



World's Foremost Bank, A Cabela Subsidiary

World's Foremost Bank in Lincoln, Nebraska, is a subsidiary of Cabela's Inc., a leading specialty retailer and direct marketer of hunting, fishing, camping and related outdoor merchandise. The bank's primary business initiative is to issue and manage Cabela's Club Visa cards for the retailer's customer rewards program. As a bank focused solely on credit cards, World's Foremost Bank sends out a variety of documents to customers, such as statements and year-end summaries. It also receives a variety of documents, including applications and check payments.

Documents were stored in different places and in differing formats, making it confusing to extract data and for customer service representatives (CSRs) to quickly find statements.

World's Foremost Bank contacted DocuLynx while preparing for a standard audit. The bank was required to seek out information that was stored on CDs in a format that couldn't easily be converted to usable data.

Extracting historical data for better use

The audit was requiring the bank to provide information going back several years, according to Irene Strong, vice president of operations for World's Foremost Bank. "Up until 2008 we used an outsourced provider for managing our data warehouse. The level of detail that was maintained and eventually transferred to our in-house data warehouse was not as granular as what we maintained since bringing it in-house. In order to be able to report on historical data with the quality we had for 2008 and beyond, we needed to go back to the statement data and build the transaction history."



Strong's team had to figure out how to extract what they needed from the archived CDs and load it into the in-house data warehouse. **With docHaven Private Cloud™, they discovered they would be able to take the statements needed for the audit and pull data elements at an extremely detailed level, gathering such granular details as specific transaction tables, date of charges and more that could be used effectively for the audit response.**

"We saw that the docHaven solution almost plays the role of a forensic analyst in a process like this," said Strong. "We were very impressed."

During the discovery process, Strong learned more about DocuLynx's extensive portfolio of film, web, and CD archival software and services. She was also intrigued that the company provided professional and systems integration services to assist organizations in the adoption of these technologies and ease the transition.

"We initially contacted DocuLynx for a completely different business purpose, but while doing the exploratory work needed to get those CDs turned into data, a light bulb went on and I started to think, 'Why couldn't we use their capabilities to replace our disparate systems for storing documents with a central repository?' And the rest is pretty much history," said Strong.

Strong liked the fact that the docHaven solution provided a highly flexible and scalable infrastructure for capturing and indexing virtually any digital document or image in the enterprise. Combined with DocHaven Web and/or DocHaven CDProducer, vital corporate data is quickly and easily ingested and organized providing a fast and secure method for searching and retrieving digital content.





Single document platform improving customer experience

Having a central repository that could store all of World's Foremost Bank's documents and images, and give customer-care one place to look for anything a customer might request, seemed like an exciting challenge for Strong's team and something that they had to do. **She quickly saw that replacing several different systems with a central repository would also allow the company to significantly reduce its storage capacity to one-tenth the amount of data stored previously. Another significant benefit was docHaven's ability to store each document in its true fidelity as a PDF, making it easier for customer service representatives to better serve cardholders.**

"We decided to start with statements, check images and year-end summaries, then move on to all the letters we send customers, applications that customers send to us, and then customer correspondence will go in. Our end goal is that anything that is in a paper form, that was received from a customer or sent to a customer, will be stored inside docHaven," said Strong.

The end result is that the bank's CSRs have the capability to quickly access everything that is received from a customer or sent to a customer. It is now possible to store and access up to seven years of data. **Strong reports that after just using the system for ten days, the CSRs experienced zero problems and she has only heard positive feedback. Additionally, the training time for a new CSR has been significantly reduced.**

And it isn't just the CSRs that are happy. Implementing the docHaven solution is making a huge difference from a security perspective. docHaven Web Security software meets the most stringent security requirements.

All repositories produced through DocHaven software are password protected, encrypted, and compressed and the data contained on each repository is virtually impossible to copy.

"Our head of Tech Services is thrilled that we have been able to take all the sensitive data that was in network folders and old systems that we didn't use anymore and put it into a centralized system that encrypts the data and has rule-based access. Now only those that need to be able to get to the data can have access, and it's backed up and all in one place. Let's just say he was elated," said Strong.

Another elated party was the bank's CEO. The audit that started the original relationship with DocuLynx was not only done in record time, docHaven's ability to get to the level of detail needed made it possible for the bank to achieve a much more favorable outcome for its audit.

DocHaven delivers to reduce cost and improve process

Going forward, the bank plans to continue to use DocuLynx's docHaven software solutions to reduce costs. docHaven software makes it possible to give the bank's customers visibility into their electronic statements, where in the past, only people who actually signed up and were willing to give up their paper could see e-statements.

Ultimately, using a central repository to efficiently manage high-volume transactional output is streamlining business processes, a substantial value-add for World's Foremost Bank's customers.

"This has been an excellent move on many levels," said Strong. "A single repository for all of our documents is probably the biggest win from a business perspective. Rule-based encryption is probably the biggest win from a security perspective. Ease of ingestion and training simplicity comes next. Now it's very easy to add new document types to feed the solution and it's very easy to train people how to look things up, which is saving so much time for everyone."

And the benefit for Irene Strong? "Just knowing all of these documents are all in one place and backed up makes it easy for me to sleep at night."

