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Ivan Zangani, ICT Manager of Enterprise and Corporate Banking Transformation, Intesa Sanpaolo

**100,000**  
PAYMENTS PROCESSED

**6,000**  
BRANCHES SUPPORTED

**AUTOMATIC**  
TAX FORM RECOGNITION

Intesa Sanpaolo wanted staff to focus on promoting its products and services, but employees found much of their time consumed by tedious manual work. By deploying **Kofax Transformation™**, Intesa Sanpaolo has fully automated lower-value tasks, which frees up precious time for its staff to focus on selling and customer service.

*Work Like Tomorrow.™*



ABOUT INTESA SANPAOLO  
WWW.INTESASANPAOLO.COM

Founded in 2007 from the merger of Sanpaolo IMI and Banca Intesa, Intesa Sanpaolo is one of Italy's largest banking institutions. Offering private and corporate banking products and services, Intesa Sanpaolo employs over 95,000 people across nearly 6,000 branches – over 1,000 of which are outside Italy.

## PRODUCTS

Kofax Transformation™

## PARTNER

WWW.PIC-INFORMATICA.IT



PIC Informatica is an Italian company operating since 1990 in the consulting and IT services market, gaining expertise in the industrial, financial and advanced tertiary sectors.

## FOCUS

Accounts Receivable Automation

Banking: Branch Capture

Customer Self-service

Digital Transformation

## CHALLENGE

Online and mobile banking are gradually becoming the norm, and most large banks around the world are offering their portfolio of services via digital and self-service channels – which entices customers to come back for more, and lifts revenues.

Italian bank Intesa Sanpaolo prides itself on delivering high-quality, secure, and always-on digital services – a study conducted by Forester in 2017 placed it among the top-three digital banks in Europe. Ivan Zangani, ICT Manager of Enterprise and Corporate Banking Transformation, explained, “Not only is our digital transformation instrumental in attracting more customers and providing a better banking experience, it also enables us to slash costs and boost the productivity of our staff.

**“We are very satisfied with Kofax and the savings it generated, and look forward to embedding it on our digital channels.”**

Ivan Zangani, ICT Manager of Enterprise and Corporate Banking Transformation, Intesa Sanpaolo

“Because cost containment is crucial in helping us to stay at the top, we started reviewing some of our operations and identified one area in particular for improvement: the payment of tax returns. In the days leading up to the payment deadline, our branches often get very busy as customers line up waiting for our staff members to help them fill in the relevant forms and process their payments.

“During that busy period, we normally process up to 100,000 payments, each of which takes approximately five minutes – that adds up to thousands of hours of staff time. We envisaged that, if we could give our staff their time back and enable them to focus on more value-added tasks – such as helping customers with investment, mortgage or current accounts queries – we would increase their productivity and boost our revenues.”

How could Intesa Sanpaolo achieve this goal? The answer lied in automating the tax return payment process--and to turn this vision into reality, the bank needed the right partner and technology.

## SOLUTION

Intesa Sanpaolo evaluated several technology partners and solutions available, and soon realized that Kofax offered the ideal balance of automation, customization, and performance. The bank worked with Kofax partner PIC to handle the system integration of the project, collaborating closely with Kofax on the implementation of Kofax Transformation, building a very effective extended team.

The Kofax solution powers Intesa Sanpaolo's self-service machines, located at its branches across Italy, to fully automate the payment of tax returns. Ivan Zangani commented, “When a customer needs to process a tax return, he or she can simply visit one of our branches and scan the form using a self-service machine. The underlying Kofax technology makes it ultra-quick and easy for customers to process and pay tax returns, with no assistance whatsoever from our busy staff members.”

The Kofax solution is seamlessly integrated with Intesa Sanpaolo's core banking systems, and is currently used at over 6,000 branches, helping to process hundreds of thousands of payments with an unprecedented optimization of time, effort, and resources.

Ivan Zangani remarked: "One of the great features of Kofax Transformation it is its ability to recognize different types of forms, and process them in the same highly reliable and fast way. Initially, customers came to our branches with the standard tax return form released by Italy's revenue and customs agency, but we subsequently noticed that some people began using different forms to complete the exact same process.

"With Kofax, we were able to support all the different officially recognized tax forms, in order for our customers to have the peace of mind that, whatever documentation they bring to our branches, it will be easily identified and processed."

## RESULTS

With the Kofax solution in place, Intesa Sanpaolo has achieved its main objective: freeing up its staff from lower-value tasks to focus on strategic activities.

Ivan Zangani explained, "In banking, time is money. If we save our employees time, they will be able to devote themselves to assisting customers with more value-added operations, such as mortgage applications, current account openings, or investment queries.

"We have achieved remarkable time – and, consequently, money – savings thanks to the Kofax solution. If you consider that each payment, when done manually, used to take about five minutes of an employee's time, and you multiply that by hundreds of payments each week, and thousands of branches, you realize just how huge the savings are!"

As a result of its positive experience with Kofax, Intesa Sanpaolo is already planning to deploy Kofax Transformation to support its mobile and online banking services, which is set to further boost both the company's productivity and the customer experience.

Ivan Zangani confirmed, "With Kofax, we have transformed tax return payments into a much quicker and easier process – but how great would it be if customers didn't have to come into a branch at all, and could perform the same operation in the comfort of their home or workplace, at any time of the day, any day of the

week? That's where mobile and online banking come in. By underpinning these services with Kofax technology, we can make banking with Intesa Sanpaolo even easier – meaning that customers will be even more satisfied and remain loyal to us for a longer time.

"Similarly, with fewer customers visiting our branches for lower-value tasks, such as tax returns, our staff can deliver top-quality assistance to those customers who come to us with a much more specific enquiry that requires a face-to-face interaction."

He concluded: "We are very satisfied with Kofax Transformation and the excellent savings it has generated. We are already looking forward to extending its use to our digital channels. This will help us to offer stellar customer experience and hone in on our employees' skills, which contributes to our reputation as one of the most respected and successful banks in the country."

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