How Expensive Is Your Envelope?

# Cost Optimisation With Dynamic Content Management



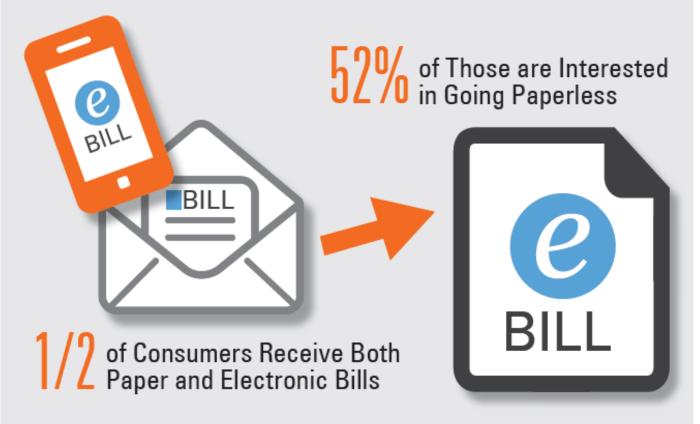
Presented by: Silvija Cakol and Valeria Horvat Popovački



### **10-YEAR TREND REFLECTIONS**

...more than 70% of the customers Gartner surveyed reported that their top goal was reducing the costs associated with printing and postage. This means a shift away from print to electronic communications. More than 50% of survey references pointed toward reduced licensing operations, staffing and maintenance costs, which can be achieved through the consolidation of multiple point solutions...

Source: Magic Quadrant for Customer Communications Management Software, 21 December 2015 | ID:G00272479 Consumers Who Receive Both Electronic and Paper Bills at Biller Sites are Interested in Going Paperless



Source: Seventh Annual Billing Household Survey, Fiserv, Inc., 2014



## **Practical Example** in Banking Market

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Serves over 600,000 clients

Retail and businesses clients

Maintains a strong physical presence with a broad branch and ATM network



Generates annual revenues of €150-200 million

Aligned with

European banking

standards and focused on longterm stability and customer-centric innovation.

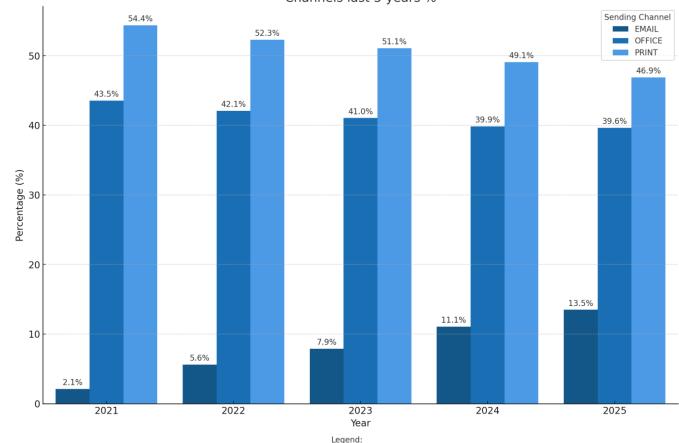
**Heavily investing** in digital banking.





## 5 Years Later: Slower Than Expected And Still Printing

After 5 years, print is down <10%, email is up 10%.

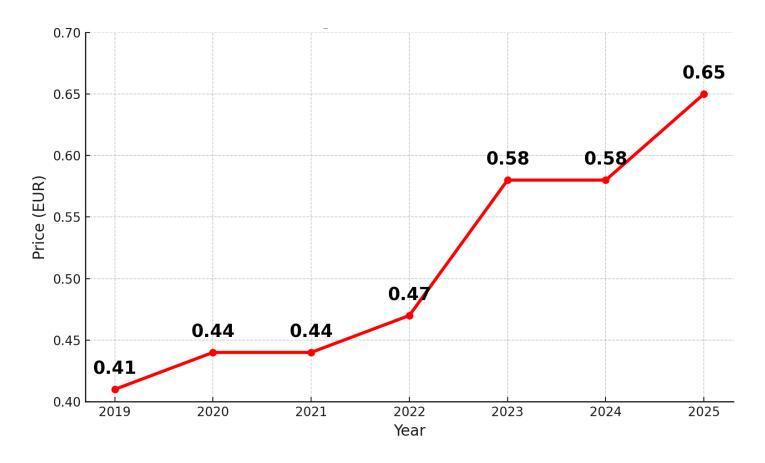


Channels last 5 years %

Legend: - Office: Refers to physical branch locations. - Selfcare is included in all delivery channels.



# Postage prices over the years

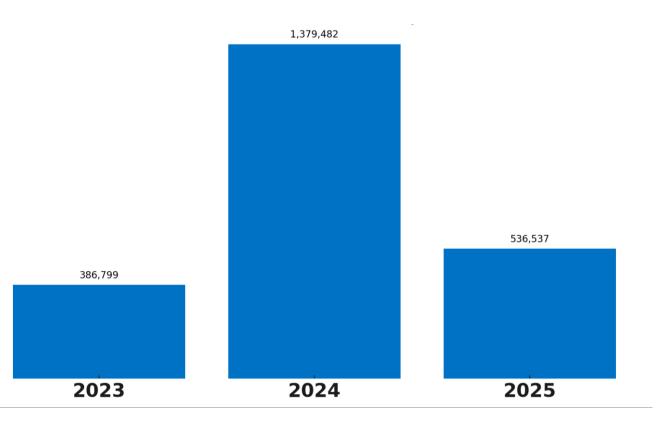


Postage has gone up by almost 50% over the last 5 years.



### Additional Banking Documents

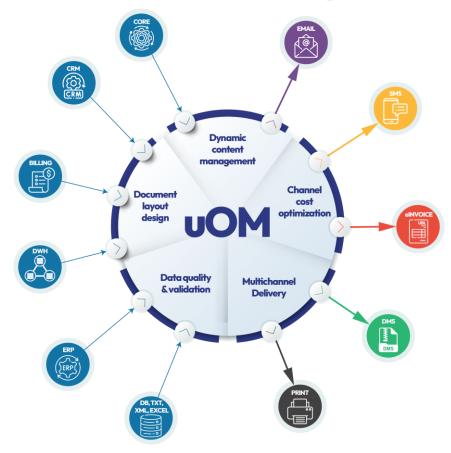
- Documents required by regulatory obligations
- Notifications on general terms and conditions
- Marketing brochures / leaflets



Over 1.200.000 € just in P&P costs



#### **Unified Output Management**



- Centralized generation of mass outbound documents (e.g. contracts, reports, letters)
- ✓ Automated document formatting and distribution
- ✓ Integration with core banking systems and self-case applications for real-time data retrieval
- ✓ Easily create and customize documents
- ✓ Create validation pattern and quality controls
- ✓ Support for multiple input and output channels (print, email, DMS, eInvoice (UBL), SMS…)
- Ensures consistency and compliance in all customer communication

**Document Generation** 

Integrated Delivery

Automated Distribution

Real-time Tracking



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## More documents. One envelope. One smart decision.

- Want to know more?
  - Visit the Multicom booth at Technobank
  - More info: <u>www.multicom.hr</u>

