

What Is the Value of Digital Image Management and Lean Application Management?

Banks can now support the surges in network traffic generated by check image capture applications without major network upgrades. The Digital Image Management solution, based on Cisco® and partner technologies, helps banks achieve a highly available, scalable, and optimized infrastructure using their existing network. Taking this efficiency a step further is Cisco's Lean Application Management solution. Lean Application Management eliminates the need for costly application servers and desktop clients by moving the bulk of branch processing to the data center. Banks can now maintain the same capabilities with fewer resources to deploy and manage its branch application—and by migrating in-branch processing to standard network components and less expensive, simpler thin clients.

What Problems Does It Help Solve?

Branches today face a convergence of challenges unlike any other time in the recent past. A case in point is the impact of the Check 21 legislation, which allows banks to process checks electronically rather than manually, by capturing and transmitting images of checks presented at the branch. The challenge here is that the quality of the image of the check is sensitive to the size of the resulting data file containing the image. Many banks are learning that this creates a tradeoff between image quality and cost because many networks require upgrades to accommodate image transmission.

Tomorrow's branch will demand even more. Video is being added to the branch's toolkit, enabling collaboration among remote specialists. Automation will play a bigger role in the coming years. Meeter/greeter systems will enhance the customer experience, maximizing sales opportunities. And other market events are bound to affect the branch in unpredictable ways.

Unfortunately, the negative effects of these changing market conditions are many:

- Upgrading the network to handle image traffic adds more cost and complexity to the network
- Adding functionality through software creates more cost and management challenges
- Increasing the complexity at the branch inherently decreases stability and reliability
- Traditional solutions to these challenges involve hiring more staff, increasing costs further

Digital Image Management and Lean Application Management

Cisco Digital Image Management uses proven technologies to optimize branch traffic over the existing WAN, including the significant workload created by check imaging systems. In addition, this solution uses robust quality-of-service (QoS) technology to help ensure that priority traffic, such as voice, never suffers as a result of high-demand events. This eliminates the need to build a network capable of handling peak volumes just to maintain adequate service levels for all other applications.

Lean Application Management moves the in-branch processing to a physical appliance that sits directly on the network and presents the branch application to thin clients on the desktop—greatly reducing the costs associated with desktop hardware and operating system software.

What Are the Benefits of Digital Image Management and Lean Application Management?

Cisco Digital Image Management allows banks to deploy network-intensive applications without forcing an upgrade to the network itself. Using the Cisco solution, banks can feel safe about moving to an image-based deposit environment without worrying about the underlying network capacity.

Besides saving the costs associated with excessive hardware and with operating systems at each desktop and teller station, the Lean Application Management environment simplifies the management of business resources. New or updated software can be deployed to a single device at the branch instead of to every desktop.



Immediate benefits of Digital Image Management and Lean Application Management include:

- Improvements in ease of application deployment and upgrades
- Increased operational efficiency (reducing costs)
- Increased security and compliance within the branch network
- Improved ability to roll out new products and services as quickly as possible
- Increased effectiveness of existing employees, reducing the need for additional new hires
- Reduced hardware, which in turn reduces carbon footprint and energy costs

Why Cisco?

Cisco understands the challenges that banks face today, and understands that investments must be made intelligently. It has developed an ecosystem of partners to deliver best-in-class capabilities and support to protect the bank's investment. Cisco network infrastructure is also protected by an incremental upgrade model, where migration paths reduce the risk of change, versus an overhaul of the entire network infrastructure.

Cisco is dedicated to making the bank branch the most cost-effective and innovative channel it can be. Digital Image Management and Lean Application Management are fundamental to that success.