



## BACKGROUND

Standard Chartered Bank (Pakistan) Limited (SCBPL) has a solid foundation of over 140 years in Pakistan, with a network of 144 branches & 9,000 employees in its Pakistan operation.



## BUSINESS ISSUE

SCBPL acquired Union Bank Ltd. in 2006 and decided to consolidate Union Bank's computerized banking system with SCB's worldwide standard banking system, resulting in system migration. After this migration, they confronted the issue of storing 15 year archival of on-line 'Statement of Accounts'. These documents were of 3 different banks (Union Bank, Bank of America & Middle East Bank) acquired earlier by Union Bank. The issue became even more complex because all these banks were using different banking systems on different operating platforms.



## BUSINESS SOLUTION

Paperless Technology proposed an automated reports archival and retrieval system for Standard Chartered Bank, powered by IBM DB2 Content Manager OnDemand. The electronic spool files were captured from native system and APIs written to format the spool data into a readable statement format with column headings and line bars. Then these electronic formatted files were loaded in separate folders with proper indexing, i.e. the periods, Account holder no./name, branch code/name etc. This enabled SCBPL user to log-in to IBM Content Manager and retrieve account statement of any of the aforementioned banks for the last 15 year period. They can view information on-line or print on pre-printed stationery. The customized business solution involves following technologies:

- IBM Content Manager OnDemand for Multi-platforms
- Paperless Technology's customized business solution



## BUSINESS BENEFITS

- Ease of use, requiring only a PC and a web-browser.
- Quick access through simple search.
- Concurrent, multiple views of a particular report.
- Due to electronic nature, no risk of information loss.
- Cost savings by eliminating the need to print reports.
- Cost savings due to on-line searching.
- Cost savings by eliminating need for reports distribution.
- Cost savings by eliminating the need to deal with three different vendors.
- Improved efficiency by off-loading pressure from server machines running core banking system.
- Cost savings by archiving historical spool files in compressed mode which also saves disk-space.
- In case of fire, no risk of report loss.
- Strict confidentiality due to secure access method.
- No chance of report tampering due to secure backup.



IBM Content Manager OnDemand is an easy to use resource. Following is a four-step illustration of a customized business solution developed for SCBPL by Paperless Technology.

User logs in using login-ID & password via web-portal.



Step 1

User is presented multiple reports to search from.



Step 2

User enters parameters to search.



Step 3

Upon parameter provision, report is displayed in the window.



Step 4

## About Paperless Technology

Paperless Technology is a software house headquartered in Karachi, Pakistan. It provides customized business solutions & professional services to its clients in the verticals of banking and pharmaceuticals.

Its banking clients include Standard Chartered Bank, HBL, MCB Bank Ltd, American Express Bank, HSBC and Dubai Islamic Bank. Its pharmaceutical clients include Glaxo-SmithKline, Bayer, Roche, Merck Marker and Wyeth.