



# DZ BANK

Digital centralisation helps bank improve partner and client services

## Ricoh's Hybrid Mail solution automates mission-critical workflow



**DZ BANK**

Die Initiativbank

### Banking on digitisation

DZ BANK is one of the largest commercial banks in Germany and the central institution of the German cooperative financial network, comprising around 850 independent banks. DZ BANK supports the cooperative banks and their customers with a range of services and, as a commercial bank, also serves companies and institutions.

The bank has embraced digital innovation as a means to improve the efficiency of the services that it provides. Intelligently automating mission-critical workflows has reduced local administration, streamlining the delivery of customer services and boosting the competitiveness of its local partners.

### Hybrid Mail system

Ricoh helped DZ BANK implement a digital mailing solution that enables staff working in local cooperative banks to upload customer letters to a centralised portal for approval, print and distribution. The Hybrid Mail system, which is powered by OL<sup>®</sup> Connect from Objectif Lune, has reduced local administration, saving time and money.

More importantly, the solution enabled DZ BANK to continue serving customers' needs during the Coronavirus pandemic. The digital workflow ensured business continuity by allowing bank employees, working from home, to process and distribute financial correspondence, without compromising security.

**80%**

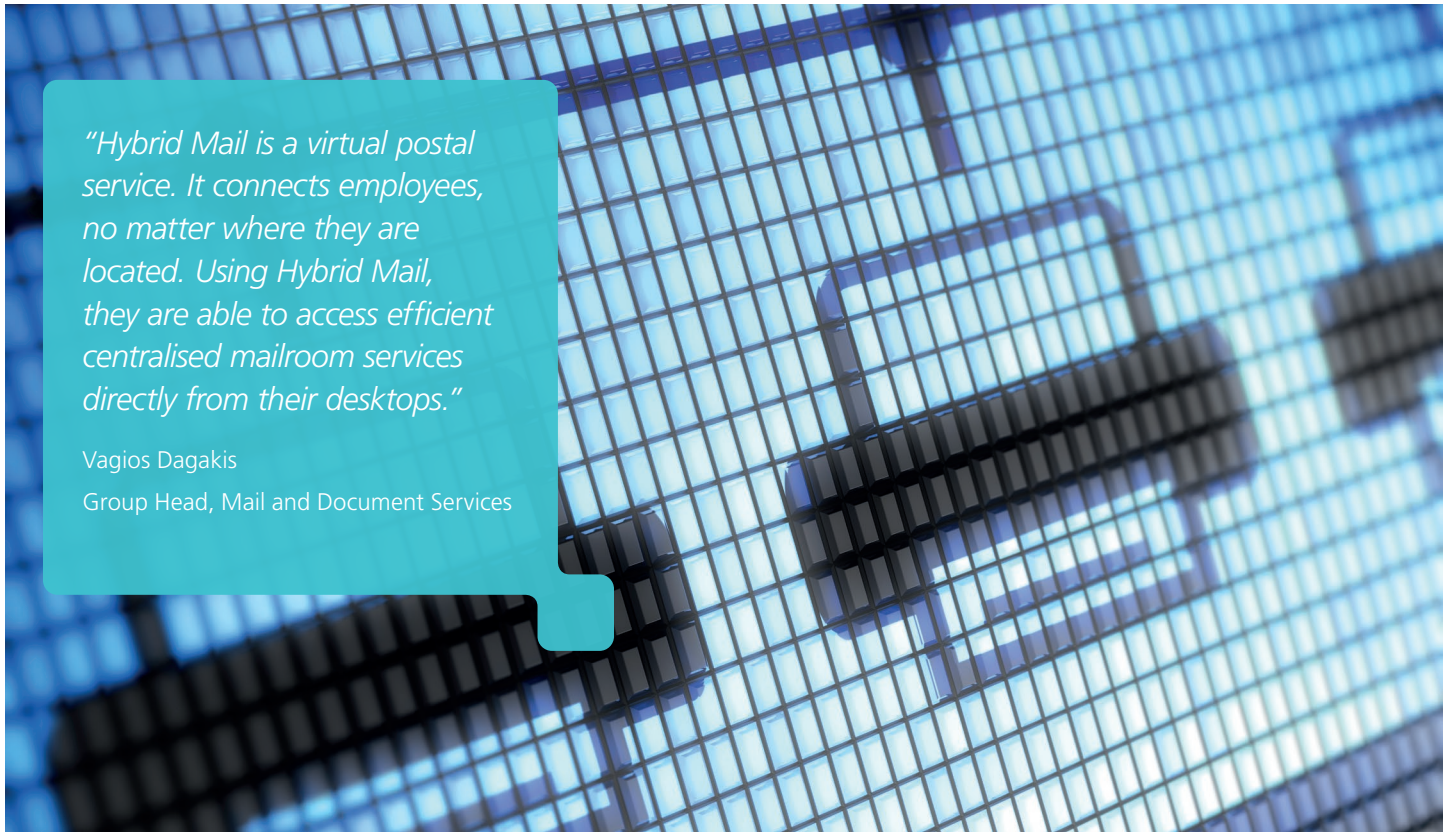
reduction in mail processing time

*"Ricoh's Hybrid Mail solution proved invaluable during the COVID-19 pandemic. Manual processing simply would not have been sustainable. By providing remote access to centralised print and mail services, it enabled staff to work from home."*

Vagios Dagakis

Group Head, Mail and Document Services

**RICOH**  
imagine. change.



*“Hybrid Mail is a virtual postal service. It connects employees, no matter where they are located. Using Hybrid Mail, they are able to access efficient centralised mailroom services directly from their desktops.”*

Vagios Dagakis  
Group Head, Mail and Document Services

### Digitally signed letters

Prior to the implementation of Hybrid Mail, business-critical letters were processed manually at local level. Printed on local devices, they were passed from desk to desk for signature before being enveloped and franked. The process was not accountable, it diverted staff from core activities, and the use of local devices and pre-printed stationery added cost.

Ricoh’s Hybrid Mail solution allows those documents to be printed and mailed centrally. Digitally signed letters, generated at local level, are now submitted to the Hybrid Mail system. The letters, which can be validated online, are escalated for counter signature before being submitted to the bank’s centralised print room.

### GDPR-compliant process

The Hybrid Mail workflow applies digital stationery to the letters and barcodes to the letters. The barcodes automate the production process. The letters are then printed, folded and inserted automatically into envelopes, ready for collection by the postal service. Pre-sorting the letters enables the bank to take advantage of discounted mailing rates.

Hosted internally, the application allows the bank to comply with the General Data Protection Regulation (GDPR). Crucially, during the Coronavirus pandemic, it means that staff working from home can generate fully compliant letters. The status of individual letters can be tracked, and electronic copies are available on demand, reducing their environmental impact.