

## CASE STUDY

# Comerica Handles More in Less Time with RightFax

*Time is money: As a financial services company, Comerica takes the aphorism literally. Among other services, the company sends hundreds of daily faxes on a strict deadline to verify accounts payable transactions for clients. When Comerica migrated to RightFax e-document delivery, it gained the capacity to add additional clients, doubling the fax volume, but reducing time to send the documents by 90 percent.*

## BACKGROUND

Comerica Incorporated ([www.comerica.com](http://www.comerica.com)) is a financial services company headquartered in Detroit, strategically aligned into the Business Bank, Small Business & Personal Financial Services and Wealth & Institutional Management. The company manages commercial banking offices in the U.S., Canada and Mexico. More than 11,000 employees staff close to 360 full-service branch offices and supermarket locations in Michigan, California, Texas and Florida, with select businesses operations in several other states.

## THE CHALLENGE

"Being in the banking business, the expression 'time is money' is very true," Glenn Murawski, Information Services Assistant Vice President for Comerica, said. Comerica must meet high communication standards. As examples, Murawski cited high customer expectation and binding Service Level Agreements (SLAs), which include strict time deadlines. Failing to meet these standards can result in lost opportunity and revenue while exceeding them often returns substantial amounts of both.

"Our customers must make decisions on where their money goes every day," Murawski said. Understandably, they have high expectations for the reliability and speed with which transactions are handled. Among other services, Comerica offers Accounts Reconciliation Process (ARP) management for hundreds of enterprise clients.

Each day, Comerica faxes a daily status of accounts to large clients in order to verify payments. For instance, with clients in the entertainment sector, a likely ARP customer may include a large motion picture studio. "If a studio had a two or three million dollar check in the list, ARP is a safeguard," Murawski said.

Customer need and SLAs demand ARP notifications to be complete by 9:30 a.m. CST every day. "It is such a time-critical case," Murawski said. Since manual fax methods could never handle the ARP and additional fax traffic, Comerica relied on electronic faxing from CommercePath, a first generation automated fax solution from Captaris.

Running on 48 analog lines, CommercePath distributed ARP faxes to Comerica California clients within just one and a half hours. This was a huge time saver since manual methods were very prohibitive and would have required several hours to complete the process. While CommercePath proved valuable in handling ARP and other faxing, the product line was officially retired in 2001. Comerica liked the reliability and functionality of CommercePath and recognized the need to increase capacity of its e-document delivery solution. So, the financial services company took the logical next step.

## THE SOLUTION

In 2003, Comerica migrated to RightFax Universal Information Exchange (UIX) from Captaris. RightFax UIX, a production level, e-document delivery solution, enables users to reduce costs and save time by automating delivery of business-critical documents via fax, email or the Internet directly from ERP, host, legacy and other back-office systems.

With RightFax Enterprise Server and 96 digital lines, Comerica now handles more than 2,250 faxes each day, including automated faxes from its ARP, EDI and Automated Clearing House (ACH) applications. Comerica's IBM mainframe system sends FTP files to the RightFax server, which filters and faxes documents with no manual intervention.

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## RESULTS

**Speed and Useful Features** - Increased capacity from RightFax made it possible for Comerica to add additional ARP clients in Michigan and Texas—taking ARP fax volume alone to more than 800 documents daily. "With RightFax, we went from an hour-and-a-half processing time to nine minutes," Murawski said. "The speed allowed us to move up SLAs to process Michigan, Texas and California all before 9:30 a.m. Central Standard Time." Without RightFax, Murawski reports Comerica would not have been able to add clients in Michigan and Texas and still meet the SLAs.

RightFax efficiency proves valuable for other Comerica processes as well, including Check Vision (sending check images to customers). "We have 500 users on RightFax now," Murawski said. "As we were rolling RightFax out to departments that were using CommercePath, employees would watch the RightFax demo and ask to use it in other areas...we ended up doubling our RightFax user base just by word of mouth within our own company."

Brent McFarland, a senior analyst with Comerica, reported users appreciate the paperless methods of viewing, sending, redirecting and storing faxes. "They love electronic confirmation," he said. "In the past, they would fax items and print hard copies to store for 30 days to six months. That was their archive. Now, with RightFax it's all online."

**Reliability and Flexibility** - "We like to call RightFax a 'tank,'" Murawski said. Even as RightFax handles close to continuous around the clock faxing, "It's never broken, it just keeps running."

Reliability is a welcomed outcome for both Murawski and McFarland who report uninterrupted sleep as they avoid late night troubleshooting often common with less stable fax systems. Even during the Black Out of 2003, they reported on-time transmission of ARP faxes. Comerica ran RightFax and the mainframe on generators. "Our RightFax fax server ran, even though many east coast fax machines they were calling weren't answering," Murawski said.

Various integrations lead to time and cost savings: Murawski reported RightFax flexibility has allowed Comerica to extend its legacy architecture and solve problems. "It's an easy integration process," he said. "RightFax launches off virtually every desktop application we have."

While Comerica has focused on outbound operations, the company is looking at adding inbound RightFax capabilities to reduce paper and keep electronic data in a convenient location for timely management. In the end, faster distribution with RightFax leads to additional opportunities. For Comerica, "time is money" remains true ...and profitable.

## FOR MORE INFORMATION

Captaris is a leading provider of Business Information Delivery solutions that integrate, process and automate the flow of messages, data and documents. Captaris produces a suite of proven products and services, in partnership with leading enterprise technology companies, delivered through a global distribution network. Captaris has installed over 80,000 systems in 44 countries with 93 of the Fortune 100 using the company's award-winning products and services to reduce costs and increase the performance of critical business information investments. For more information please contact us at [www.captaris.com](http://www.captaris.com) or call +1.520.320.7000.

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