



TRANSFORMING CUSTOMER EXPERIENCE



**CASE STUDY**

**G&F Financial Group**

Reduces Its Footprint, Improves Member Experience

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## Executive Summary

### Customer

G&F Financial Group ("G&F") is one of the top ten credit unions in BC with over 26,000 members, over \$1.3 billion under administration, and a combined network of 13 branches in Vancouver, Burnaby, New Westminster, Port Coquitlam, Surrey, Langley, and Richmond.

### Challenge

As a Climate Smart certified organization for several years running, G&F is committed to going paperless to reduce its carbon footprint, increase efficiency, and improve the member experience. Scanning and archiving its paper documents in an accessible, secure electronic format was going to be a big project.

### Solution

G&F partnered with Doxim to implement Doxim's Enterprise Content Manager (ECM) in order to manage documents electronically, as well as Doxim's Document Imaging tool, making it quick and easy for G&F staff to upload paper-based documents. Now, in less than one year, G&F is no longer producing paper member and loan files and is in the process of becoming truly paperless across all administrative areas.

### Benefit

Going paperless has helped the G&F Green Team meet their ambitious goals for Greenhouse Gas emission reduction. Their staff also enjoys the benefits of being able to access member documents with a few clicks of a mouse, which has an important knock-on effect of faster, more efficient member service, which will likely lead to increased member satisfaction levels.

## The Customer

With over 26,000 members and \$1.3 billion in assets under administration, G&F Financial Group is one of the top 10 Credit Unions in British Columbia. Its commitment to investing in its employees, members, and the community is recognized by awards such as BC's Top Employer in 2012 and 2013, induction into Burnaby Board of Trade's Business Hall of Fame, and the 2012 Community Spirit Business of the Year Platinum Award from the New Westminster Chamber of Commerce.

G&F has repeatedly achieved certification by Climate Smart, a Vancouver-based organization that trains and certifies businesses in the art of carbon (or "greenhouse gas") emissions measurement and reduction.

## The Challenge

G&F had begun to scan historic member files and save them as PDFs in a file sharing system as a first step to going paperless. The team had completed work on the member files for four of their branches, but it quickly became evident that this system was not as efficient as it should be.

It was clear to G&F's IT team that the time had come to invest in an electronic document management solution proven to work in a credit union environment. The IT team knew they needed a partnership with an experienced vendor with deep industry knowledge who could guide them through the process of moving to an environment of purely electronic documents.





## The Solution

Initially, as Microsoft SharePoint users, the G&F team looked at indexing solutions that integrated with SharePoint. But it quickly became clear that integrating multiple solutions would be too resource intensive to be an attractive solution for the credit union. Disaster recovery solutions would have added another layer of complexity to this approach and the team concluded that they needed an all-in-one solution from a single source.

G&F wanted an end-to-end document scanning and archiving solution, designed with credit unions in mind, from a vendor with a proven track record. And they found all that in Doxim; selecting Doxim's Document Imaging to scan and index documents effortlessly, and Doxim's Enterprise Content Manager (ECM) online repository to safely store and access them.

## Implementation

"The staff members responsible for scanning our files were thrilled with how much faster the process was with Doxim's Document Imaging and FTP process," notes Johanne Cannon, Manager, Process Development at G&F. "The administration and ease of use of the system made training practically unnecessary". In fact, the tools have sped up the scanning process so much that the project is a full year ahead of schedule in some areas. Less than one year since implementation, G&F Financial Group is no longer printing member and loan files and is in the process of becoming paperless in its administrative areas, and digitized historic paperbased documents are joining new electronic ones in Doxim ECM at ten times the previous pace.

**"Six months ago, our VP, IT was surprised and pleased to learn that we had completed the upload of our branch documents and were starting work on our HR files. Administrative materials were not scheduled to be uploaded until 2014-2015. In fact, by the end of 2013, we had completed the upload of all our branch files, loan files, and HR files, and some of our commercial documents, putting us well ahead of schedule."**

*- Johanne Cannon, Manager, Process Development*

The team at Doxim also worked with G&F's Loan Origination partner, Technicost, to create an automated push of its completed loan files, eliminating the need for any manual indexing and filing. These files also join the scanned member files, loan documents, HR documents, and contracts in one central, secure online repository.



## Signs of Success

G&F expects to save money on printing, mailing, and document archiving, including substantial document storage savings once paper documents, currently stored offsite, are destroyed and replaced with low cost electronic archiving. While a bonus, cost savings were not the primary motivator behind the paperless credit union project. Instead, G&F was seeking operational efficiencies and a smaller carbon footprint, as well as improvements to member service. In all these areas G&F has already seen benefits and anticipates seeing more benefits in the future.

As a credit union with a strong community focus, G&F has made environmental friendliness a top priority. In an effort to reduce their greenhouse gas emissions, the G&F Green Team has partnered with Climate Smart, a non-profit group dedicated to reducing the company's environmental footprint. The credit union has set ambitious goals for carbon and waste reduction and earned Climate Smart Certification in both 2012 and 2013. The paperless initiative at G&F is crucial to achieving targets for Climate Smart certification and will be a key part of G&F Financial Group's environmental commitment going forward. To encourage two-way conversation and provide more personalized banking, G&F has created new staff roles and is working on deploying open concept layouts at all of its branches. These new, streamlined branches are designed without back rooms full of paper and cabinets. Instead, space is devoted to member/staff interaction and the focus is on people, not paper. Doxim's solutions have been an important part of this fresh, paperless approach to banking.

Going paperless has offered G&F an opportunity to provide better member service. With all the relevant documents available within a few mouse clicks, staff is able to focus on member needs, rather than disappearing into a back room to search for paperwork, or waiting for physical files to be transferred branch-to-branch. These benefits will also extend to members making contact through other channels, as staff will be able to access records almost instantly, making service calls faster and more efficient.



## What the Future Holds

### eStatement Analysis & fine Tuning

G&F has been offering eStatements to its members for some time now, but the credit union has recently decided to move from its current provider to Doxim for eStatement provision. This decision was made for several reasons. The G&F statement design team wants to be able to analyze how members interact with their electronic statements, with an eye to gathering click-through data and optimizing their member messaging. Doxim's statement platform offered the technology they need to pursue this goal. G&F also wanted a partner who demonstrated thought leadership in the area of statement design and who could provide some direction in this regard going forward. With over a decade in statement design and delivery, Doxim was the logical choice for this partnership.

### eSignature Implementation

G&F has also expressed interest in Doxim's new integrated e-signature offerings. At present, G&F uses two separate solutions for in-branch e-signature and remote e-signature, however these solutions do not interface directly with their enterprise content management platform. Doxim's new integrated e-signature solution therefore represents the next phase of the relationship between the two firms.

"As a lean and strategic organization it is important for us to work with partners who have vision and plans to continuously find better ways to help their clients," says Johanne Cannon. "Doxim's demonstrated thought leadership makes them the visionary partner we need."



*G&F's new open concept branch design*

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### Connect with Doxim

Learn how to go paperless with Doxim Document Imaging and Doxim ECM

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Doxim is a leading provider of SaaS-based customer communications and engagement software for banks, credit unions, and wealth management firms. Doxim's Customer Engagement Platform helps financial institutions transform their client experience, communicate effectively throughout the client lifecycle and improve cross-sell and upsell activities that drive increased wallet share. The platform addresses key digitization challenges, from automated account opening, through improved, personalized communications to anytime, anywhere content access, tailored to a client's channel preferences. This eliminates costly traditional paper-based, manual processes and enables cost-effective provision of an omni-channel experience that delights customers and improves their long-term loyalty. Find out more at [www.doxim.com](http://www.doxim.com).