

## Case Study

# Ricoh's DocuHub helps bank improve customer centricity

Crédit Mutuel Arkéa

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**Ricoh's financial services DocuHub is used by Crédit Mutuel Arkéa to communicate with its customers. The centralised resource is used to compile and distribute financial documents that are professionally presented, 100% accurate and compliant with regulatory standards.**

Crédit Mutuel Arkéa is a cooperative banking and insurance company. It comprises the Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest and Crédit Mutuel du Massif Central federations as well as 20 specialized subsidiaries.

Accurate and timely customer communication is critical to the delivery of its banking and insurance services. The group generates more than 100 million customer-facing documents every year, many of which were processed at branch level.

## Financial services DocuHub

Local processing reduced the time that bank officials were able to spend with customers and made it difficult for the bank to comply with brand and regulatory standards. The group was keen to improve customer centricity by centralising document processes.

Ricoh developed a centralised DocuHub for the banking group. Accessed via a web portal, the DocuHub is used by branch employees to generate accurate and compliant customer-facing documents. The system automates the communication process and provides real-time control.

Ricoh's solution has transformed the bank's document workflow. Autonomous processes have been replaced with a single integrated system. The virtualised solution has automated document production, improving core business productivity and driving better customer centricity.

Much of the bank's communication is now channelled through the DocuHub. Customers receive documents earlier in the business cycle. Centralised processing has eliminated cost and established control. The auditable process is flexible, compliant and traceable.

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## Objectives

- Enhance accuracy and appearance
- Reinforce regulatory compliance
- Improve employee productivity
- Reduce processing costs
- Streamline document workflows

## Results

- Automated document composition
- Adherence to corporate standards
- Preview and validation of documents
- Cost-optimised multi-channel delivery
- Real-time tracking



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## Virtual document factory

DocuHub is a virtual document factory which enables bank employees to create and distribute neatly composited documents. Customer-facing documents are automatically enriched and validated to ensure they are accurate and comply with corporate and regulatory standards.

Letters, proposals and contracts are generated according to predefined rules. Customers' names and addresses are, for example, automatically validated and printed on the first page of a document set, and additional components, such as terms and conditions, are automatically appended.

The neatly composited documents are processed centrally and distributed according to the preferred delivery channel. Delivery channels include print and mail, email and web. Electronic copies can be viewed by the originator and the document's production status can be tracked in real time.

DocuHub controls the workflow within the bank's centralised data centre. Paper-based documents are mail sorted, printed, inserted into barcoded envelopes and franked to speed the production process and allow the bank to take advantage of discounted postal rates.

There are significant cost benefits associated with centralised production. Mail optimised processing and multi-channel delivery has cut postal costs by more than 20%. Print costs have fallen too, with more documents printed using cost-efficient, production systems.



*The simple web-based interface is used to generate professionally presented documents. The integrated solution has increased core business productivity and improved customer centricity. It is also saving the bank money"*

Crédit Mutuel Arkéa

## Solution

- Financial Services DocuHub
- Document creation and control
- Single-piece mail workflow
- Multi-channel delivery
- Real-time tracking

## Benefits

- Accelerated business cycle
- Better core business productivity
- Heightened customer centricity
- Compliance with standards
- Significant cost savings

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