

Two Decades of IBM FileNet Imaging at Britannia

Overview

■ Business Challenge

- To modernise Britannia Building Society's information management while increasing availability of images and documents
- To create a comprehensive enterprise content management (ECM) platform and corporate workflow, integrated with back-office and front-office infrastructures

■ Solution

IBM FileNet P8 Image Services

■ Key Benefit

- Information is more readily available
- Customer queries can be dealt with more quickly
- Standards of customer service are even higher
- Compliance with Inland Revenue requirements is facilitated
- Scalable architecture supports growth and acquisitions
- Electronic image storage and backup provides business continuity

The Business Environment

Britannia Building Society is the UK's second largest building society, with nearly £8.4 billion of gross lending per annum and £35 billion of group assets. Founded in 1856 as Leek & Moorlands, it has evolved through growth and merger into a mutual society with almost 3 million members. In 2005, Britannia acquired the Bristol & West savings business from Bank of Ireland. This was the UK financial industry's first remutualisation.

Britannia takes pride in a culture that is based on continuous improvement and the delivery of excellence to its members. It continually invests in training programmes to ensure that its 5,000 staff provide these members with standards of service that are second to none. This commitment to training is reflected in the Britannia's receipt of "Investors in People" accreditation on two separate occasions.

The Challenge

In the past, Britannia like most other organisations was heavily reliant on paper-based processes. In 1987, it mounted its first assault on the paper mountain by implementing an IBM FileNet solution for the storage and retrieval of mortgage correspondence.

At the time, Britannia's action was seen as a pioneering move, but the society had identified the potential advantages of an image database in terms of improved security, enhanced customer service, and support for business

growth. "By showing that it was prepared to make innovative use of technology, Britannia was able to make a break with the traditional conservative image of a building society," commented Dave Lymer, Strategy Manager at Britannia.

This initial implementation was followed over a period of eight years by the expansion of the IBM FileNet solution to cover other areas such as tax forms (R85), buildings and contents insurance, arrears collection, and mortgage administration.

However, Britannia wanted to achieve more. In particular, it saw that further improvements in efficiency and availability of information could be achieved through expanding the imaging solution to create a comprehensive enterprise content management (ECM) platform and corporate workflow, integrated with back-office and front-office infrastructures.

"Britannia is committed to being a mutual society that delivers the best possible service to its members. IBM FileNet is key to delivering on this commitment."

Dave Lymer
Strategy Manager,
Britannia Building Society

The customer

■ **Headquarters**

Leek, United Kingdom

■ **Industry**

Financial Services

■ **Products**

IBM FileNet P8 Image Services

■ **Benefits**

- *Information is more readily available*
- *Customer queries can be dealt with more quickly*
- *Standards of customer service are even higher*
- *Compliance with Inland Revenue requirements is facilitated*
- *Scalable architecture supports growth and acquisitions*
- *Electronic image storage and backup provides business continuity*

The IBM FileNet Solution

The new corporate workflow solution was introduced in 2002. IBM FileNet became a central workflow engine linking back-office infrastructures across the mortgage, insurance and savings businesses with front-office applications. For the first time, the imaging solution was integrated with the administrative systems for each business area. Integration with third-party systems such as Clientwise CRM, Workwise from Fineos and TietoEnator was achieved using IBM middleware. To help with the implementation, Britannia turned to its long-standing partner, Getronics, which had been involved in all the society's IBM FileNet projects since 1986.

Following a major infrastructure upgrade in 2004, Britannia now runs IBM FileNet P8 Image Services on a Sun Solaris platform at its customer support centre in Staffordshire. The infrastructure includes three Sun Fire V480 optical storage and retrieval (OSAR) servers and three workflow servers. In all there are 1,100 users, who access the system using a standard web browser.

In 2005, the number of documents stored on the system increased substantially as a result of the acquisition of Bristol & West's savings business. In the wake of the acquisition, Britannia discovered that it was able to import images from Bristol & West's systems with relative ease. Today, the image database holds more than 35

million documents and 81 million pages. Each day, some 40,000 new images are added.

The Benefits

The initial implementation of an IBM FileNet imaging system within different business units provided Britannia with immediate business benefits. Rather than having desks cluttered with paper, staff could access all sources of information through a single terminal. Because information was more readily available, it was possible to respond more quickly to customer queries. Electronic storage of correspondence combined with backup also provided business continuity. Implementation of a corporate workflow extended these benefits.

Productivity improved further and backlogs were eliminated, with the result that standards of customer service became even higher than before. At the same time, improved efficiency through automation enabled a reduction in headcount. "When a customer's letter arrives in the post room, it is immediately scanned and then routed electronically as a work item to someone with the appropriate skills and knowledge to respond," said Lymer. "This is obviously much more efficient than circulating paper documents. It also makes it easier for us to define, monitor and improve service levels."

According to Lymer, the availability of a fully integrated system makes the



process of retrieving information much faster and more straightforward than before. Rather than having to access the imaging database separately from the relevant administrative system, advisors can now retrieve and display documents from within the latter. "If a customer calls up with a query, the relevant information is always available to support a fast, effective response. Because everything is integrated, any relevant document can be found within seconds," said Lymer.

Britannia has also been able to use the IBM FileNet solution to support compliance with Inland Revenue regulations. Customers who want to receive gross interest on their savings must complete an R85 form declaring that they are entitled to do so. Electronic storage of scanned images makes it easier for the Inland Revenue to retrieve the forms later. Furthermore, Britannia has the ability to manage and monitor the image database to ensure that every account paying gross interest has a relevant form assigned to it.

The Future

As new capabilities are added to the IBM FileNet software, Britannia intends to exploit them to drive new business value. There is also potential to widen the user base to include staff working in the society's branches. Meanwhile,

Britannia will continue to rely on its core IBM FileNet P8 platform, which has stood the test of time and served its needs through successive waves of change that have seen the introduction of new hardware, new user interfaces and new applications.

"Since our first IBM FileNet implementation in 1986, our business has undergone extensive changes but the IBM FileNet platform has been able to support all these changes," commented Lymer. "One of its most notable features is its scalability, which has served us well in the past, most notably when we acquired Bristol & West. We are confident that this scalability will support our future growth as well."

Through its effects on efficiency and productivity, the IBM FileNet system has had a major impact on the quality of service delivered by Britannia to its customers. Over time it has evolved into a mission-critical system, occupying a central position in the integrated administrative infrastructure that is shared across the society's mortgage, savings and insurance businesses.

"Britannia is committed to being a mutual society that delivers the best possible service to its members. IBM FileNet is key to delivering on this commitment," concluded Lymer.

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