

# CASE STUDY



## Guangdong Huaxing Bank Implements Paper-less E-Signature Solution with ViewSonic Pen Displays



### Challenge

- ▶ Long processing time for daily paper-based services is inefficient and decreases customer satisfaction
- ▶ Extensive and complex document processes need to be streamlined and adoption costs for new tech-based solutions are high
- ▶ Hardcopy checking and document signing for clients can be a huge time sink, and increases costs regarding paper transfer and storage for nationwide branches and headquarters
- ▶ Transitioning to innovative services is needed in the highly competitive banking industry to attract and sustain current business relationships and develop agile solutions

### Solution

- ▶ The ViewSonic PD1011 provides digitalized and paperless management systems with Electromagnetic Resonance Pen (EMP) technology
- ▶ The PD1011 securely and accurately captures customer signatures on the display with increased efficiency and data accessibility
- ▶ The PD1011 is easily deployable at service counters via a simple USB connection

### Customer Profile

Guangdong Huaxing bank was recognized by the ministries of the State Council in China in August 2011, registering in the Shantou Special Economic Zone with operational headquarters located in Guangzhou City. There are 7 counties which have set up bank branches including Guangzhou, Shenzhen, Foshan, Dongguan, Shantou, Jiangmen and Zhuhai. These branches offer specialized financial services, specifically targeting SMEs and VIP clients, providing differentiating services while focusing on improving current process efficiency, implementing adaptable growth strategies and coordinate market-responsive changes quickly.

Increasing efficiency for comprehensive financial services and balancing costs with innovatory methods were crucial issues for Guangdong Huaxing bank. To provide first-class service, the bank needed to find a flexible solution that satisfied its document based challenges, was easy to implement and provided a secure and safe platform to adapt to the market's evolving needs.

### The Challenge

In the highly competitive banking industry, Guangdong Huaxing bank has positioned itself as an innovative service provider of financial products for SMEs and VIP customers. It continuously seeks up-to-date solutions to differentiate itself from other competitors by providing efficient and comprehensive services.

However, the most fundamental challenge that Guangdong Huaxing bank faced was adopting new strategies and procedures to efficiently handle complex document-based processes.

Every day from 9am to 5pm, each branch of Guangdong Huaxing bank had to accommodate a large amount of customers, while relying on paper for most of their processes. These paper-based processes are cost-adders and also time-consuming. Extensive document-based process, such as contract printing, signing, confirming, accessing and auditing consume exceptional amounts of time for both customers and the bank staff. In addition, branches and people at HQ have to pay costly storage fees for document storage and delivery which is not an eco-friendly, or practical way to manage documents. Longer processing times also limit daily customer capacity and decrease client satisfaction.

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### Results

- ▶ Guangdong Huaxing bank officially implemented the PD1011 digitalized system on customer service counters on October 10, 2015
- ▶ Customers can review contracts and make e-signatures on the PD1011 directly with encrypted security software
- ▶ Client-oriented services & solutions are enhanced with a smooth paperless workflow system
- ▶ The implemented solution reinforced Guangdong Huaxing's reputation as a secure, innovative leader in banking and financial services
- ▶ Up to 61 types of financial processes were improved and implemented utilizing the PD1011
- ▶ It shortened processing time by almost 30%, boosting efficiency and reducing costs
- ▶ Large costs affiliated with paper storage and printing were eliminated
- ▶ It shortened waiting time and assisted in boosting service experience for a more positive brand image
- ▶ Customers are able to directly rank the service they receive, a vital tool for service improvement

In order to overcome these challenges, Guangdong Huaxing bank needed to come up with a productive and cost-efficient strategy to adapt in the highly competitive banking industry, mainly focusing on enhancing their financial services capabilities, increasing product visibility and retaining their current customers while evolving their current document processing solutions.

### The Solution

The Guangdong Huaxing bank officially implemented ViewSonic's PD1011 pen display as their digitalized solution in over 7 counties on October 10, 2015. The PD1011 incorporates a highly-responsive pen technology utilizing the battery-free V Pen, offering intuitive writing, drawing, and secure signage capabilities. It serves as the ideal solution for digitalized and paperless management systems, securely and accurately capturing customer signatures on the display. A customized logo was also printed on the PD1011 pen displays for a consistent corporate brand image, increasing recognition and brand awareness at each service counter.

By adopting the ViewSonic PD1011, Guangdong Huaxing bank accelerated their paperless workflow for more client-oriented purposes while reducing costs in paper printing, storage, delivery and examination. The PD1001 also encrypts documents, to ensure secure file transfer and storage, while increasing processing efficiency and secure information accessibility.

Utilizing a USB port to charge and connect with a PC or laptop, it is easy to deploy and can be conveniently put to use. In addition, it is compatible with Windows®-based signature software for quick-synchronization and adaptable implementation.



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### PD1011 for paperless workflow solution

- ▶ Screen Size: 10.1" viewable
- ▶ Screen Resolution: 1280 x 800, 16:10
- ▶ Touch Technology: Electromagnetic Resonance Pen Touch
- ▶ Pen Pressure: 2048 levels
- ▶ Report Rate: 200 points per second
- ▶ Touch Resolution: 5080 lines per inch
- ▶ Interface: USB2.0 for video signal, pen signal, and power supply



### The Results

The Guangdong Huaxing bank integrated a new digital management system utilizing the PD1011 in over 7 counties in China, which saved up to 30% in processing time for each customer compared with traditional paper procedures. ViewSonic's paperless e-signature solution not only helped reduce unnecessary processes in document management including document filing and recovery, it also reduced company costs on document printing, signing, accessing, auditing and delivery. Enhancing 61 types of common financial processes within the bank, boosting efficiency and garnering increased productivity and better service, the PD1011 was perfectly implemented and functioned to its full extent under the new digital management system.

Customers were also able to watch promotional videos during waiting time for better product communication and brand messaging enhancement, which increased potential purchase possibilities and enhanced the bank's brand image at the same time. After completing transactions, customers were then able to rank the service they had received directly on the pen displays, a vital tool when looking to increase customer service and receive direct feedback from the market. Overall, this cutting-edge e-signature solution integrated up-to-date and cost-efficient methods to bring customers a first-class experience.

Currently, Guangdong Huaxing bank is one of the most influential value-adding financial service providers in China. Its positive brand reputation and outstanding customer satisfaction is recognized by several financial media outlets, due to its successful paperless workflow management system. This successful solution implementation helped Guangdong Huaxing bank stay in a distinctive position within its market, effectively integrating new technology to its workflow systems and building brand value to gain market share while aggressively evolving, to stay in front of its competitors and anticipate the market's needs.



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For more information on ViewSonic's pen displays and pen tablet products, please visit: [www.viewsonic.com](http://www.viewsonic.com)

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