



NationsBank

Automating fax operations and confirming transactions in minutes



NationsBank — which merged with BankAmerica to become Bank of America, the single largest banking institution in the U.S. — installed Esker Fax to automate the fax transmission of high volumes of transaction confirmation reports. By improving the confirmation process and reducing turnaround time to a matter of minutes, Esker Fax has helped NationsBank meet the demands of its biggest dollar customers.

Challenge

Every business day, corporate customers send hundreds of files to NationsBank's Automated Clearing House (ACH). The files initiate pre-authorized transactions, like automatic payroll deposits to corporate employees' personal bank accounts. CICS and batch applications running on NationsBank's MVS mainframe process the transactions and generate detailed confirmation reports to be returned to the corporate customer.

Until recently, the confirmation process was costly and cumbersome. As a report was printed, a NationsBank representative would phone a corporate contact to say that sensitive faxes were on the way. The representative would then hand-carry the report to a fax machine and send the document — page after page — to the customer. Efficiency suffered at both ends of the phone line. When customers voiced concerns, NationsBank had to act.

While searching for a remedy, NationsBank came to several basic conclusions. Transaction processing occurred in such high volumes that it would have to remain on the mainframe.

Moreover, both the bank and its customers required hardcopy records of transactions and confirmations. For these reasons, online solutions were ruled out. Since fax would remain the technology of choice, NationsBank was left with one viable solution — fax automation.

Technical requirements

The fax automation gateway that NationsBank needed would have to integrate tightly with the mainframe and the CICS and batch applications. It would also have to be a proven workhorse, handling 5000 faxes a day over 16 lines without interruption. Only one product met all these requirements — Esker Fax.

Solution

Esker Fax delivers true enterprise fax automation, sending, receiving, routing, and archiving high volumes of documents

with unsurpassed speed and economy. Esker Fax performs flawlessly in any environment. From a single server, Esker Fax simultaneously integrates with SNA hosts, UNIX systems, AS/400s, and LANs to handle high-volume production fax, intra-network fax, critical inbound fax, and fax routing.

Esker Fax is compatible with a wide range of network types. It also integrates seamlessly with business systems such as SAP and financial applications, as well as all major messaging programs, including Microsoft Exchange and Lotus Notes.

At NationsBank, Esker Fax has thoroughly automated confirmation processing and delivery. "We like the way Esker Fax communicates with the host," says Lowell Huff, Vice President and Manager of Business Support. "It's very clean from the mainframe side and allows you to share Esker Fax among multiple host applications."

Now, as a report is generated, the NationsBank representative — from the desktop — initiates its transmission directly to the corporate recipient. There's no longer a need to print the report, warn the contact of incoming documents, or shove page after page into the fax machine.

But before sending the confirmation, Esker Fax automates one more task that helps NationsBank maintain its image and please the customer. Forms Merge capability with Esker Fax reformats the mainframe document with a crisp look, converting plain text to appealing fonts and merging it onto an electronic form with tables, NationsBank logos, and corporate messaging. When the representative selects "Return" on the Esker Fax interface, the corporate customer receives an easy-to-read, near laser-quality report.



You can always tell you've made a good decision when it becomes integral to your daily operation.

Lowell Huff ■ Vice President and Manager of Business Support ■ NationsBank



Customer reaction to the ACH confirmation has been so positive that we're looking at using Esker Fax for return item and cash concentration notifications as well.

Tom Roeseler ■ Vice President and Manager of ACH/EDI Services ■ Nationsbank

Esker Fax also archives every NationsBank confirmation it sends — an important plus for any institution dependent on documentary verification. "Everyone is moving toward electronic transactions," Huff explains, "but it is still important to have hardcopy reports to verify that the transactions are in balance." Recently, the bank has also integrated Esker Fax with its EMS e-mail system to enable desktop-to-desktop office correspondence.

Benefits

NationsBank and its customers are impressed with the results. Personnel in either office work more efficiently now that the print-fax-and-fetch cycle has been eliminated.

And Esker Fax speed pleases everyone. Confirmations are received in a matter of minutes — corporate financial officers know almost immediately that transactions have been completed successfully.

Says Tom Roeseler, Vice President and Manager of ACH/EDI Services, "Customer reaction to the ACH confirmation has been so positive that we're looking at using Esker Fax for return item and cash concentration notifications as well."

For NationsBank and its customers alike, Esker Fax was the right choice.

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