scanner                           | ●  | 88%  |
| Fax                                       | ●  | 75%  |
| Email                                     | ●  | 75%  |
| Document Creation                         | ●  | 75%  |
| Regulatory Compliance Documents and Forms | ●  | 88%  |
| Content Repository                        | ●  | 100%   |

- **Standard Native:** Contained in the base package of the solution provided solely by the firm. ● **Plan to Offer in 12 Months**
- **Premium Native:** Only available at an additional cost or as an addition to the base package of the solution, and is provided solely by the firm. ● **Plan to Offer in 24 Months**
- **Third-Party Premium:** Only available at an additional cost or as an addition to the base package of the solution, and is provided by a third-party firm.

Source: CEB analysis; Participating Technology Providers.

## Feature Audit (Continued)

|   | EMC<br><i>Documentum xCP,<br/>Captive, xPression</i> | Percentage of Technology<br>Providers in Report Offering<br>Feature as Standard Native |
|---|--|--|
| <b>CAPTURE CHANNELS SUPPORTED (CONTINUED)</b> |  |  |
| Email Archive                                 | ●  | 88%  |
| Library Services                              | ●  | 75%  |
| Records Management                            | ●  | 88%  |
| Physical Records Management                   | ●  | 75%  |
| Lifecycle Management                          | ●  | 75%  |
| Search Function                               | ●  | 100%   |
| Third-Party System Content Transfer           | ●  | 88%  |
| Enterprise Content Transfer                   | ●  | 100%   |
| External Business Partner Portal              | ●  | 63%  |
| Distributor Portal                            | ●  | 50%  |
| Customer Portal                               | ●  | 63%  |
| Social Media                                  | ●  | 38%  |
| <b>DELIVERY CHANNELS SUPPORTED</b>            |  |  |
| Web Portal                                    | ●  | 63%  |
| Social Media                                  | ●  | 25%  |
| Mobile – Phone                                | ●  | 88%  |
| Mobile – Tablet                               | ●  | 88%  |
| Print/Mail                                    | ●  | 88%  |
| Fax   | ●  | 88%  |
| User Interface                                | ●  | 88%  |
| <b>ACCESS CHANNELS SUPPORTED</b>              |  |  |
| Web Portal                                    | ●  | 88%  |
| Desktop Application                           | ●  | 88%  |
| Mobile – Phone                                | ●  | 75%  |
| Mobile – Tablet                               | ●  | 88%  |
| Print/Mail                                    | ●  | 88%  |

● Standard Native ● Premium Native ● Third-Party Premium ● Plan to Offer in 12 Months ● Plan to Offer in 24 Months

Source: CEB analysis; Participating Technology Providers.



## Feature Audit (Continued)

|  | EMC<br><i>Documentum xCP,<br/>Captive, xPression</i> | Percentage of Technology<br>Providers in Report Offering<br>Feature as Standard Native |
|--|--|--|
| <b>ACCESS CHANNELS SUPPORTED (CONTINUED)</b> |  |  |
| Business Rules                               | ●  | 100%   |
| Role-Based Security                          | ●  | 100%   |
| Single-Sign On                               | ●  | 100%   |
| Third-Party System Integration               | ●  | 100%   |
| Standard APIs                                | ●  | 100%   |
| Online Collaboration                         | ●  | 88%  |
| User Notification                            | ●  | 75%  |
| Canned Reports                               | ●  | 88%  |
| Ad-Hoc Reports                               | ●  | 75%  |
| Report Mining                                | ●  | 63%  |
| Administrative Tools                         | ●  | 100%   |
| Business Activity Monitoring                 | ●  | 75%  |
| Business Process Management                  | ●  | 75%  |
| Workflow Management                          | ●  | 100%   |
| Audit Tools                                  | ●  | 100%   |
| Data Encryption                              | ●  | 100%   |
| File Backup                                  | ●  | 100%   |
| Multilingual                                 | ●  | 88%  |
| Multicurrency                                | ●  | 63%  |
| <b>DEPLOYMENT MODELS</b>                     |  |  |
| Installed                                    | ●  | 100%   |
| SaaS   | ●  | 100%   |
| ASP  | ●  | 88%  |
| Content Management as Infrastructure         | ●  | 75%  |

● Standard Native ● Premium Native ● Third-Party Premium ● Plan to Offer in 12 Months ● Plan to Offer in 24 Months

Source: CEB analysis; Participating Technology Providers.

## Feature Audit Definitions

| CONTENT TYPES SUPPORTED                   |  |
|---|--|
| Document                                  | The system supports storage of document files.   |
| Photo                                     | The system supports storage of photo files. Examples include driver's license, automobile photo, and property appraisal photos.                |
| Text                                      | The system supports storage of text files.   |
| Audio                                     | The system supports storage of audio files. Examples include voicemail messages.   |
| Video                                     | The system supports storage of video files.  |
| Web                                       | The system supports web content management including 'social media' content.   |
| SMS/Text Message                          | The system support storage of SMS messages.  |
| Paper Document Capture                    | The system supports multiple software options for scanning physical documents for storage.   |
| Paper Content Capture                     | The system supports multiple software options for scanning physical content for storage.   |
| Electronic Document Capture               | The system can capture electronic documents from multiple sources.   |
| Electronic Content Capture                | The system can capture electronic content from multiple sources.   |
| CAPTURE CHANNELS SUPPORTED                |  |
| System-to-System                          | The system can capture data from existing bank systems. Examples include loan origination systems, core banking systems, and payments systems. |
| Web Portal                                | The system can capture content from bank web portals.  |
| Mobile – Phone                            | The system can capture content from mobile phones.   |
| Mobile – Tablet                           | The system can capture content from tablet devices.  |
| Print/Mail                                | The system can capture physical documents.   |
| Printer/Scanner                           | The system can capture content from printers and scanners.   |
| Fax                                       | The system can capture faxed content.  |
| Email                                     | The system can capture content from email.   |
| Document Creation                         | The system can automatically create required consumer loan, deposit, and payment forms according to business rules.                            |
| Regulatory Compliance Documents and Forms | The system provides support for country-specific regulatory compliance documents and forms.  |
| Content Repository                        | The system stores content in a common repository.  |
| Email Archive                             | The system automatically classifies and stores email and email attachments.  |
| Library Services                          | The system enables check-in/check-out of content by users.   |
| Records Management                        | The system automates process for retaining and deleting archived content.  |
| Physical Records Management               | The system tracks, locates, and accesses physical records.   |

Source: CEB analysis.

## Feature Audit Definitions (Continued)

| <b>CAPTURE CHANNELS SUPPORTED CONTINUED</b> |   |
|---|---|
| Lifecycle Management                        | The system manages the lifecycle of content involved in a specific business process.  |
| Search Function                             | The system facilitates document and content search within the system.   |
| Third-Party System Content Transfer         | The system facilitates automatic transfer of content to third-party systems.  |
| Enterprise Content Transfer                 | The system facilitates automatic transfer of content between business units.  |
| External Business Partner Portal            | The system enables external business partners with access to content stored within the solution.  |
| Distributor Portal                          | The system provides distributors with visibility into archived and stored content.  |
| Customer Portal                             | The system provides retail branch employees with access to content in the system.   |
| Social Media                                | The system enables distribution of content requested by a customer.   |
| <b>DELIVERY CHANNELS SUPPORTED</b>          |   |
| Web Portal                                  | The system can push content to and from a firm's web portal.  |
| Social Media                                | The system can push content to and from social media platforms.   |
| Mobile – Phone                              | The system can push content to and from mobile applications.  |
| Mobile – Tablet                             | The system can push content to and from mobile applications or tablet devices.  |
| Print/Mail                                  | The system can deliver content in physical channels.  |
| Fax   | The system can push content to fax machines.  |
| User Interface                              | The system possesses a configurable user interface that guides users through defined processes and can be configured based on a user's role or primary tasks performed. |
| <b>ACCESS CHANNELS SUPPORTED</b>            |   |
| Web Portal                                  | The system provides a web portal for access to content.   |
| Desktop Application                         | The system provides a desktop application for access to content.  |
| Mobile – Phone                              | The system provides a mobile app for access to content.   |
| Mobile – Tablet                             | The system provides a mobile app for access to content on a tablet device.  |
| Print/Mail                                  | The system can access physical content from printed or mailed documents.  |
| Business Rules                              | The system contains a robust set of rules governing content, workflow, etc. and these rules are included with the core system.  |
| Role-Based Security                         | The system has a set of security permissions based on user role.  |
| Single Sign-On                              | The system supports single sign-on for all applications utilized by an employee on a daily basis.   |
| Third-Party System Integration              | The system allows users of third-party systems to access content without switching to another interface.  |
| Standard APIs                               | The system provides standard, configurable APIs that enable system integration.   |

Source: CEB analysis.

## Feature Audit Definitions (Continued)

| <b>ACCESS CHANNELS SUPPORTED CONTINUED</b> |   |
|--|---|
| Online Collaboration                       | The system enables collaboration between users and internal or external parties.  |
| User Notification                          | The system enables automatic notification of users for involvement in a specific business process.                            |
| Canned Reports                             | The system has standard pre-built reports.  |
| Ad-Hoc Reports                             | The system allows the creation of one-off reports based on configurable parameters.   |
| Report Mining                              | The system has data stored within the solution can be aggregated and presented in a single view.                              |
| Administrative Tools                       | The system provides graphical tools that allow administrators to easily configure the system to meet changing business needs. |
| Business Activity Monitoring               | The system monitors the business activity of users.   |
| Business Process Management                | The system simulates and models business processes for specific lines of business (lending, banking, or payments).            |
| Workflow Management                        | The system has a set of tools allowing the design and monitoring of workflows without changing code.                          |
| Audit Tools                                | The system provides an audit trail of user activity.  |
| Data Encryption                            | The system enables encryption of sensitive document files.  |
| File Backup                                | The system provides file backup to enable business continuity in a disaster.  |
| Multilingual                               | The system natively supports multiple languages.  |
| Multicurrency                              | The system natively supports multiple currencies.   |
| <b>DEPLOYMENT MODELS</b>                   |   |
| Installed                                  | The system can be deployed as an installed solution.  |
| SaaS                                       | The system can be deployed as software as a service.  |
| ASP  | The system can be deployed via the application service provider model.  |
| Content Management as Infrastructure       | The system can embed ECM capabilities into the technology stack.  |

Source: CEB analysis.

# EMC — Documentum xCelerated Composition Platform (xCP)

## KEY STATISTICS

**Founded:** 1979

**Company Type:** Public

**Headquarters:** Hopkinton, MA

**FY 2015 Revenue:** \$24.7 billion

**Full-Time Employees:** 60,000

## FIRM OVERVIEW

EMC is a global provider of both on-premise and cloud computing products and services. The EMC Documentum portfolio is an integrated suite of ECM products: a unified repository (Documentum Platform), BPM and case management (Documentum xCP), intelligent enterprise capture (Captive), and customer communications (Document Sciences xPression). EMC also offers ApplicationXtender, a midmarket repository offering, and InfoArchive, a unified compliant archive of legacy data intelligence and insights to inform workflow interactions and automations. In May 2016, the firm launched EMC LEAP, a marketplace of next-generation content apps and services designed for cloud and mobile-first consumption.

## PRODUCT OVERVIEW

Available since 2007, EMC Documentum xCelerated Composition Platform (xCP) now features rapid application development capabilities that enable partners and customers to build case-based applications and solutions. Supported by an active xCP developer community and partner ecosystem, users can access xCelerators for sample solutions, libraries, utilities, and best practices. xCP enables users to create advanced case management solutions for banking processes such as loan origination, and provides detailed visibility and understanding of the application and supporting documents. Advanced monitoring and composition capabilities, meanwhile, facilitate in the design of solutions that leverage information models and multiple data sources, including big data.

## RECENT UPDATES

In releasing xCP 2.2 in January 2015, EMC made several user experience-related updates to the application, including extending the UI functionality to integrate with third-party systems and providing operational support for RESTful services, making it an ideal interface for networked applications because it offers real-time capabilities and faster processing.

## CEB VIEW

*As digital and mobile capabilities advance, ECM requires faster real-time workflow capabilities. EMC's Documentum xCP enables financial institutions to quickly build solutions to provide its customers with a better digital experience at a lower cost.*

## CUSTOMER SUCCESS STORY

A top 15 global bank approached EMC with the goal of expanding its business among the ultra-high-net-worth community. Specifically, the bank was interested in speeding up the asset transfer process upon acquiring and onboarding new customers.

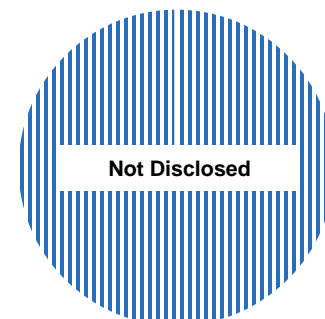
EMC subsequently equipped the bank with several core components of its Documentum Platform, including the EMC xCelerated Platform, EMC Captiva, and EMC Document Sciences xPression solutions. In turn, the bank's relationship managers used these solutions to acquire and load new customer account information, execute asset transfers, and maintain a continuous line of communication with the customer.

EMC's ECM solutions enabled the bank to complete asset transfers a week faster, which led to increased customer satisfaction and decreased drop-off rates.

## CLIENT DISTRIBUTION BY REGION



## CLIENT DISTRIBUTION BY ASSET SIZE



Source: EMC, CEB analysis.

# EMC — Captiva Capture

## KEY STATISTICS

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## PRODUCT OVERVIEW

EMC Captiva Capture enables organizations to capture documents and data from multiple sources, transforming it into digital content and delivering it into content management systems like EMC Documentum, EMC ApplicationXtender, and other ECM platforms. The solution interfaces with hundreds of different types of document scanners leveraging the EMC Captiva Embeddable Capture Technologies, and also works with multi-function document devices. It uses both traditional document identification techniques—barcodes, patch codes, and separator sheets—as well as multiple technologies to automate classification and reduce manual processes. In addition, Captiva offers new optical character recognition (OCR) framework and handwritten document processing (ICR) to automatically extract data.

## RECENT UPDATES

Captiva 7.5, released in June 2015, includes a RESTful web services layer that enables real-time capture-as-a-service processing capability. EMC also introduced Captiva Web Client to scan documents from any HTML5 compatible browser.

## CEB VIEW

*EMC continues to enhance its industry leadership in building enterprise content management solutions for the digital age. Captiva Capture is well established in retail financial services, and its addition of real-time mobile customer solutions provides leading edge capabilities to the market.*

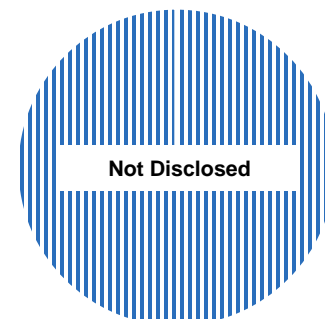
## CUSTOMER SUCCESS STORY

A top 25 financial services firm recently updated its EMC Captiva solution to the 7.5 version. The update enabled the firm's customers to send documents directly from their iOS or Android mobile app using the device's camera. Captiva Mobile SDK manages the camera functions, providing feedback regarding the focus of the image and enhances the images for transmission and use in business processes.

## CLIENT DISTRIBUTION BY REGION



## CLIENT DISTRIBUTION BY ASSET SIZE



Source: EMC, CEB analysis.

# EMC — Document Sciences xPression

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## FIRM OVERVIEW

EMC is a global provider of both on-premise and cloud computing products and services. The EMC Documentum portfolio is an integrated suite of ECM products: a unified repository (Documentum Platform), BPM and case management (Documentum xCP), intelligent enterprise capture (Captive), and customer communications (Document Sciences xPression). EMC also offers ApplicationXtender, a midmarket repository offering, and InfoArchive, a unified compliant archive of legacy data intelligence and insights to inform workflow interactions and automations. In May 2016, the firm launched EMC LEAP, a marketplace of next-generation content apps and services designed for cloud and mobile-first consumption.

## PRODUCT OVERVIEW

EMC Document Sciences xPression is a customer communications management (CCM) system that integrates with EMC Documentum to generate customized customer correspondence using the enterprise content stored in Documentum. This integration allows organizations to generate communications in real-time, deliver them via e-mail, print, web, or mobile device, and archive them in Documentum for record management. Built on a service-oriented architecture, xPression uses familiar document design authoring tools from Microsoft and Adobe that enable staff to easily generate a wide variety of customer communications, including correspondence, contracts, proposals, policies, statements, and marketing materials.

## RECENT UPDATES

Version 4.6, was released in Q4 2015, and included improvements in template design and publishing capabilities, system administration, and enhanced integration with output formats, web services, and third-party certifications.

## CEB VIEW

*It is critical for ECM and CCM solutions to work together to create bidirectional document-based processes both internally and with customers. EMC's capabilities in ECM and CCM enable firms to create dynamic, fast and flexible customer interactions across any channel.*

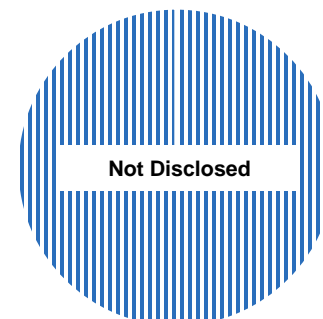
## CUSTOMER SUCCESS STORY

A top 4 bank in Australia/New Zealand sought to streamline its generation and distribution of customer statements and to reduce costs by moving document creation in house. Already an EMC customer, the bank selected EMC Document Sciences xPression for its creation and distribution of customer correspondence. xPression was compatible with the bank's other ECM products as well as the bank's existing infrastructure. Since the switch to xPression, the bank has been able to automate the generation of customer communications and reduce the banks' printing and paper costs, thus saving time and money.

## CLIENT DISTRIBUTION BY REGION



## CLIENT DISTRIBUTION BY ASSET SIZE



Source: EMC, CEB analysis.

## A Special Thanks to Participating Technology Providers

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### Related Resources

**Enterprise Content Management  
Technology Analysis**

**Enterprise Content Management  
Technology Adoption and  
Investment Survey Results**



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### About CEB

CEB is a best practice insight and technology company. In partnership with leading organizations around the globe, we develop innovative solutions to drive corporate performance. CEB equips leaders at more than 10,000 companies with the intelligence to effectively manage talent, customers, and operations. CEB is a trusted partner to 90% of the Fortune 500, nearly 75% of the Dow Jones Asian Titans, and more than 85% of the FTSE 100. More at [cebglobal.com](http://cebglobal.com).

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