



# North Shore Credit Union

Assets of North Shore Credit Union (NSCU), headquartered in North Vancouver, British Columbia, grew from \$600 million to \$1.7 billion between 2000 and 2004. NSCU's profitability is three times the industry average, yet their membership increase was less than 4% during this time period. That's a testament to powerful organic growth and efficiency and, as Chief Information Officer Fred Cook says, "a very strong CRM culture here, plus an effective ECM initiative begun in 2004." CRM (Customer Relationship Management) combines methodologies, Pivotal software, databases and ongoing outreach to improve customer interaction and knowledge. As part of their drive for a comprehensive ECM solution, NSCU needed a capture component for forms and checks, and *Kodak i160 Scanners* proved to be the best devices to achieve this goal.

## Financial Services

### SITUATION

12-branch Credit Union in British Columbia undertakes Enterprise Content Management (ECM) initiative and needs scanners as part of capture solution for checks and forms.

### OBJECTIVE

Find scanners that can work on a distributed level at all branches offering ease of use, flexibility, robust performance and speed.

### SOLUTION

*Kodak i160 Scanners* at all 12 branches.

### COMMENTS

"The *Kodak [i160]* Scanners help us achieve our corporate goal of operational excellence by providing greater efficiency and making it easier to do business with us. And even more importantly, our branch staffs love them."

– Fred Cook,  
Chief Information Officer,  
North Shore Credit Union



With almost 300 employees and 12 branches, NSCU bills itself as a "leader in using CRM technology to revolutionize the way financial wellness solutions are delivered." They offer banking, insurance, investment and business services via the Internet, phone, and branch locations. The Credit Union also operates a mortgage broker collective and a venture capital subsidiary to provide funding to British Columbia-based entrepreneurs.

"In 2004 we stepped up our drive for even greater operational efficiency," Cook says. "We launched a new

ECM solution, utilizing FileNet, which works extremely well with our CRM system. We needed to find scanners that would play a key part in this initiative."

### Searching for the Most Versatile Scanner

At a previous position, Cook had witnessed the productivity of high-volume scanners from Kodak, which operated very well, and were very reliable. "I made sure Kodak was on our short list," Cook says.

In doing his research, Cook wanted a scanner that was fast, easy to operate for multiple users, rugged, unlikely

to jam, and could handle legal- and letter-size forms as well as checks of varying sizes. All at an attractive price point, of course.

Soon Cook settled on the *Kodak i160* Scanner as part of an ideal solution. "We'd had a *Kodak i280* Scanner in our headquarters document center and I was impressed with its performance. When I examined the *i160* Scanner, it had all the features we needed and exceptional price/performance value," says Cook.

"There are no key operators. Several people scan documents and checks each day at each branch, so simplicity of use and robustness were key considerations. Switching selections for scanning forms versus checks is very easy, and the training we received helped everyone understand and adapt to this system quite quickly. And the *i160* Scanners handle all the funky check formats."

Bar-coded forms, like loan and mortgage applications, are captured at the branch level, put into the system, and indexed. At that point they are immediately available online at all branches and the Credit Union's Central Administration Centre – located at the head office – for audit purposes.

## Bottom-Line Benefits

NSCU has gained operational efficiencies from their rollout of 12 *Kodak i160* Scanners at branch locations for distributed scanning. "Now we're not adding file cabinets and delaying the movement of information. In the past, branches would make their own copy of a loan document, then file it as a safety measure before forwarding it on to Admin for processing and filing," Cook recalls. "Now we've eliminated that paper step and collapsed the business cycle. It's more productive on both branch and headquarters levels." Cook cites another advantage in terms of information capture from forms. "We used to use microfiche readers and had to hang on to the physical checks. Now we simply scan them and retain for 30 days, which is more than the required time."

The Credit Union utilizes the duplex capabilities of the *i160* Scanner for some forms, scanning in both bitonal and grayscale modes. At some branches, volume is light, with perhaps 50 or so forms per day. Checks can add up to a few hundred each day, and at busier branches as many as 500 forms are processed daily.

"We just opened our twelfth branch in Squamish, which is known as the Outdoor Recreation Capital of Canada," says Cook. "We had all of our electronic systems in place, including the *Kodak i160* Scanner, which gives us a big advantage in terms of starting right off with the most efficiency. The *Kodak [i160]* Scanners help us achieve our corporate goal of operational excellence by providing greater efficiency and making it easier to do business with us. And even more importantly, our branch staffs love them."

To learn more about *Kodak i160* Scanners and other *Kodak* Document Imaging products, call 1.800.944.6171 or log on to [www.kodak.com/go/docimaging](http://www.kodak.com/go/docimaging).

