

HBOS in partnership with HP and Accenture, has tested HP's Digital Pen & Paper technology for use in the HBOS group business



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Oliver Masting, innovation manager,
HBOS Group Technology.



Formed in September 2001 by the merger of Halifax and the Bank of Scotland, HBOS now has 22 million customers and relationships with two out of every five households in the UK.

With assets worth more than £400 billion, it is the UK's biggest mortgage and savings provider, and a major player in the provision of new current accounts and credit cards.

Large financial institutions like HBOS are looking for new ways to quickly and efficiently digitise handwritten information from paper documents. That's why HBOS turned to HP and Accenture to test innovative business solutions based on a new technology that provides a real breakthrough in this area.

HBOS is also a technologically progressive and innovative organisation, so it made the ideal partner to evaluate HP's Digital Pen & Paper (DP&P) technology, a revolutionary solution for gathering and processing paper form information.

Forms automation

Using DP&P technology, HP's Forms Automation System (FAS) is an automated system that makes it easier and quicker to gather and process paper forms. The forms automation process begins with the user printing out, on demand, a pre-designed form on standard office paper using one of the HP LaserJet printers that supports the HP FAS.

During the printing process, a very subtle dot pattern is added to the form background. This pattern uniquely identifies the form and its content fields, and acts as a positioning grid recognised by the HP Digital Pen 200. In the capture step, the HP pen contains ink and a small built-in camera that records the user's pen strokes and saves them in the pen's memory. By docking the HP Digital Pen 200 in its cradle, the written information is automatically uploaded into the computer system.

For the project, HBOS used the HP FAS solution and teamed with Accenture to integrate the innovative solution with Vision Objects' HWR software using Accenture's proprietary development frameworks.

Technology value

"We were looking at how HP FAS could provide us with a more flexible and natural way of capturing customer information," said innovation manager with HBOS Group Technology, Oliver Masting. "In large financial institutions like HBOS, pen and paper remain a key element of data acquisition for many customer facing applications. Also many banking documents, for example personal loan and mortgage agreements, require digital capture to IT systems, in addition to paper copies for legal and other reasons. The radical simplicity, non-intrusiveness of paper-based documents gives DP&P technology a unique advantage compared to other solutions."

Customer at a glance:

Industry sector: Financial services

Name: HBOS plc

Headquarters: Edinburgh, Scotland

Founded: 2001

Telephone: +44 (0) 870 600 5000

Number of employees: 70,000

Annual revenues: £3.06 billion €4.48 billion

URL: www.hbosplc.com

URL's

- HP: www.hp.com/go/hpfas
- HBOS: www.hbosplc.com
- Accenture: www.accenture.com/digitalpen
- Vision Objects: www.vision-objects.com





Accenture's integration of Vision Objects' handwriting recognition software with HP FAS was considered absolutely necessary for capturing such information as names and addresses and adding the information automatically into a database, thus avoiding the added overhead of re-keying the data.

Trial outcome

The HBOS team in its view concluded that the technology has reached a sufficiently high level of maturity to be acceptable for commercial exploitation within HBOS.

The usage case evaluated HBOS sales staff filling in check boxes, numerical fields, and

the more complex alphanumeric fields in actual customer-facing situations. While HBOS is unwilling to divulge actual statistics, it managed to achieve a high level of accuracy.

"The trial has been regarded as extremely successful," added Mastig. "It achieved all its high level objectives including determining that the technology has reached a level of maturity where it can be deployed into a real business environment. This has really increased our understanding and confidence in applying these technologies within HBOS to deliver real business value."

Why HP?

- In its quest for technological innovation, HBOS values working with leading technology partners like HP.
- HP is a leader in the field of DP&P technology and its partnerships with Accenture and Vision Objects made it an ideal partner.

Hardware

- HP Digital Pen 200

Software

- HP Forms Automation System



Challenge

- HP wanted to evaluate the value of its DP&P technology to the financial services sector.
- HBOS wanted to further its knowledge of how this technology could benefit its business when used in conjunction with handwriting recognition software.

Solution

- HBOS ran a ten-week project at one of its Edinburgh sites.
- HP's Forms Automation System and MyScript handwriting recognition software from Vision Objects were used in a real-life scenario within HBOS.
- Accenture provided technology innovation and integration services.
- The objective was to investigate whether the technology could replace a screen-based approach with a more flexible and natural way of capturing customer information.

Results

- The project achieved all its high level objectives.
- It found DP&P to be robust, reliable and to have an acceptable level of technical maturity.
- Staff were happy with the usability of the pen and high levels of accuracy were recorded for many key fields.
- The project sharpened HBOS' understanding and confidence of how to apply these technologies to deliver real business value.

For more information on how working with HP can benefit you, please contact your local HP sales representative or reseller, or visit www.hp.com/go/hpfas

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