



## Riyad Bank

*Boosting productivity and profitability with lightning-fast information access*

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### Overview

#### The need

With costly and time-consuming manual processes dulling responsiveness and impacting profitability, Riyad Bank looked for a more effective way to manage millions of documents.

#### The solution

Working with IBM Business Partner Saudi Business Machines, the bank has replaced paper-based processes with an electronic content management system that speeds information access across departments.

#### The benefit

Staff can access electronic documents in seconds, instead of weeks and months. Standardizing on one system increases productivity and reduces costs, sharpening agility and boosting profit margins.

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In an uncertain economic climate, where opportunities to grow revenues are still in short supply, banks face continued pressure to keep operating costs under control and protect shareholder value.

To survive—and thrive—in a turbulent market, Riyad Bank must focus on driving high operational efficiency and delivering top-notch customer service. However, the bank found that inflexible manual processes were dulling responsiveness and negatively impacting profitability.

Ashraf Raslan, Senior IT Consultant at Riyad Bank, explains: “Riyad Bank’s operations are spread across a number of locations throughout the country. In the past, when we worked with mostly paper-based systems, this geographical spread made it difficult for teams from different departments to retrieve and share information.

“While we had electronic archiving in place, each department relied on a different system. Not only did this make it challenging for staff to track down individual records, it was also difficult to maintain secure access to all these systems, which introduced a degree of risk.”

Riyad Bank recognized that there were significant efficiencies to be gained by moving away from manual, paper-based processes. Providing staff with an easier way to access and manage content would help save time and money, and facilitate faster, more effective customer service—all of which would enable the bank to strengthen its competitive edge.

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*“For us, the true value of enterprise content management lies in the way that it helps to break down barriers between departments. It enables teams from all locations to work together more closely to deliver better results for the bank and its customers,” says Ashraf Raslan, Senior IT Consultant, Riyad Bank.*

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## Solution components

### Software

- IBM® FileNet® Content Manager
- IBM Content Collector for File Systems
- IBM Content Collector for SharePoint
- IBM Content Navigator
- IBM Datacap
- IBM FileNet Image Services
- SBM Correspondence Management System (Muraslat)

### IBM Business Partner

- Saudi Business Machines Ltd.
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*“When it comes to delivering a successful ECM implementation, there’s no secret: you need the right solution to be implemented by the right people.”*

— Essam Bastwesi, ECM Practice Manager,  
Saudi Business Machines

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## Taking control over millions of documents

Working in partnership with IBM Business Partner Saudi Business Machines (SBM), Riyad Bank launched an ambitious project to transform the way it stores and manages information. The bank has established a single, centralized repository for electronic content, built on IBM® FileNet® Content Manager.

“When it comes to delivering a successful ECM implementation, there’s no secret: you need the right solution to be implemented by the right people” says Essam Bastwesi, ECM Practice Manager, Saudi Business Machines.

Currently, Riyad Bank is storing and managing more than 200 million electronic files in the new repository, and is adding around 50,000 new document images every day. These range from customer account opening files and loan documents to checks, remittances and credit card details.

With the core electronic content management system now in place, the bank is working to bring all departments onto the platform. It expects to extend the solution to approximately 5,000 users across the bank within the next five years.

## Accelerating access to information

Ashraf Raslan states: “The performance we are getting from IBM FileNet Content Manager is perfect. Even though we have built up a complex environment, and are managing millions of documents with the system, it has very easy for the business to get to grips with the new solution.

“Instead of having to track down paper records—a process that could take weeks and even months in the past, as documents had to be physically shipped between bank departments—users can now access the information they need in a matter of seconds, with just a few mouse clicks.”

## More efficient content management

In the future, all departments will be able to access information using the same central repository, eliminating the need for each department to store its own records and helping Riyad Bank work more effectively on an enterprise-wide level.

“Staff will no longer be confined to departmental silos; it will be easy for anyone in the bank to find and access files, no matter where they originated,” comments Ashraf Raslan. “With the ability to rapidly access and share content, whenever and wherever they need it, teams can work more productively. They will have much more time to focus on value-added tasks, and will be able to deliver a much more responsive service to customers.”

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— Ashraf Raslan, Senior IT Consultant, Riyadh Bank

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## Reducing risk and saving money

Moving from disparate, standalone systems to an integrated IBM solution has increased information visibility and security. Riyadh Bank has also reduced operating costs by eliminating the expense and effort of managing paper files and multiple archiving systems.

“Relying on manual processes and multiple systems introduced the risk of human error to our work,” notes Ashraf Raslan. “Establishing a single electronic repository for all the content we store has minimized the risk of documents being misplaced or information being reported inaccurately.

“What’s more, going digital and retiring redundant systems has helped us to reduce operating expenses. With a more cost-effective way of managing content, we can boost profitability and deliver greater value to our shareholders.”

## Running a better bank

As enterprise content management solutions are extended to more departments, Riyadh Bank expects that the benefits will only continue to multiply.

Ashraf Raslan concludes: “Enterprise content management is bringing our business much closer together, allowing employees to get to the information they need easily, securely and effectively. This enables them to make timelier, more-informed decisions and guarantee a higher quality service to customers—all of which helps strengthen Riyadh Bank’s business performance and competitive edge.”

## About Riyadh Bank

Riyadh Bank is one of the largest financial institutions in Saudi Arabia and the Middle East, with a strong corporate and retail banking franchise. The bank manages a network of more than 300 branches across Saudi Arabia, with international operations in London, Texas and Singapore.

To learn more about Riyadh Bank, please visit [www.riyadbank.com/en/](http://www.riyadbank.com/en/)

## About Saudi Business Machines

Supported by decades of experience and in partnership with world’s principal technology brands, Saudi Business Machines (SBM) is the leading solutions provider for key companies and governmental organizations in a multitude of industries across the Kingdom of Saudi Arabia.

To learn more about products, services and solutions from SBM, please visit [www.sbm.com.sa](http://www.sbm.com.sa)

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