

## Customer Case

# IT partnership leads to greater efficiency and cost savings for banks

Ratiodata IT-Lösungen & Services GmbH

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Ratiodata is an IT specialist working in the financial services sector. Ratiodata partnered with Ricoh to deliver IT solutions that make administration processes more efficient and more sustainable in financial institutions. The partnership has benefited Ratiodata's customers by enabling them to access digital documents more efficiently.



## Financial Services Sector

Ricoh and Ratiodata partnered to develop sector specific document management services for financial services institutions. This involved optimising internal work and information processes within banks by digitising documents and making them more easily accessible.

For Ricoh, this partnership went far beyond traditional marketing partnerships. Ratiodata's IT Product Manager said: "It's about preparing wave-compatible standard solutions for the effective support of banking processes and these require a careful conception design. On this basis, we are integrating - together with the customer - individual bank requirements."

## Scan2bank21 Solution

A key component of the collaboration between Ratiodata and Ricoh is the *Scan2bank21* solution. This solution ensures that all documents in the most crucial areas of the banking business can be digitised, distributed and processed easily; enabling information to be shared more efficiently within the business.

The interfaces for the solution are modern multifunction systems from Ricoh, whose user interface can be adapted for individual customers to offer direct access to all the relevant workflow functions and lead the user through individual process steps. In addition, it is easy to add customer signatures captured using PenPads.

## Objectives of the partnership

- Increase efficiency of information processes
- Digitise all documents
- Improve access to information
- Reduce costs

## Results

- Greater efficiency achieved
- Errors reduced
- Costs reduced



## Integration with GAD bank21

Using the *Scan2bank21* solution, all paper-based documents - credit references, customer letters, personnel data, company documents etc. - can be imported at branch level, in an audit compliant manner, to GAD's bank21\* document management system. The documents are indexed by Ratiodata before they are transferred to GAD's central archives.

Where this solution offers distinct value is that it is a specially developed solution where Ratiodata hosts Ricoh's entire range of services and solutions in the computer centre, making them available to its clients as a cloud service. The IT infrastructure is now not only much more streamlined, it is less susceptible to processing errors, reducing costs and increasing efficiency.

With around 430 cooperative banks connected to GAD and their branches, of which there are approximately 7,000, there is a great deal of potential for savings and optimisation making a sustainable contribution to reducing costs and increasing efficiency.

\*GAD is the data processing centre used by German cooperative banks and bank21 is GAD's document management system.



*The strategic partnership between Ricoh and Ratiodata is a further component in the completion of the services we offer; it provides forward-looking solutions and creates sustainable added value for banks which are members of GAD."*

Head of Specialist IT Marketing,  
Ratiodata

## Benefits

- Intelligent hardware consolidation based on certified analyses
- Integration as a wave-compatible solution in the banking environment
- Process optimisation by means of pre-defined Scan2bank21 applications
- Development of individual workflow solutions
- Competence through bundled know-how

## Solution

- Scan2bank21
- Managed Document Services
- Certified hardware systems

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