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### It's time to Rethink our future



Together we're making the world of work smarter, faster and better. Watch our short film to find out more.

# 55% Of Bank Executives View Non-Traditional **Players As A Threat To Traditional Banks**

(Quote From Pwc Retail Banking Report 2020)

Digital transformation has become a core focus of all businesses as they are looking for ways to improve efficiency, enhance the customers experience, and reduce costs in order to stay competitive. Konica Minolta has a set of solutions designed for Banks that address the above.

Many international banks have achieved rapid largescale process automation by implementing digital solutions. Online banking offers consumers enormous convenience, and the rise of mobile payments are slowly eliminating the need for cash. But still, too many processes at banks rely on people and paper. Often, back offices have big teams of people processing customer requests.

The high degree of manual processing is costly and slow, subject to human error. IT solutions can rescue these back-office procedures from needless expenses and errors.

The banking market has always been an information industry; documents and content are at the heart of the organization and when it comes to banking compliance, the technology required for managing documents not only resides within its group, but also extends into the general banking corporation.

### Concentrate on your core business objectives, we take care of your document workflow!

At Konica Minolta, we optimize your informationrelevant corporate processes by applying our Managed Content Services (MCS). As part of our MCS approach, we analyze the document-intensive workflows in your enterprise to propose optimizations, implement specific, tailored solutions and manage the infrastructure we have created for you.

A core offering in our MCS portfolio are Enterprise Content Management (ECM) solutions, tailored to the needs of your organization. ECM solutions provide complete, end-to-end control of your information flow with seamless integration into your CRM, ERP systems and other existing systems.

Konica Minolta's Managed Content Services enhance your overall efficiency, let you respond faster to customer needs, safeguard your data, and streamline your workflows - giving your operational agility and business results a welcome boost!

### **TOP 3 BENEFITS** FROM DOCUMENT AND PROCESS INITIATIVES:

improved organisational agility and flexibility

greater knowledge sharing within and between teams

service and retention

### **TOP 4 CHALLENGES** FOR BUSINESS PROCESSES:



reducing costs and improving customer improving efficiency

experience

reducing errors and delays

reducing paper

#### TOP 5 CHALLENGES FOR INFORMATION MANAGEMENT



wide access

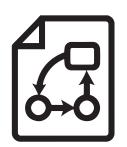
ease of search and retrieval

integrating document services a seamless but secure way

increasing volumes and security

# Your Best Investment

Transform your financial document workflow process into one that's streamlined, automated and secure. Konica Minolta's Managed Content services tailored for finance provide the speed and productivity you need to properly route financial documents, process data and control costs. We are dedicated to provide you a comprehensive portfolio of solutions that tackles all your digital transformation challenges and will be the best investment you can make for your everyday operations.



### **Workflow Automation**

Business growth is pertinent to all financial services providers. To grow, you need to constantly find ways to optimize efficiency, increase accuracy and accessibility, reduce expenses and create a great customer experience. Streamlining paper and labor-intensive workflow in an information-intensive environment reduces the time wasted on manual processing by employees. Examples of some of these workflows include New Account Opening and Loan Processing in a retail bank and Claims Automation and Invoice Processing for insurance companies.

# **Security and Compliance**



As part of financial institution governance, you must always seek to improve compliance and protect financial records. Banks must have a documented trail for every transaction and process that includes want who, what, when and where activity and approvals take place. Konica Minolta provides you with means to achieve the above plus ensure compliance with fast-changing regulatory demands, secure financial records and protect client confidentiality. Konica Minolta's Security and compliance management suite ensures compliance with fast-changing compliance standards. With Image Secure, you can secure your financial records and protect client confidentiality with intelligent redaction.





# **Mobility**

Mobility solution is rapidly making waves into financial institutions' suite of services offering. Finance professionals require access to timely and accurate information to manage investments, securities and individual accounts. The convenience of mobility solutions come with security concerns. These concerns are addressed by Konica Minolta's Mobile Enterprise Management suite that provides you with user authentication, secure printing, account tracking and various encryption solutions, allowing you to gain control of mobile devices across different mobile platforms, as well as the data and applications that are in use.

### **INSTANT INVOICE PROCESSING:**

### **ALL-ROUND DIGITAL EFFICIENCY**

Your company is receiving in any quantity purchase invoices on a daily basis. From their forwarding to the responsible departments to their approval and payment, this involves a time-intensive and frequently error prone process. From now you can on rely on an optimal solution for this task – by switching to Konica Minolta's digital invoice management.



### Transparent, traceable, revision-safe

Clearance procedures are seamlessly recorded so that every step in the invoice handling process is traceable. The status of each invoice can be called up with a single click, saving an enormous amount of time when searching for particular documents. All of this more than fulfils all requirements of auditing acceptability and compliance.

### Cost benefits from speedy processing

Not just your employees benefit from the time saved with digital processing but also your budget: Pay invoices within the cash discount deadline and make sure to use this cost advantage regularly. Thanks to automatic reminders the internal invoice approval process is never delayed, which protects you against default interest payments or other charges arising from late payments.

# Structured capturing for enhanced transparency

By digitally capturing all incoming invoices, you ensure that all purchase invoices are correctly mapped in the system. For the digitization of paper originals, you can conveniently use your existing document scanners and multifunctional printers.

# Intelligent readout and automatic distribution

Text recognition and intelligent algorithms ensure that all relevant invoice details (i.e. consignment, date, invoice number, etc.) are correctly read out and captured in the system. Forwarding to the responsible department or employee is automatic and instantaneous – same as the alignment of the information with the ERP system and the accounting department.

### Faster approval workflows

A fast and correct billing run is ensured with specific rules defined in the system for the checking and approval of invoices. Users benefit from the clearly structured user interface that makes invoice processing simple and straightforward. Sub-verifications as well as adding comments to bills and receipts are also possible. All of this makes assignment stamps, original signatures and inter-office mail bags a thing of the past.

### Your benefits at a glance

- -Structured digital capturing of all incoming invoices
- -Faster invoice approval with electronic processes -Safe and transparent thanks to access control, documented approval processes and revision-safe
- documented approval processes and revision-saf archiving
- -Regular cost-savings with the deduction of cash discounts
- -Perfect integration into existing ERP systems

# THE INTELLIGENT APPROACH:

### DIGITAL CONTRACT MANAGEMENT

Anyone dealing with contracts and agreements of all kinds on a daily basis knows: Such documents usually vanish in the archive of the concerned department, which frequently results in difficult and time-consuming searches; the general overview is quickly lost and contract periods or deadlines easily overlooked.

All this means unnecessary time and money spent. Now, Konica Minolta's digital contract management solution helps you administer all your corporate contract documents in an easy way.



### **Essential: Data security**

Elaborate authorization concepts rule out any uncontrolled access to your contracts. Employees can only retrieve specific contracts and information as defined in their personal access rights – a level of security that goes much beyond the conventional paper archive

#### Use contracts to your best advantage

Thanks to the unified, complete mapping of all documents as well as the automatic generation of reminders, you never lose track of contract periods and deadlines. You can thus put missed deadlines behind you for good and use contract conditions to your best advantage

#### Central contract administration

Whether you are concerned with operative contracts, framework agreements, license or maintenance contracts as well as the associated covenants – the digital capturing of all documents related to any individual contract (including e-mails, protocols, etc.) gives you an essential basis for enhanced control and a better overview.

### **Convenient: Digital approval**

Approval workflows for contracts have to be transparent, flexible, and documented in their entirety. Revision-safe archiving is just as essential. Digital contract management ensures all this, providing valuable support in fulfilling various compliance requirements (such as HGB, Basel II, company regulations, etc.).

### Transparency at the push of a button

From text searches through the entire content of a contract to the analysis of all relevant contract parameters – all information is available at the push of a button. The simple assessment of your contracts, for example with regard to their value or duration, considerably facilitates your financial controlling.

### ✔ Your benefits at a glance

- -Enhanced transparency due to central contract administration
- -Cost savings from fast searches and optimal use of all contract advantages
- -No missed deadlines thanks to automatic reminders
- -Maximized data security with revision-safe archiving and documented approval processes
- -Perfect integration into existing CRM / ERP systems

### **ELECTRONIC ARCHIVING**

# FOR STREAMLINED ADMINISTRATION

Managing conventional personnel files poses more than one challenge for the Human Resources department: their handling is extremely time-consuming; they generate considerable paper and printing costs and let filing cabinets as well as archives overflow. But now you can end this document chaos – with Konica Minolta's Managed Content Services. Meeting all the requirements of auditing acceptability, our content management suite is the perfect solution for the revision-safe archiving of confidential personnel records and will pay for itself in no time at all.



### Complete transparency with a single repository

More than any other department, Human Resources will appreciate the transition to digitized personnel records: Central electronic archiving automates and speeds up the related workflows, offers a target-oriented keyword or full text search, and impresses with its clarity. As all documents are archived in the personnel file regardless of their sources, is does not matter at all whether the original content is structured or not.

#### A solid structure

The electronic personnel file exactly mirrors the existing filing structure in the personnel department and reliably observes all legally binding provisions. Whether this concerns the adherence to obligatory deletion periods, privacy policies or mandatory archiving regulations – all legal requirements governing the archiving of personnel records are fully complied with. Beyond that, straightforward and secure access rights as well as their temporary transfer with a simple mouse click further facilitate the handling.

### Always a gain: Saving time

Automating these processes streamlines the daily routine tasks throughout your company: Fast filing and instant access to documents minimize everyone's administration efforts. The entire array of personnel documents, whether employment contracts, correspondence or certificates, is directly available, no matter where you need it. Considerable time savings are the positive consequence, which is to the benefit of your personnel department.

#### Attractive add-on: minimized costs

Individually structured, consistent and always up-to-date, electronic personnel records comply with all commercial as well as tax laws. For you this means that after digitization you can dispose of most of the paper-based originals. Which creates valuable space, avoids the rent for an external archive and above all reduces your printing and paper costs.

### Focus on the essentials

On one hand, the considerable time savings as well as the intelligent yet simple management of the digitized personnel records improve the general quality of work. On the other hand, this frees capacities for conceptual and strategic personnel management. Which in turn fosters a decisive factor in your company: the overall job satisfaction.

### ✔ Your benefits at a glance

- -Accelerated personnel processes with digital workflows
- -Automatic integration of new documents into the existing filing structure
- -Access to records with convenient search and preview function
- -Index and full text search for the entire archive
- -Manipulation impossible
- -Low installation and training requirements

# **OUR VALUES**

are the essence of our innermost beliefs, our inherited DNA. They describe how we go about our business and act towards all our partners. This is what we call simply BOLD.













# **About Konica Minolta**









Konica Minolta Business Solutions Middle East Fze, is a leading print outsourcing and document solutions integration organization. We specialize in delivering cutting edgeA print technology that is enclosed within innovative technology solutions, to deliver unique document goals that fits each customer environment. Our solutions are taken to market by our exclusive partners, who are some of the leading business organizations in the GCC region. Konica Minolta has been named Industry Group Leader on the Dow Jones Sustainability World Index (DJSI World), a Leading Global Index of ESG Investment and has also been included in the DJSI World for six years in a row. To further enhance our commitment, Konica Minolta INC (Group) has been granted a Gold Recognition Level based on their Eco Vadis CSR rating in July 2017. As a supplier of sustainability and CSR evaluations, ecoVadis rates companies and organizations in these fields on a global scale.

Konica Minolta has also won numerous awards from BLI, which includes the BLI buyers Lab 2018 "pick award," for outstanding achievement in document Imaging software, and "Line of the Year" for its Outstanding Portfolio, plus the "Smart Workplace Vision" award which is based on the vendor that offers the most impressive vision for the Smart Workplace of the future, along with the portfolios of hardware services, and solutions to support and execute that vision.



Konica Minolta Business Solutions Middle East DMCC Jumeirah Lakes Towers, Dubai, United Arab Emirates For more information, please call: Telephone No. +971 4 880 8388 or email: marketing-me@konicaminolta.com

#### List of Partners in the Region

#### **United Arab Emirates**

Juma Al Majid EST.
P.O. Box 156, Dubai, UAE
Telephone +971-4-2963360
Toll Free: 800-888-888
e:oed@al-majid.com
W:https://oed.al-majid.com

### Kingdom of Saudi Arabia

Hoshanco Company Ltd. P.O. Box 509, Riyadh 11421, Kingdom of Saudi Arabia Telephone +966-11-416 2323

#### Kingdom of Bahrain

**Almoayyed Commercial Services** P.O. Box 26259, Manama, Kingdom of Bahrain Telephone +973-17716111

#### Kuwait

#### Al Mulla Office Automation Solutions

Al Mulla Group Building, Omar Ben Al Khattab Street, (Near KBT Towers), Sharq, Kuwait PO Box No. 177, Safat 13002. Kuwait Hotline: 1880088; Tel:(+965) 22061600;Fax: (+965) 22453977 Website:www.AlMullaOAS.com

#### Qatar

#### Almana & Partners W.L.L

P.O. Box: 49, Doha, Qatar Telephone +974 44417050

#### Sultanate of Oman

Mohsin Haider Darwish LLC P.O. Box: 880, Ruwi, Postal code 112, Sultanate of Oman Telephone +968 24835500

#### **Pakistan**

Office Automation Group 8/1, Habibullah Road (off Davis Road), Lahore, Pakistan Telephone +92-42-36362835



#### **Konica Minolta Business Solutions Middle East**

Konica Minolta Business Solutions, a leading company in advanced document management technologies and solutions for the desktop to the print shop, brings together unparalleled advances in security, print quality and network integration via its award-winning line of bizhub® multi-function products (MFPs); bizhub PRESS® and bizhub PRO® production print systems; magicolor® color printers; and pagepro® monochrome printers. Konica Minolta also offers software solutions and optimised print services to reduce document output cost, **improve productivity and optimise office environment**, backed by impeccable service and support team.

Konica Minolta adopts a proactive effort in reducing global environmental impact through its green product lifecycle. In line with its core message "Giving Shape to Ideas," Konica Minolta endeavours to respond to its customers' needs across the world with relentless creativity, innovation and advance technology.

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