

UK Market CASE STUDY



Bank Profile

A worldwide bank leader with 3,500+ branches and growing after recent acquisitions is also the largest retail bank in the UK market. The bank has the largest branch network in the UK serving more than 30 million checking and saving account holders. One in three persons in the UK banks with this client, and they also have operations in 35 countries throughout the world.

Business Challenge

Growing operations meant an increased need for ongoing efforts to improve productivity, gain efficiencies, and enhance customer service at each of their branch locations. With cheque processing costs escalating, fraud on the rise, and outdated check readers slowing them down, this leading bank was challenged with finding a solution that could accommodate most all their transaction types and help reduce costs while advancing their customer service goals. Outdated technology caused them to slow transaction time, sacrifice opportunities for fraud detection, and miss critical archiving and research capabilities.

The Solution

To seamlessly integrate and deploy 15,000 CTS electronics LS100 image scanners with front and rear imaging, auto feed, 50 document per minute output, magnetic MICR reading, and auto CAR/LAR reading - in a small footprint that would accommodate teller workstations at 3,500+ branches.

CTS electronics LS100 Scanner Reduces Fraud and Improves Teller Efficiency for Leading UK Bank

One year after confidently selecting CTS electronics to supply 15,000 compact, desktop teller cheque scanners, a leading Bank in the United Kingdom realizes a full ROI on their investment with substantial improvements in fraud reduction and teller efficiency.

Already one of the top four banks in the UK with more than 1,900 branches, the bank acquired another institution adding 1,100 more branches - creating even more business challenges, including the need to improve efficiency at the teller line and reduce fraud losses. The bank wanted to [replace their outdated cheque readers](#) with state-of-the art image scanners enabling them to improve fraud detection, speed up teller transaction time and enhance archive and research capabilities - all enabling tellers to provide better customer service.

Previously the bank used cheque readers with only OCR reading capabilities, no real fraud detection technology, and only single feed operations. By upgrading to the LS100 the bank realized the benefits of speed and quality - with magnetic MICR reading, front and rear image capture, auto feed at 50 documents per minute and [magnetic stripe reading for ID and card processing](#).

After a thorough review of their options, the bank chose CTS electronics due to their experience in the UK market. [The bank was impressed with CTS' product development efforts specifically for the UK market](#), especially after comparing them to the smaller, niche scanner suppliers in the market. [The bank found confidence in CTS' strong collaborative relationship with software partner Alogent® and their combined ability to seamlessly integrate the image scanners into the bank's existing operations](#). They also recognized value in CTS' history in being a stable market leader with a dedicated approach to R&D and a strong reputation for customer commitment over three decades long. Initially, the bank implemented the LS100 image scanners at their original branches, then after much success, the bank once again chose CTS scanners and expanded their rollout to recently acquired branches.

Noting the significance of the partnership between CTS and Alogent®, [Stuart Allison](#), Managing Director, Jack Henry & Associates, EMEA states

“This bank has implemented a successful image-based solution that proves to be yet another example of our strong and successful partnership with CTS; where together we seek to bring innovative solutions to the global market, which are both effective and affordable.”

Realized Benefits

Gained Efficiency and Productivity

- Quiet and small footprint
does not interfere with teller workspace
- Fast front/rear cheque imaging
in one pass
- Vertical single feed
easy and reliable document insertion
- Output pocket for up to 20 items
increases throughput
- Auto feed option at 52 docs/min
efficient processing
- Magnetic MICR reading
accurate code line recognition
- Software OCRA and B
code line recognition of giro documents
- Magnetic stripe reading
authenticates the customer and speeds transaction time

Enhanced customer service

- Automatic amount recognition from images
saves labor and reduces transaction time
- More face-time with tellers
fast scanning of multiple item deposits
- Referenceable image archive
for faster handling of customer inquiries and expedited research time

Reduced fraud losses

- Built-in badge reader
for ID Cards
- Auto detect MICR reader
detects photocopies without MICR code line
- Image-based signature verification
accurate and less intrusive to frequent customers

Teller efficiency and productivity have grown substantially over the past year since implementing the LS100 image scanners. The built-in badge reader for IDs and for financial cards, eliminates the need for a separate device - saving the bank both money and space. Customers are waiting in line less and experiencing more face-time with the teller for overall improved customer service. Beyond the improved customer experience, the bank also finds fraudulent cheques are identified and handled more rapidly.

Key account information contained within the cheque document, including account numbers, is now easily captured with high-quality magnetic MICR technology featuring the E13B and OCRB capture formats required in the UK market. This format allows the bank to capture and read the OCR line from the image which is an advantage in the UK's credit clearing system.

Handwritten cheque amounts on personal cheques and digitally produced amounts on commercial cheques are now accurately read by the scanner for automated verification of both CAR (courtesy amount recognition) and LAR (legal amount recognition).

With an image-based audit of every transaction now available, the bank has improved customer service by having quick access to an archive of image data - both front and rear images - available for research and reference at the branch level.

The bank's tellers are pleasantly surprised that a device with such big functionality uses so little space. At just 4.4 lbs., the LS100 is lightweight with a compact design, making it ideal for the small space at each teller workstation.



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CTS is a leading manufacturer of cash and cheque solutions for tellers, back offices, self-service systems and retail point-of-sale counters with three decades of growth, experience, and innovation. Under the leadership of its founders and owners, the company has grown to over €58m in annual revenue and 300 employees since 1980. CTS' main strength is the fast-cycle design of innovative products, with more than 100 engineers dedicated to research and development of solutions for the financial services industry. Today, CTS has more than 1 million banking peripherals installed at end user locations across five continents.