

BERNER KANTONALBANK RELIES ON COMPREHENSIVE DIGITALISATION FOR PROCESSING DOCUMENTS

Outsourcing operational banking services while maintaining the highest level of security in accordance with Swiss banking

The challenge	The solution	The benefits
 <p>New market trends and resource-intensive processes in banking operations</p>	 <p>Use of the SPS Payment Factory based on an established IT solution</p>	 <p>Good price-performance ratio, high quality processing, highest safety standards and more flexibility in the event of market volume changes</p>

Berner Kantonalbank AG (BEKB) has been trusting the output management services of Swiss Post Solutions (SPS) since as early as 2018. BEKB decided to also outsource its document processing and payment transaction (PT) processes to SPS from the end of 2020. This decision was based on the competitive contract proposal, the professionalism during the tender process, the positive experiences during the output management collaboration, and the trust established in SPS over the years.

Process optimisation

BEKB had been outsourcing its document processing and payment transaction processes to another provider for a number of years. At the end of 2019, BEKB decided to review not only its existing solution for document processing and PT, but also how the associated processes were structured. Ensuring that services were processed in an efficient, high-quality and cost-optimised manner was of particular importance to BEKB.

As a market leader in payment transaction processing, SPS has been well acquainted with the banking sector for many years and consistently aligns the services it offers with the needs of its customers. With a market volume share of more than 75%, the SPS Payment Factory currently provides services in document-based payment transactions to all major banks in Switzerland. This enables the Payment Factory to continuously achieve high economies of scale for high-quality services despite declining volumes. These economies of scale can then be passed on to customers through attractive operating prices. By outsourcing services to SPS on a modular basis, BEKB is able to maintain stable processes in operations at all times without having to make large investments in an expensive in-house IT infrastructure. Furthermore,

BEKB benefits from the ISO- and FINMA-certified security and quality standards of its partner SPS throughout the entire process workflow. It was for these reasons that BEKB chose SPS as its new provider of PT and document processing services after the tender process was completed.

Successful partnership since 2018

Another reason for outsourcing PT and document processing to SPS was the existing partnership and cooperation in document output management, which began in 2018. The price-performance ratio and the renowned repository of case studies were the main reasons that BEKB entered into a partnership with SPS. In 2020 alone, some 11.4 million printed pages and 4.1 million mailings were produced for BEKB. This means that BEKB no longer incurs internal infrastructure costs or fixed costs for output management. The relief of these costs on the company's own resources benefits the core business and customer service. By continuing this partnership with SPS, BEKB can continue to benefit from SPS's innovative strength in the area of business process digitalisation.



Thanks to the close collaboration and excellent commitment of the two organisations, the migration project was a complete success. SPS is a reliable and experienced business partner in the field of operational banking services. In addition to the cost efficiency, we are grateful for the smooth process flow and the resulting relief on our own resources, which allows us to fully focus on our core business.



– Philipp Cossi, Head of Operations, Berner Kantonalbank

Comprehensive solution concept

SPS solely carries out its services in Switzerland, using a high-performance infrastructure, which is suitable for mass volumes, along with the associated processes. SPS continuously develops this infrastructure and the associated processes, applying new technologies – including digitalisation and artificial intelligence components – in a targeted way. SPS also develops suitable contingency plans, precautionary measures and security measures in order to ensure business continuity, which means that the PT and document processing outsourced by BEKB to SPS is ensured at all times in the event of disruptions or crisis situations.

Thanks to its many years of market experience, SPS understands the critical factors for success when it comes to implementation projects. Switching these processes to SPS carries the lowest possible technical risk, as the processing will continue to be carried out using the established SPS IT solution. BEKB also benefits from the cost transparency that is created by this partnership, as the services provided by SPS are offered at an attractive price that is fixed in the long term. The outsourcing of the PT processing also presents BEKB with further strategic options when using the comprehensive SPS Banking Factory service.

SPS Payment Factory

Documents are processed at the SPS Payment Factory. SPS uses its own scanning platform for scanning and post-processing and its 'dips' IT solution is at the heart of the Payment Factory.



Shared IT

Use of a single, multi-client-capable, highly automated and standardised IT solution for all banks and a high STP rate



Shared people and shared locations

The same employees and the same processing sites for all banks with a high level of flexibility. One individual at a site works for several banks



Shared processes

Standardised processing with standardised SLAs and policies for all banks



High level of security

The ISAE control framework is the single auditing standard for all banks



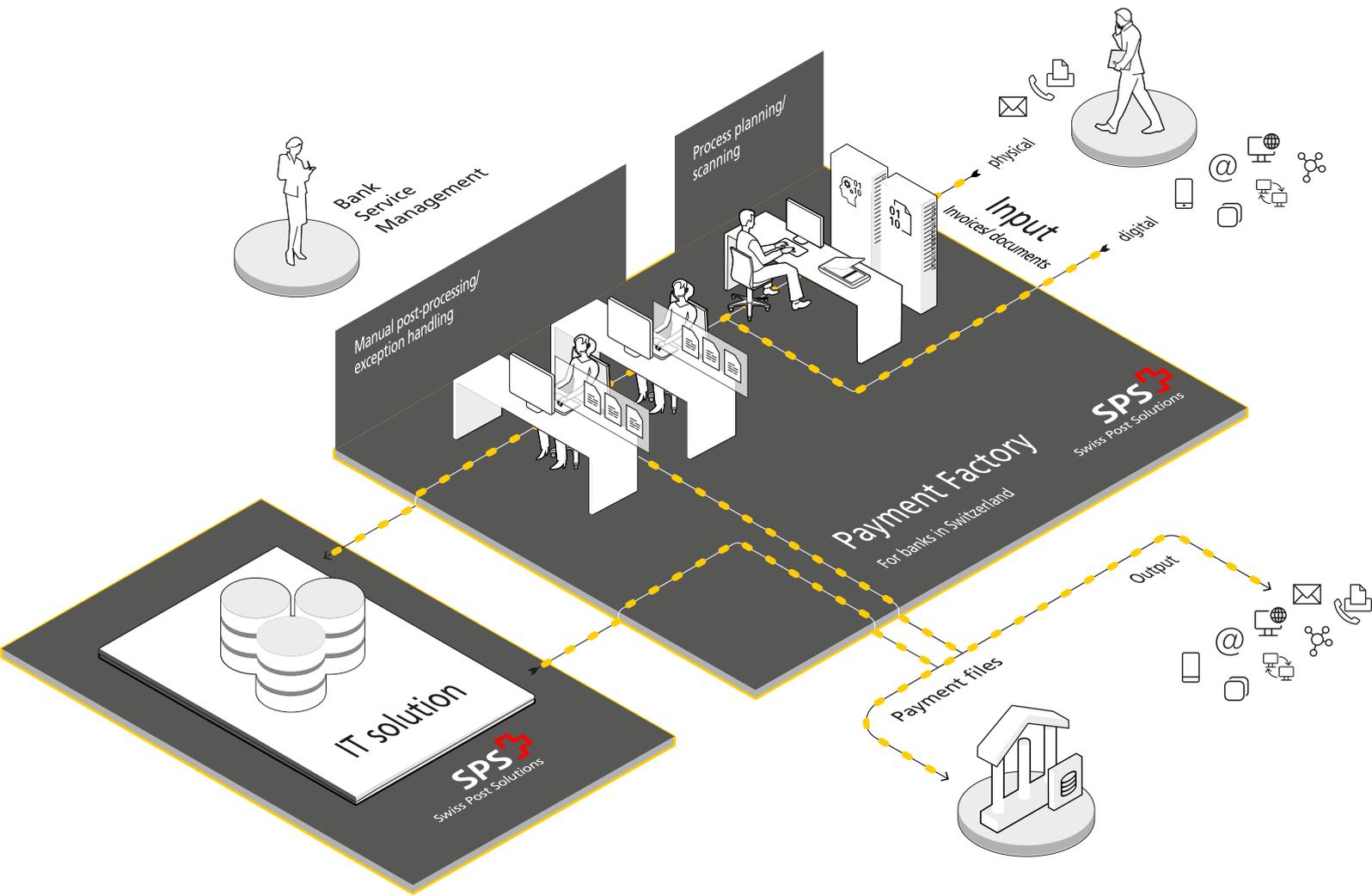
Easy integration of new banks and services

Standard process applied during the implementation project



Experience and efficiency

A wealth of experience and efficient processes thanks to the factory approach, with transparent standardised reporting



About Berner Kantonalbank

With around 470,000 customers, over 1,200 employees, 80 locations and its money-net services, BEKB is well established in the cantons of Bern and Solothurn. As a traditional universal bank, it offers comprehensive solutions for paying, saving, investing, financing and providing for the future. The bank considers itself to be a competent and business-oriented partner for companies and private individuals.

Find out more
about SPS
banking solutions

