



## Union Bank of California

Ensuring on-time delivery of check return documents to customers



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Union Bank of California (UBOC) is one of the 25 largest full-service commercial banks in the United States, offering comprehensive financial services and solutions to individuals, professionals, industries, and businesses of all sizes. Publicly traded on the New York Stock Exchange and headquartered in San Francisco, the bank has 321 offices in California, as well as three other locations in Washington and one in Oregon. The bank's main item processing centers are located in Monterey Park, San Diego and Oakland, California. The information technology team manages the flow of information across these three sites on 300 servers with 400 workstations, predominantly running on a Windows Server 2003 platform.

### Configuration

- Microsoft® Windows Server™ 2003
- IBM® 9672 mainframe

### Challenge: Accelerate the delivery of time-critical check return notices

Union Bank specializes in serving commercial organizations in communications, media, entertainment, energy, public utilities, retailing and other specialty industries. Each day the bank receives 8,000-10,000 returned checks. To help its customers handle financial transactions with their own clients, Union Bank must process the returned checks and send notice to subscribing clients by 9:00 a.m. the morning after they are received.

"Our business is under some very strict service level agreements. We have a three-hour window of time, between 6:00 a.m. and 9:00 a.m. the next day, to process returned check notices to our enterprise customers. Because we are bound to this contract, it is critical that we meet those deadlines each day," said Steven Delgado, Union Bank system analyst. "Any misstep could have monetary consequences and jeopardize our customer relationships."

Union Bank's Monterey Park location is the central point for the return items processing operation. First, a check is received and scanned to transform all of the necessary information into an electronic image. Next, that image is processed, stored and then generated into a document for fax delivery to customers. Each fax

transmission includes a cover page, a summary page and then a copy of each returned check, both the back and front. Delgado estimates his department delivers 200-300 faxes each morning, and that each one is about six pages in length.

The delivery of these faxes had always been completed manually. This involved individuals photocopying and scanning physical return items, dialing fax numbers, hand-feeding hundreds of pages into a fax machine and then waiting to confirm each transmission was successful. If there was a busy signal or any other issue, the process had to be repeated. This method was time-consuming and overwhelming for the Union Bank employees.

The challenge Union Bank faced was to find a solution that would process and turn around these time-critical documents much more quickly and efficiently by automating the flow of financial documents to and from its processing centers. The sooner a customer's accounts receivable department gets information about payment failures, the sooner they can contact delinquent parties and initiate the collections process.

"We knew we needed to be on top of the technology to stay in line with our competitors," said Delgado.

With Esker, upper management is happy.

Steven Delgado ■ System Analyst,  
Union Bank of California

It's easy to forget about Esker DeliveryWare because there has never been a problem. I've been really happy with the support.

Steven Delgado ■ System Analyst, Union Bank of California

## Solution: Esker DeliveryWare

Union Bank was already using Esker Fax for outbound faxing, so the bank decided to implement Esker DeliveryWare at its Monterey Park location to automate the entire flow of documents through a single platform. (Union Bank's San Diego office also installed Esker DeliveryWare for contingency items.) Esker DeliveryWare integrated seamlessly with Union Bank's existing check imaging technology to capture the check return notices electronically and format each document for automatic fax delivery. Esker capture technology imports Union Bank customer information by accessing a raw text file fed from Union Bank's IBM 9672 mainframe and sends it to the Esker DeliveryWare server, where a cover page is built and the data is formatted and delivered to the recipient. By keeping all the checks electronic, the need for manually handling documents and physically dialing fax numbers was eliminated. With the Esker solution, faxes are delivered each morning quickly and efficiently — and always before 9:00 a.m.

"With Esker we always meet our SLAs. The software also allows us to reduce high costs and minimize risks associated with physically handling and transporting paper checks," said Delgado. "We just set it and forget it, and upper management is happy."

## Support

Union Bank has also been pleased with Esker customer services, from scoping through deployment to ongoing support.

"Esker's support has been superb," said Delgado. "Whether it's over the phone, in person, professional services, tech support, web seminars or email updates it has been a great experience working with the people and the technology. If other vendors would follow Esker's example of persistence, my life would be much easier."

## Benefits/Future Plans

Based on the success of its initial implementations, Union Bank plans to upgrade its Esker DeliveryWare platform to the new Esker DeliveryWare release and begin to leverage other delivery methods for return items processing, such as email.

"We hope to slowly transition our customer communications from fax to email. It will make the process even more efficient, and we'll know that the fax option will still be available as a back-up solution," said Delgado.

### Immediate benefits for Union Bank of California included:

- Assurance of meeting service level agreements
- More efficient communication with other banks
- Time and cost savings
- Improved customer service

Esker is great because they are always looking to improve the product, as seen in the recent release of Esker DeliveryWare.

Steven Delgado ■ System Analyst,  
Union Bank of California



### For more information:

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