



KAZ and Adobe, Helping Australians get settled

KAZ Business Services implements Adobe Workflow to reduce turnaround times

KAZ

www.kaz.com.au



INDUSTRY

Financial Services

CHALLENGES

- To improve the processing times of all applications.
- Provide a tracking, reporting and recording system on all applications during all stages of the process.

SOLUTION

- A workflow process was designed to accept, register and accurately capture all information from the paper application.

BENEFITS

- KAZ has been able to assure a tight turnaround in its service level agreements to customers, ensuring quality service for its clients and their customers.

IN PARTNERSHIP WITH

- Avoka Technologies
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Organization Profile

KAZ Business Services (KBS) is a leading Australian provider of outsourced business process solutions. With over 1,200 staff, KBS focuses on reviewing and managing the processes and supporting technology companies needed to support business which allows clients to spend more time focussing on their core business.

KAZ delivers a complete portfolio of services including:

- Electronic workflow, data capture, validation and electronic document storage and retrieval
- Customer care and Customer Relationship Management (CRM) services through its multimedia contact centres, and
- Business administration services including processing applications, payments, claims and orders delivering swift, seamless and error-free results.

As a leader in lending application processing for consumers, KAZ has successfully developed a number of workflow processes based on the Adobe solution, with the help of Adobe Solutions Partner, Avoka Technologies.

Challenges Faced: Creating a faster application process

The NSW property market is highly competitive and lucrative. Estimated to be worth over \$500 million a day, it is fuelled by thousands of mortgage applications filled out by hopeful homeowners who usually approach several financial suppliers.

To be competitive, mortgage providers need to provide quick and accurate turnarounds as well as having access to every application throughout the process. These mortgage applications can take weeks to process, so the faster a mortgage provider can assess and approve a loan, the more chance they will have of winning the customer's business.

The challenge for KAZ was to improve the processing times of applications while providing a system which tracks, records and reports on every application, at whatever stage they're at during the approval process.

Due to the highly sensitive and important nature of the information on these applications, there is no room for error. KAZ needed to design a workflow that would take the application and move it through the approval process swiftly.

Success Strategy

With such a complicated process, it was essential the process was automated to ensure less room for human error. Accepting an application is onerous with up to 85 per cent of the documentation received via fax.

A workflow process was designed to accept the application, register its receipt and accurately capture all information from the paper application and supporting documents. The information is used to assess the application and provide a decision – in some cases, this can be completed in a matter of hours.

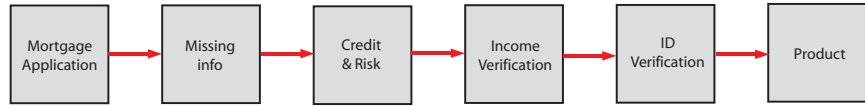
KAZ looked at a number of products from pure document management tools to complete workflow solutions. They decided to go with Adobe and its partner Avoka. Given the diverse nature of the processes executed on behalf of clients, KAZ felt the Adobe solution had the flexibility and scalability to meet current and future requirements.

The Adobe solution was implemented by KAZ with support from Avoka Technologies. Adobe provides powerful Java-based workflow technology, which when integrated with human processes allows companies to reduce processing times, integrate business processes and provide a complete audit trail of every transaction in process.

With the Adobe solution, KAZ delivers a turnaround time of just 90 minutes from the

The Process:

KAZ reduces mortgage application processing time by integrating processes and providing a complete audit trail of all transactions.



SYSTEMS AT A GLANCE

- Adobe Workflow Server
- Adobe Workflow Designer

time the mortgage broker faxes it through to the time it is automatically assessed for credit worthiness. KAZ has been able to assure a tight turnaround in its service level agreements with its customers, ensuring quality service for its clients and their customers.

About KAZ

KAZ is a leading ICT Services company, including business process management. An independently managed subsidiary of Telstra Corporation, we combine the strength and networks of Australia's leading communications company with KAZ Group's more than 30-year track record in providing flexible IT and business process solutions.

We deliver superior technology and communications solutions to help business and government raise productivity, cut costs and extend connectivity and accessibility. KAZ focuses on providing solutions that meet our clients' needs today while leaving plenty of room to realise the opportunities of tomorrow. At the same time, we understand the importance of reducing risk and future-proofing your systems.

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