



Addressing compliance requirements throughout the life cycle of corporate content

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Executive summary

Today's compliance landscape is multifaceted, and the risks associated with non-compliance are becoming more costly with each passing day. Beyond exposure to legal liability and financial penalties, the threats to a company's reputation and the confidence of customers, partners and corporate stakeholders are significant. As there are many federal, state and international laws and regulations being mandated, organizations are struggling to achieve compliance.

To achieve their compliance goals without interrupting day-to-day operations or impacting productivity, companies must be prepared to manage, track and retrieve content of all types as well as demonstrate that the proper business and IT controls are in place.

The information technology (IT) infrastructure in your organization is the foundation which helps you achieve your compliance goals. IBM not only provides this underpinning but also focuses on the user experience—allowing business users to work in applications they are most familiar with. Seamless integration with content applications is a core piece of the compliance puzzle. The ability to integrate with productivity and e-mail applications, as well as specific business and custom applications, is vital in all industries, allowing users to create, manage and track content of all types throughout its life cycle and discover all content across repositories when required by business needs or for litigation purposes.

IBM's Enterprise Content Management family of products encompasses document management, content management, records management and e-mail archiving and retrieval. This infrastructure is designed to help provide a foundation for responding to compliance and discovery issues across the enterprise.

Compliance requirements, industry standards and best practices

Regulatory bodies worldwide are demanding that organizations meet unprecedented standards for data availability, integrity and security. Companies need to take an aggressive, proactive approach to achieve and sustain compliance with regulations.

There are different types of compliance requirements that must be met within and across different industries. The IBM Content Management portfolio helps organizations address the requirements of regulations and standards such as the Health Information Portability and Accountability Act (HIPAA), DoD 5015.2, SEC 17A-4 and NASD 3010/3110.

All of these regulations and standards have implications for how an organization manages its recordkeeping. Not only must it ensure that all records are easily and quickly accessible to respond to legal and regulatory requests, but it must also be able to prove how the business has been operating through its audit trails and reports.

The need for companies to provide content as evidence also affects the way organizations manage documents throughout their life cycle. Records are under intense scrutiny because they are official documents subject to the disposition rules of the organization. Documents and e-mail messages become records based on corporate policies that are formulated in a business strategy that takes compliance requirements into account. When a document becomes a record, ownership and rights transfer from the authors and editors to the corporation which manages them in accordance with corporate policy.

In addition, the push to meet compliance and discovery needs overlaps with other corporate challenges. Organizations are struggling to capture, store and analyze their growing content repositories in order to better leverage their information and keep the cost of IT under control.

Organizations typically have to comply with regulations that are specific to the industry and country in which they operate and reside. However, there could also be regulations in countries where they sell products and services, or regulations in industries to which they are selling, that organizations, may have to comply with. This increases the complexity of their compliance requirements, pushing them to add to their corporate policies and expand supporting IT infrastructures.

Business and operational challenges—lessons learned

Organizations must make compliance a continuous, ongoing process, especially because of frequent changes in existing standards and regulations, new regulations, varying enforcement levels, internal processes and legal obligations. However, attempting to adapt to the continuous onslaught of compliance challenges, many organizations have developed point solutions over the past few years.

This approach is both expensive and inefficient, and makes compliance a difficult and unwieldy process for several reasons:

- The cost for licensing and maintaining multiple software systems tends to spiral out of control.
- Staffing and training costs also increase as the number of supported solutions grows.
- Ensuring consistency across the multitude of systems becomes an overwhelming burden.

The opportunity to use information on demand

The complex challenges that businesses face regarding compliance are mirrored by internal IT imperatives. Since the compliance landscape is constantly changing, compliance requirements are dynamic. IT departments must become responsive to the changing needs of the organization with a flexible infrastructure for addressing compliance issues. Information on demand is about creating business value through a common content infrastructure that provides customers with a scalable and secure content repository, and content and applications services layered on up through the user interface. Information on demand does not stop at the content infrastructure; it also involves integrating, analyzing and optimizing heterogeneous content types and sources of information throughout their life cycle to manage risk and create new business insight. To streamline business processes and cost effectively meet the challenge of continuous regulatory change and business requirements, organizations must be able to access information on demand. The infrastructure must be resilient and robust, enhancing the organization's ability to withstand changes in business climates, take advantage of new opportunities, focus on key business initiatives and stay compliant, without having to dedicate specific IT resources to the constant rebuilding and upgrading of disparate content management solutions.

As it is critical for business to maintain trust and a high reputation by enforcing stringent security and privacy standards, IT departments must provide a secure and tightly managed infrastructure for their organizations. This kind of infrastructure should be able to manage and provide access to the full range of enterprise content – ranging from voice to fax, e-mail and other content – whenever it is needed while adhering to the privacy and security goals set by the business. The IT department is also the first line of defense in maintaining security and privacy for an organization's critical information assets. It must be confident that access to sensitive information is controlled and managed, while deploying an infrastructure that captures, stores and manages information throughout its life cycle.

Since most regulations and discovery requirements concern the ability of the organization to maintain an auditable trail of documents, faxes, e-mails and other forms of content, IBM provides the opportunity to adopt a common infrastructure for maintaining and managing documents and records, from the collaboration and creation stage to archiving and retrieval. Standardizing on an infrastructure that automatically assigns and carries out retention and disposition rules throughout the life cycle of documents and other forms of content not only helps reduce costs, it also enables you to simplify your organization's strategy for compliance, making it an effortless, integrated and pervasive part of the day-to-day business management process.

In fact, using a common infrastructure can help you move beyond simply meeting individual compliance mandates to realizing tangible business benefits from your infrastructure investments as a whole. Generating business value can include such steps as:

- Utilizing information assets to sustain a competitive advantage.
- Using regulatory mandates or requirements to spark changes that result in business-process improvement and business transformation.
- Leveraging and optimizing existing multivendor IT investments.

The IBM information management portfolio provides a compliance infrastructure

In addressing these challenges, the IBM Content Management portfolio serves as a strong technology foundation helping you automate information-gathering processes and effectively capture, preserve, manage, protect and properly dispose of information assets across your organization to help meet compliance needs.

With the business landscape growing increasingly competitive, the efficient and secure management of your business documents is critical to the success of your organization. Integrating IBM DB2® Document Manager into your day-to-day business processes and applications can make it easier for your knowledge workers to manage documents and collaborate with each other, delivering productivity and efficiency gains across your organization. DB2 Document Manager helps organizations extend compliance management of documents to business users through a Web interface and common office applications. The integrated records management functions provided by DB2 Document Manager are delivered via automated retention rules managed by IBM DB2 Records Manager. DB2 Records Manager is a records management engine and infrastructure tool that e-records-enables business applications, providing a central location for creating and maintaining records classification and retention policies and the detailed components of defined records file plans.

DB2 Document Manager delivers a whole series of robust document management services enabling users to create, manage and control documents through a defined life cycle. Automation, Life-cycle and Rendition services complement the core document library services that help improve the manageability of documents and the roles, states and transitions that occur throughout their life cycle.

One of the key disciplines supported by DB2 Document Manager is the ability to maintain the relationships within complex documents and across multiple document types. Moreover, one of the principal reasons behind the success of DB2 Document Manager is its robust application integration with Microsoft Office. IBM recognizes that today's business users must be comfortable with the applications they use most frequently to author documents.

Not only does the document management system need to be a natural extension of what business users leverage to create content, but it should also include a seamless declarations and classification process. DB2 Document Manager does just that in providing multiple options and modes by which documents are declared and classified as records either manually, automatically or by life cycle state – all through commonly used Microsoft Office and computer-aided design (CAD) applications.

Together with DB2 Records Manager and DB2 Content Manager as the underlying repository, DB2 Document Manager presents business users, executives and IT administrators an information management and compliance solution to ensure that complete documents, records and e-mails are available on demand. In addition, the IBM DB2 CommonStore solutions for e-mail archiving and management enable IT administrators to configure compliance solutions on users' desktops that are integrated with widely used messaging applications to archive e-mails according to corporate policies. The searchable store of archived e-mails not only enables organizations to address compliance issues, it also removes the storage burden from the network by keeping down the size of inboxes, while providing access to users' archived e-mail content on demand. Also, it helps to provide employees with the information they need, when they need it, to carry out their job functions.

Complete documents, access control and scalability

IBM DB2 Content Manager can be a cornerstone to an organization's IT infrastructure that can help address compliance challenges by enabling the execution of highly effective processes while minimizing the burden of satisfying complex requirements. As a result, you can develop an IT infrastructure that addresses both compliance and business initiatives – which can also help you move beyond compliance to make your business more agile and responsive. For instance, organizations that need to retain customer information for five years can also leverage it for a competitive advantage in their customer relationship management (CRM) applications, customer analytics and multichannel marketing and sales initiatives.

To make sure that documents are complete, the IBM solution accurately manages the processing of documents throughout business-defined states of the document's life cycle. The confidentiality and integrity of content are matters of great importance to organizations as documents move through the stages of creation, collaboration and approval. The IBM Content Management portfolio also helps to enforce business rules concerning access to documents, ensuring that they are accessible to those who have permission to see the material and secured from the view of all others.

It's also important to be able to determine "who did what and when" for the sake of compliance, audit trails and discovery. The IBM solution ensures that all the versions remain unaltered enabling auditors to recreate the workflow process and identify the individuals responsible for each stage.

The scalable, extensible solution easily integrates across existing applications, so that word processing systems, for instance, can be records-management-enabled, with embedded buttons for declaring and classifying documents as records. Not only can you securely manage disposition states from your desktop, once a document is finalized and classified as a document, you can dynamically create a portable document format (PDF) or a tagged image file format (TIFF) record that cannot be altered. Taking such action may trigger e-mails to designated individuals, notifying them that new material is available and providing them with a link to securely access the records. Such functionality demonstrates how the IBM solution allows end users to focus on knowledge work, while automated compliance-related tasks are executed in the background.

Keeping costs—and liabilities—under control

In many cases, organizations do not have a centralized view of their content assets or their official records. Relying on a variety of disparate point solutions for compliance causes IT costs to rise as it becomes more difficult to locate and retrieve the documents needed for compliance and discovery.

The IBM Content Management infrastructure provides you with a centralized strategy for addressing compliance throughout your organization with an infrastructure solution that can be used for multiple compliance and content management initiatives. Depending on the business requirements, the solution

leverages existing components such as DB2 Content Manager, DB2 Document Manager, DB2 Records Manager, DB2 Commonstore and IBM WebSphere® Information Integrator Content Edition. Using existing IT investments and deploying a common content repository helps you avoid the cost of supporting multiple, and sometimes duplicate, infrastructures and applications.

In the absence of a centrally managed solution, discovery costs can spiral out of control as employees scour various repositories in search of the materials requested by a court as evidence in discovery scenarios. Fortunately, WebSphere Information Integrator Content Edition together with WebSphere Information Integrator OmniFind Edition can provide access to a broad set of unstructured sources along with federated access to both structured and unstructured content. These core products and technologies are a part of the extended IBM Enterprise Content Management infrastructure.

Many organizations today have records management initiatives that extend to include content stored in legacy systems or multiple disparate content repositories and business applications. Given the need to access records-enabled content of all types across disparate content stores, the logical solution is IBM Federated Records Management, which leverages DB2 Records Manager and WebSphere Information Integrator Content Edition to centrally manage records distributed across multiple repositories.

In addition, corporate records should be legally and properly destroyed after they have been retained for a specified time. Keeping material beyond this time due to the lack of an organized retention policy opens you to liabilities that may damage your organization in court. The IBM Enterprise Content Management infrastructure reduces exposure to such litigation while enabling you to respond to audits. And, with the extended family of DB2 Content Management products, including WebSphere Information Integrator Content Edition, IBM helps you reduce costs and increase compliance efficiency across the enterprise. With the IBM middleware solutions for information management and compliance, you can proactively ensure that procedures are being followed. You can perform audits and retrieve content from a single desktop and easily configure searches or create rules to automatically audit the organization's content on a recurring basis giving your organization control over liabilities and costs.

Customer case study: Raiffeisen Group turns compliance into business gain

The Raiffeisen Group, both a global bank and the third largest banking group in Switzerland, has grown rapidly in recent years. In Switzerland, it now has more than 1,300 independent branches, or Raiffeisenbanks, and serves more than two million customers.

Located in St. Gallen, Switzerland, the Swiss unit of the Raiffeisen Group, or the Swiss Union of Raiffeisenbanks (Raiffeisen), is responsible for providing a wide variety of services to its branches, and foremost among these is information technology to help the local branches comply with Swiss banking law. Along with most other industries in today's geographical markets, the financial industry in Switzerland is concerned with complying with regulations. Banks must manage and track their vital documents and records, keep them intact and make them readily accessible to regulators.

“For Raiffeisen, the issue is tracking and keeping live documents, and archiving them when they are no longer used except for occasional isolated queries,” says Carlo Lunirde, project leader, Swiss Union of Raiffeisenbanks. “We have to be able to manage that whole life cycle, and produce the most up-to-date document whether it's going through the creative process, or being used daily by employees for reference. Because of our extensive past relationship with IBM, we knew it could provide a complete solution. We chose IBM DB2 Document Manager, along with IBM DB2 Content Manager and IBM DB2 Records Manager, to meet our needs for a robust compliance infrastructure.”

The value of the IBM solution is clearly visible to bank employees and customers, as well as to management, which now sees that the bank can easily locate documents and records, regardless of their life cycle stage.

However, it's not just the regulatory issues that the bank is watching. “The IBM DB2 Document Manager solution also provides tremendous business value to the bank,” says Lunirde.

DB2 Document Manager enables Raiffeisen to automate its business processes through electronic workflows. “Automated workflows with IBM DB2 Document Manager give us enhanced competitiveness through increased productivity,” says Lunirde. “I also credit the solution with enabling us to implement straight-through processing. All of our customer's documents and records are managed automatically from the time customers' open their first

accounts to the time they are no longer customers. Manual work is kept to a minimum, which is a significant cost saving. And we serve customers better, because we can answer their queries on our online systems, which produce the document needed at any time. We have a solid foundation for working better as a company while complying with the law.”

Conclusion: Building a foundation for compliance

Addressing compliance issues requires specific capabilities corresponding to your exposure to a variety of regulations, standards and discovery requirements. However, you can standardize and centralize your approach to compliance with the IBM Content Management portfolio. IBM provides you with a robust and powerful infrastructure for content integration, document and records management, and e-mail archiving and retrieval, to help you address many of your compliance issues. By leveraging the IBM portfolio you can enable your organization to become an On Demand Business, supplying employees with the information and capabilities they need to work in a regulated environment.

Appendix: IBM information management and compliance portfolio

- IBM DB2 Document Manager – provides a secure and robust platform to manage the complete life cycle of business documents
- IBM DB2 Records Manager – a records management engine and infrastructure tool to e-records-enable business applications.
- IBM DB2 Content Manager – captures, manages, retrieves and distributes all forms of content, including images, documents, Web content and multimedia
- IBM DB2 CommonStore for Exchange Server and Lotus® Domino® – retains, archives and destroys e-mails according to the business rules of the organization
- IBM WebSphere Information Integrator Content Edition – lets applications access and work with a broad range of unstructured information sources, helping organizations to centrally manage records distributed across multiple, disparate content management repositories and business applications.

For more information

For more information, contact your IBM representative or IBM Business Partner or visit ibm.com/software/data/cm/



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12-05
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