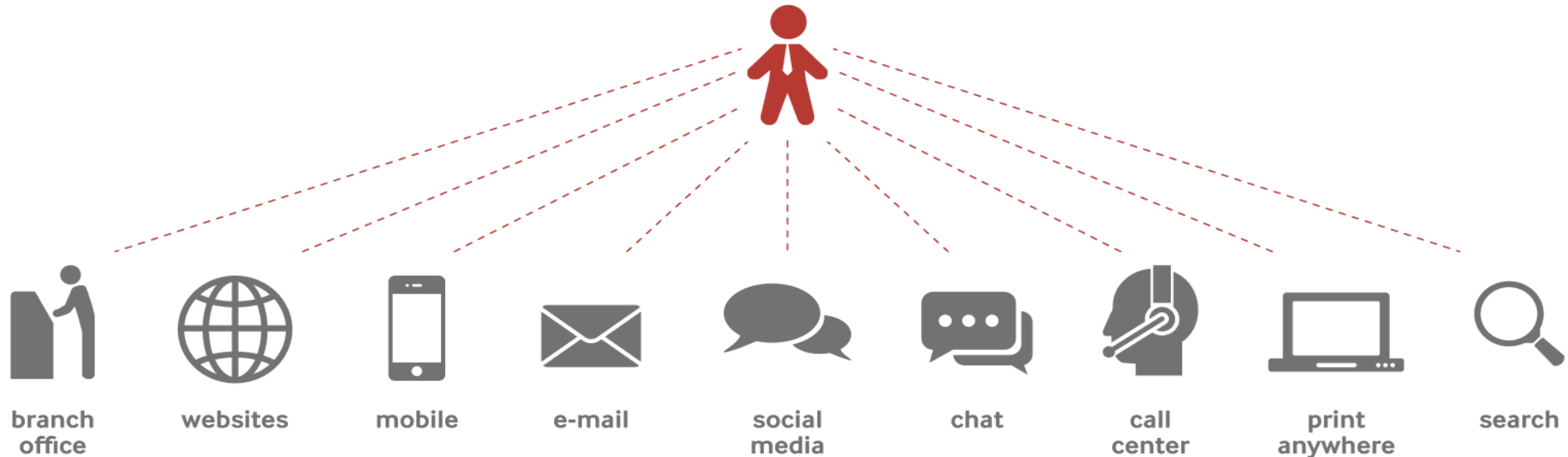


Digital Business in Real Time

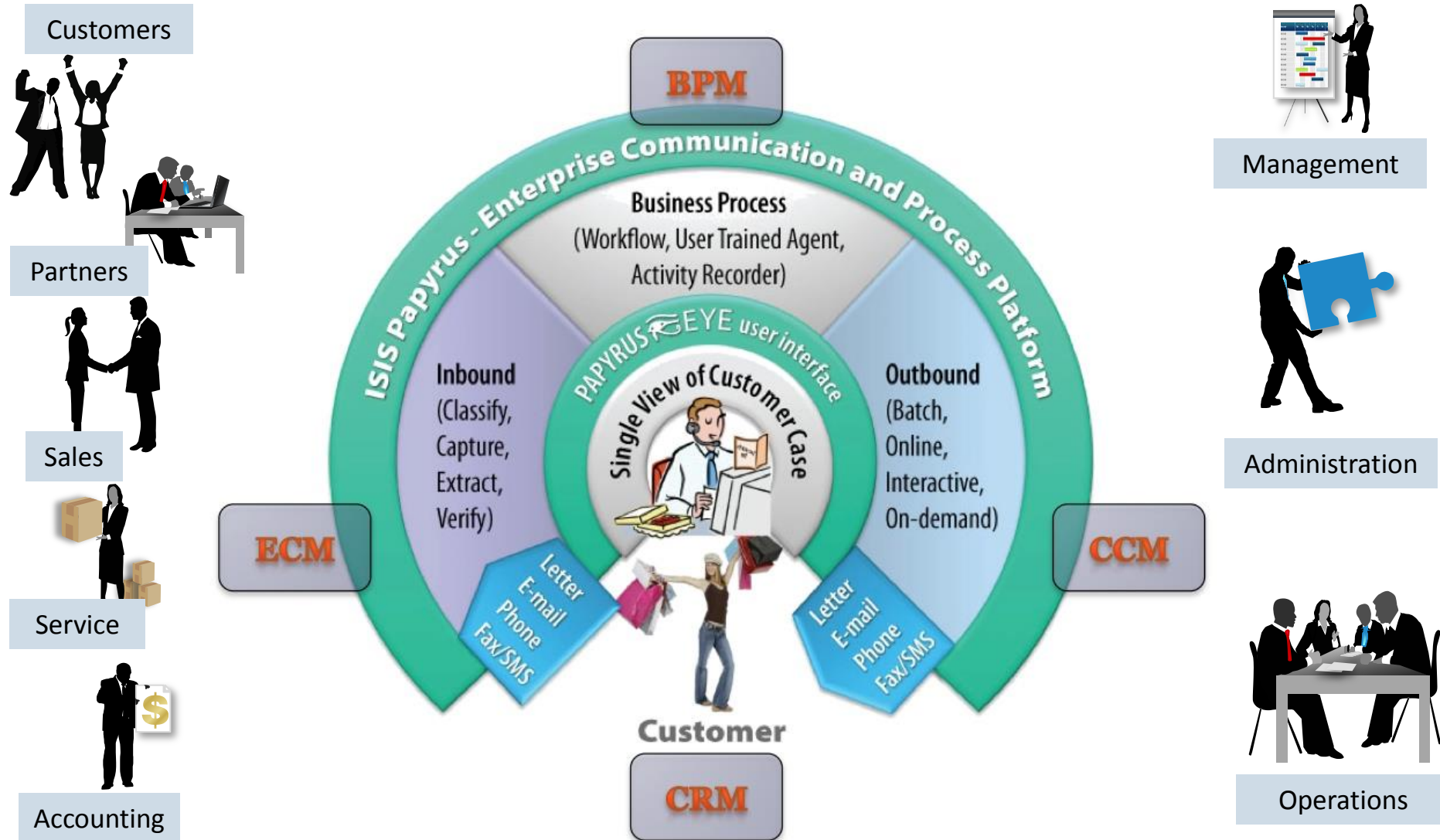
Customer Engagement Cycle



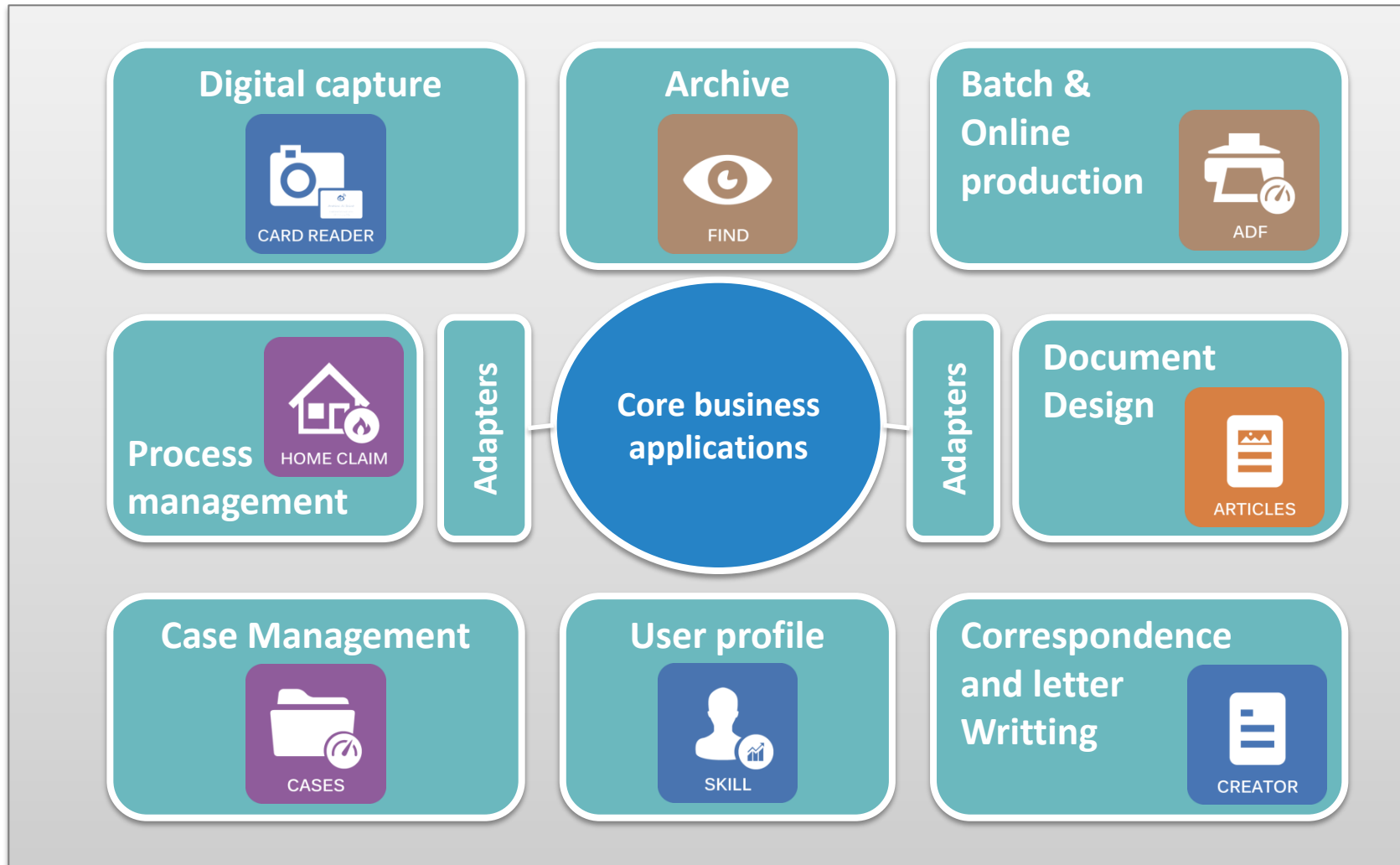
“OMNI channel customer experience means true integration between channels and the back end”



A single view of all customer activity



A communication platform is needed





- **File-based Adapters**
 - Any file format, XML
 - Line data, Cobol copybook, Delimited, XML, mixed, image formats
- **Message-based Adapters**
 - MQ-Series
 - Mainframe – JES 2/3, CICS
 - SAP Output management (XOM)
 - HTTP, HTTPS
 - Webservices (SOAP), Rest/Json
 - MS SharePoint
 - Social (Twitter, LinkedIn, Facebook)
- **DatabaseTypeManagers**
 - DB/2, Oracle, MS-SQL, ODBC
- **Device Adapters**
 - Fax, SMS, Email (SMTP, POP3, MAPI, IMAP)

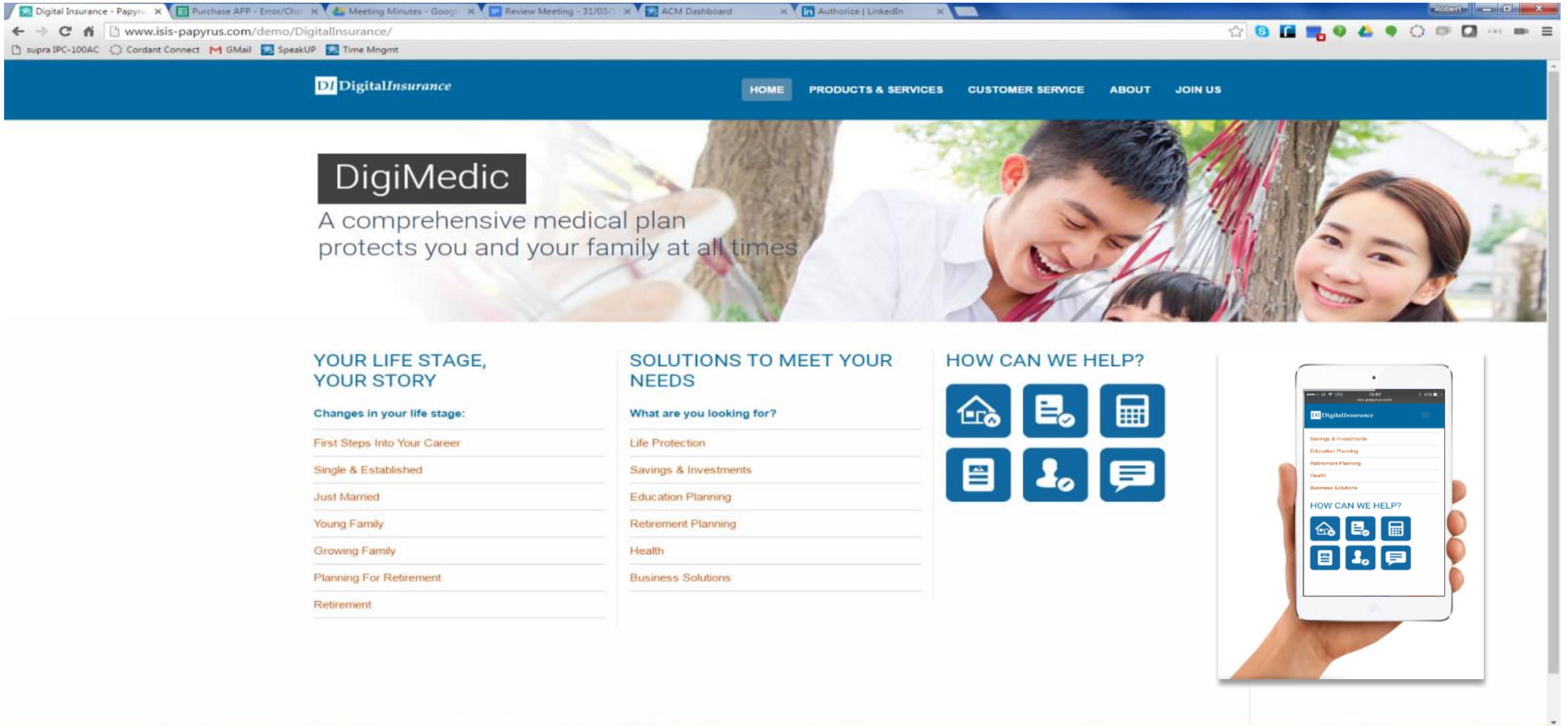


Digital solutions defined and maintained by business teams

- Fast access to information request s (documents, video, voice)
- Premium calculation
- Live chat for increased customer interactions
- Enrollment – interactive questionnaire (Wizard) with verification rules
- Personalized quotation in just a few clicks

Tailor-made proposals, Online purchase, Payment details, Claims processing

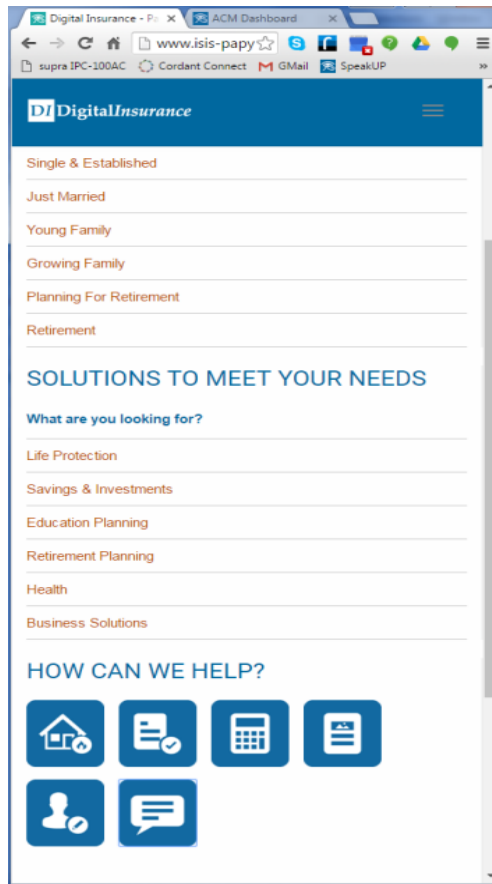
- E-policy/e-loan/e-offer with digital signature
- Upload claims request and related evidence
- Self-service Portal
- Engaging through Omni Channel
- Full integration with the traditional channel (branch office)
- Case Management/Collaboration in back office



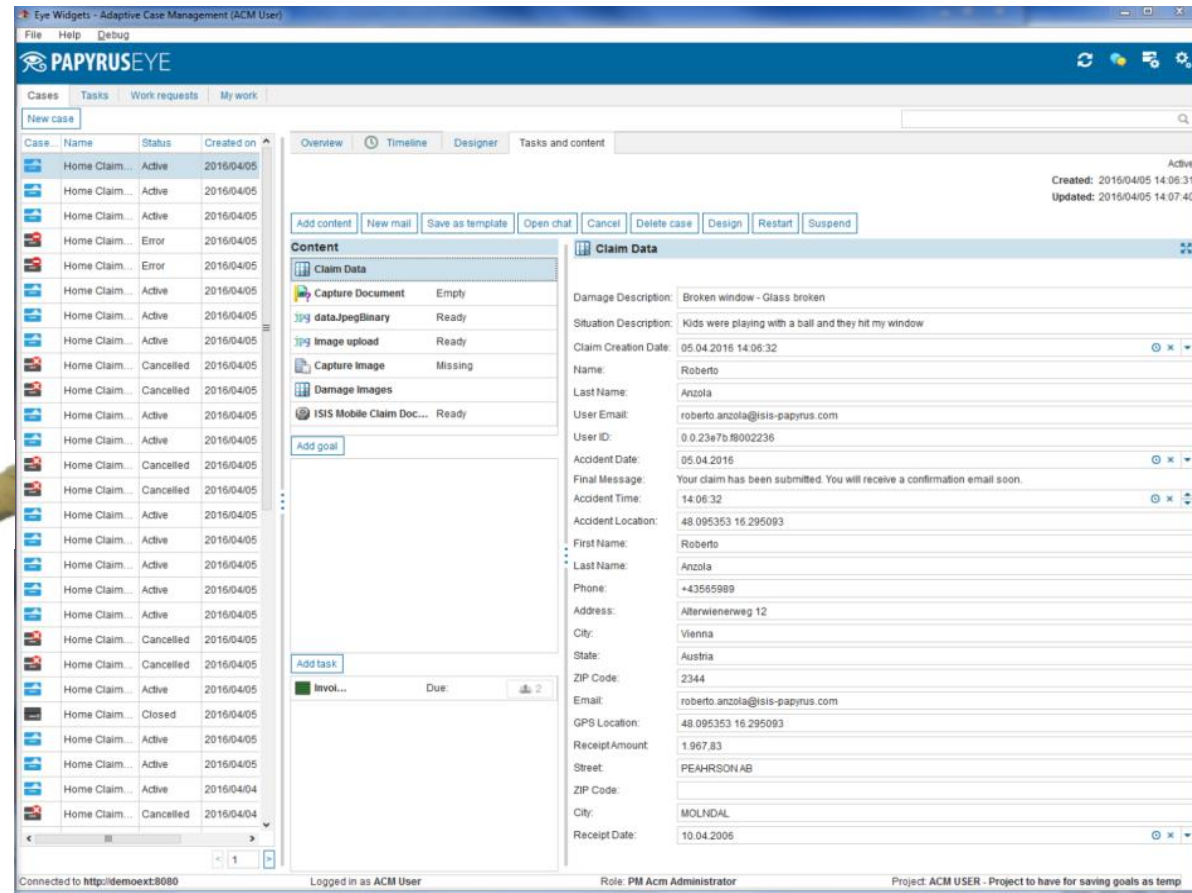


customer, citizen
prospect, inspector
agent, employee

Webuser
online



Knowledgeworker
back office

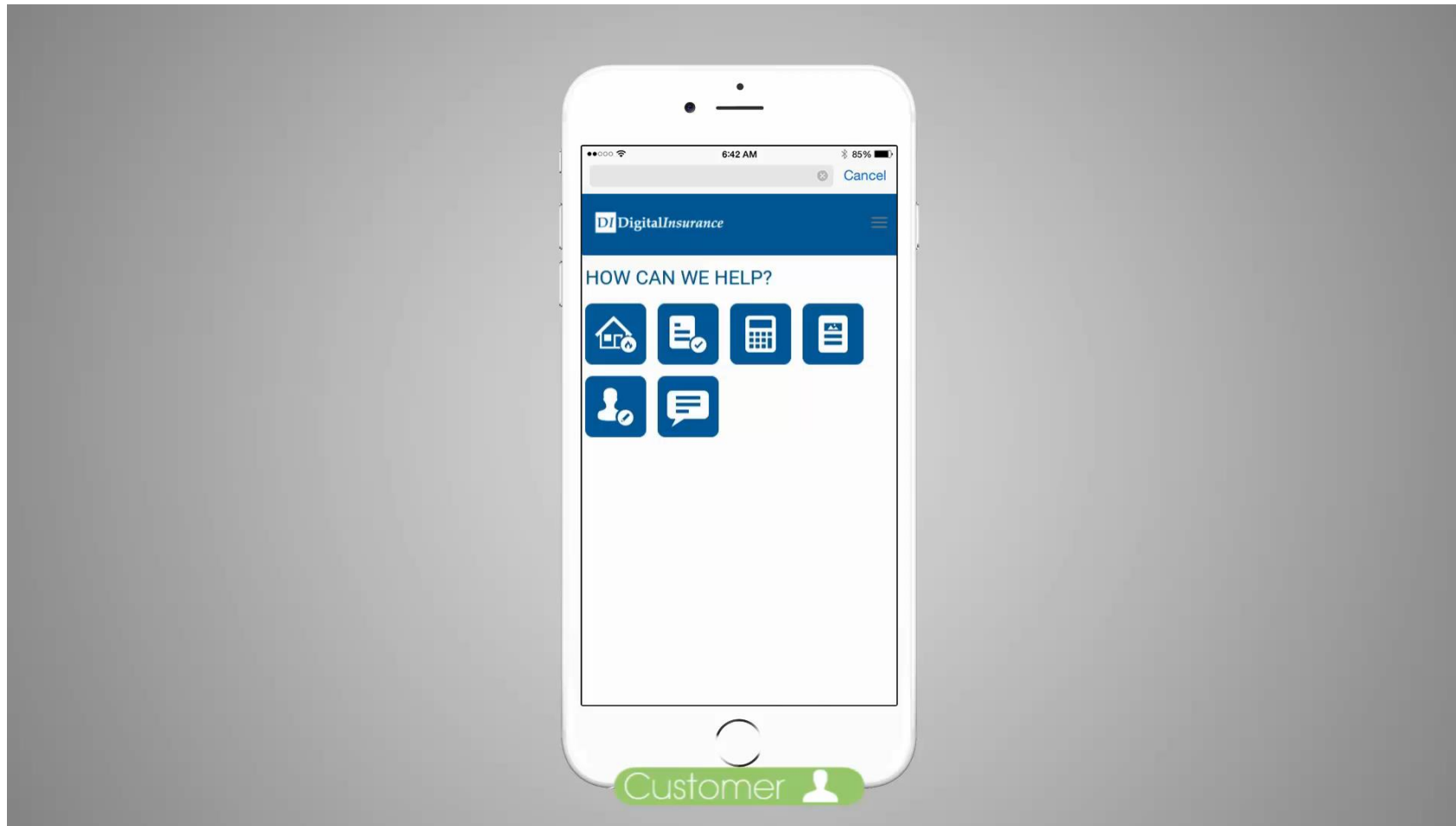


All entered and uploaded document data in one place

Digital Online Channel

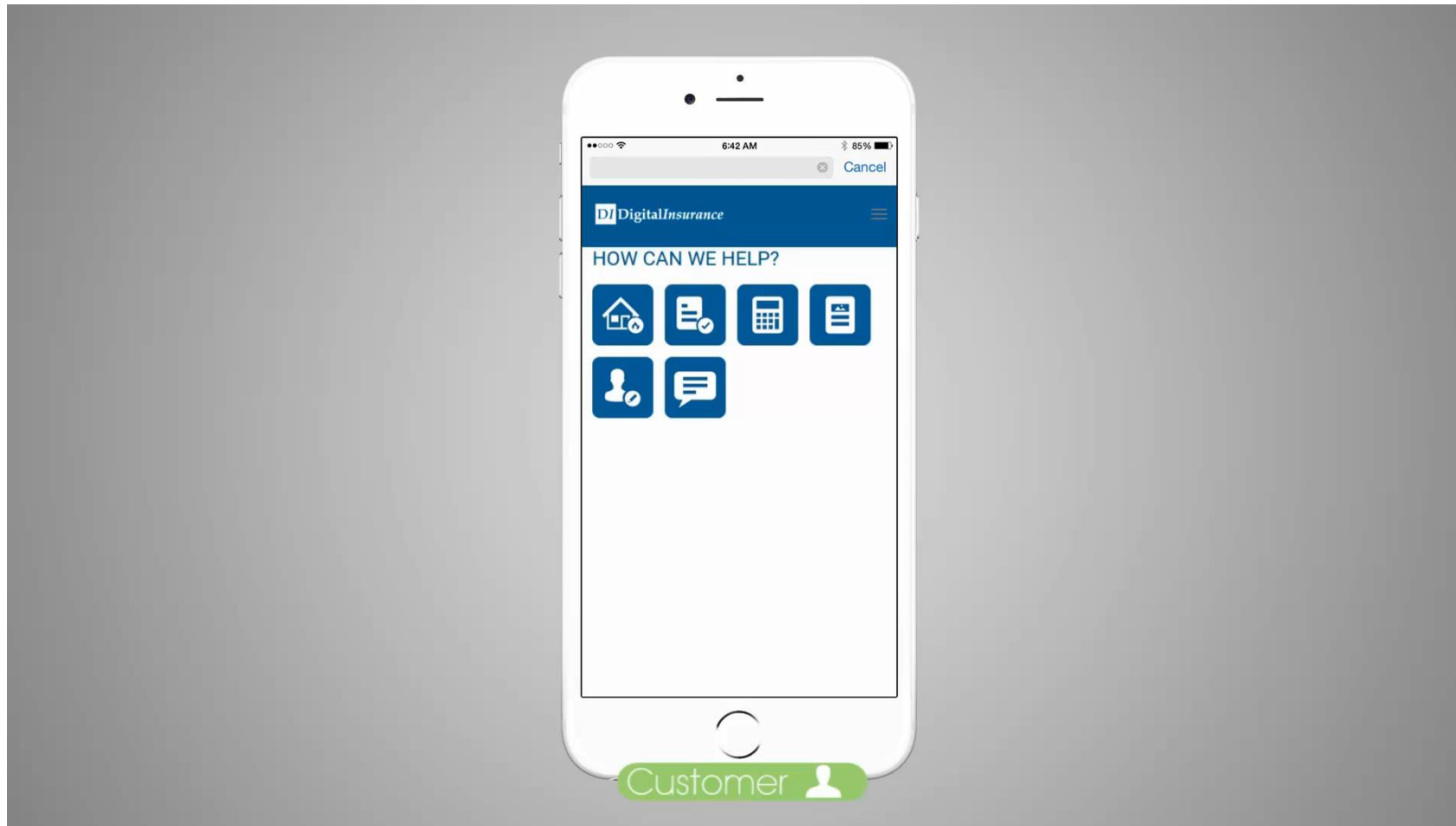


Video Live Chat



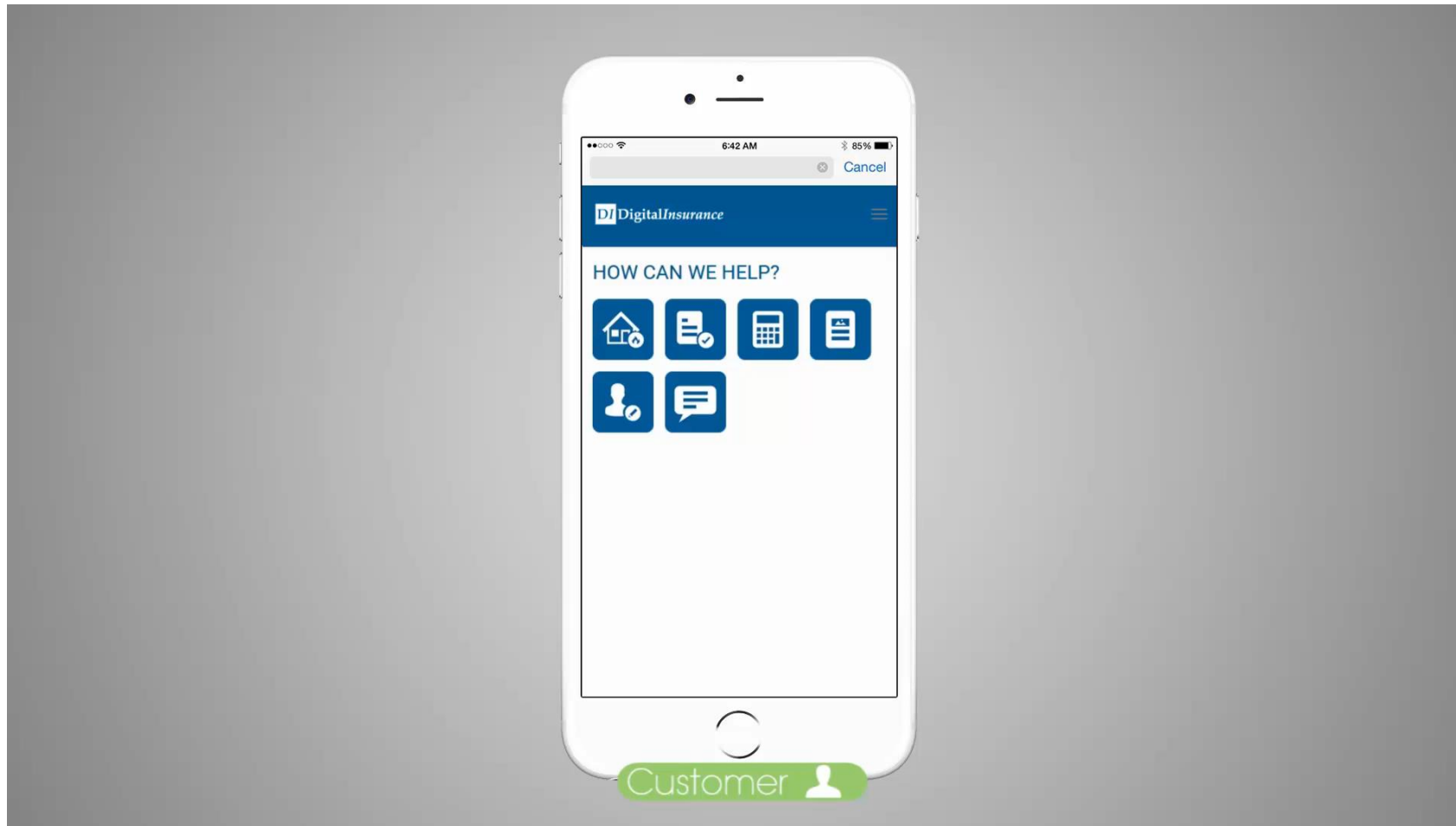
Conversation is archived, notification is given

Video Premium Calculator



Premium is calculated in real time

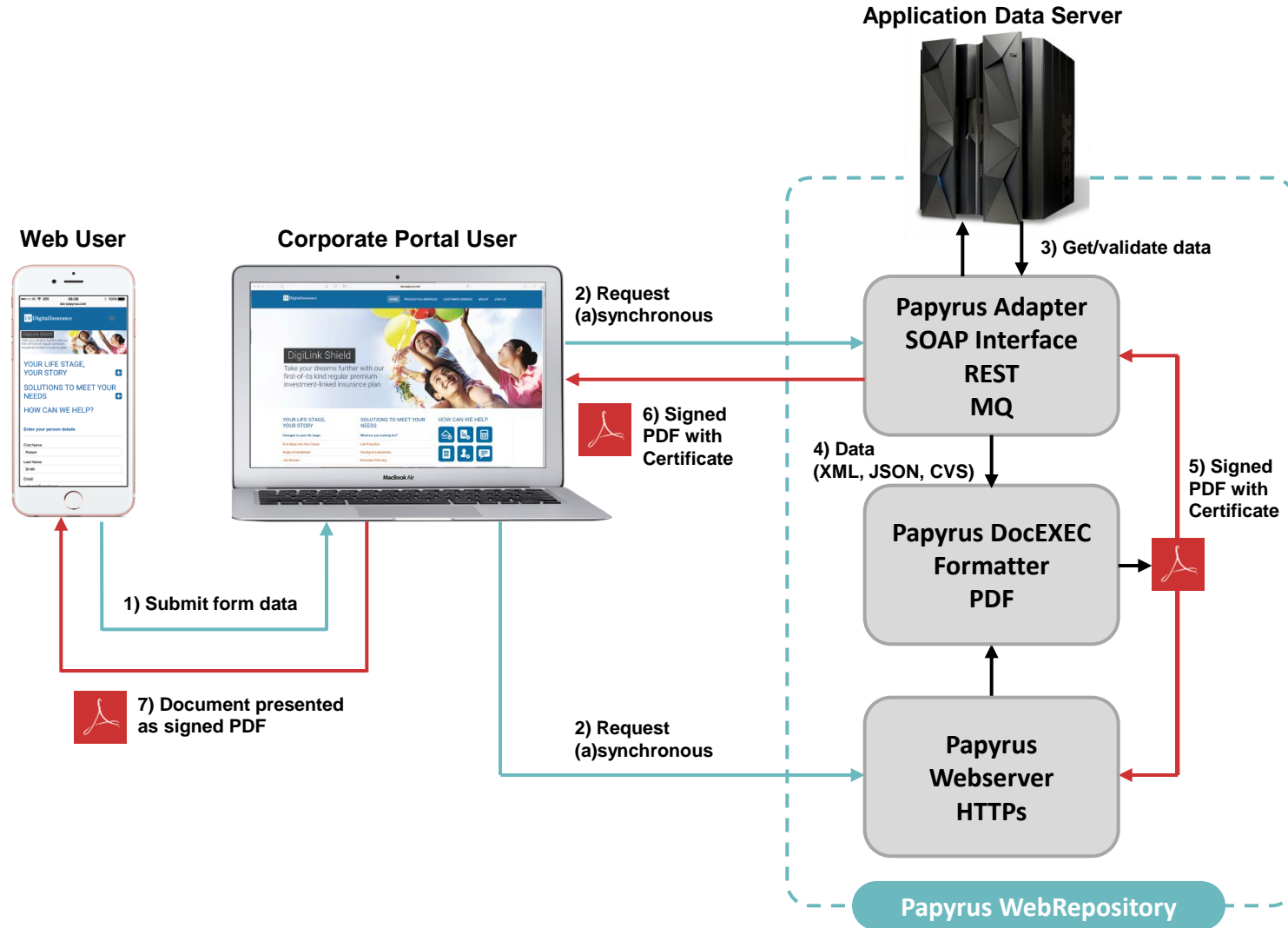
Video Enrollment



Real-time sign-up with digital signature

Online Channel

Straight-through processing



The Document Wizard on Mobile

18:12 91 %

Recipient

Given name:
Paul

Surname:
Freeman

Street:
Marketstr.31

ZIP code:
1010

City:
Vienna

Country:
Austria

Gender:
male

Married: ☒

< > || ✕

18:15 90 %

Document Details

Date:
18.02.2015

Edit Text:
The Health Card option will be activated as soon as we get the requested medical certifications.

Travel Card: ☒

Health Card: ☒

No Worries Card: ☒

Done

certifications" certificate certificates

Q W E R T Y U I O P

A S D F G H J K L

↑ Z X C V B N M ✕

123 globe microphone space return

18:17 89 %

Final Document

1 of 2 ISIS BANK

To
Paul Freeman
Marketsstr.31
1010 Vienna
Austria

Subject: Ultimate Credit Card Signup 2015/02/18

Thank you for signing up for our "Ultimate Credit Card".
As You are married we are glad to offer you 50 % special discount for your partner if you sign up the contract with us.

The Health Card option will be activated as soon as we get the requested medical certifications.

Thank you for the trust in our company. In case of questions please do not hesitate to contact us.

Thank you for also signing up for the Health Card. This will offer you a 50% discount on our National Health Club partners.

Since you are in the 18-30 age group our partner in the U.S. is Blue Cross/Blue Shield. If you can not access this partner in your state please contact us immediately for other options.
We are looking forward hearing from you soon. If you have any questions please contact us direct via e-mail, phone or visit our website.

Sincerely, Reviewed and signed

Tom Bradley Paul Freeman

AnyBank Österreich 4722 Musterburg Tel: +43 2200 51033 - 0 Fax: +43 2200 51033 - 1 office@anybank.com www.anybank.com BLZ: 89991 DNR: 0123456 UID: A1M12345678 FN: 123456 Handelsgericht

< > || ✕

The Document Wizard Browser and Desktop

The screenshot displays the Papyruseye Document Creation interface. The top navigation bar includes the Papyruseye logo, the title "Document Creation", and user information: "Logged in as: CF Clerk Document Mgmt FW Clerk Role" and "Tenant: ENG".

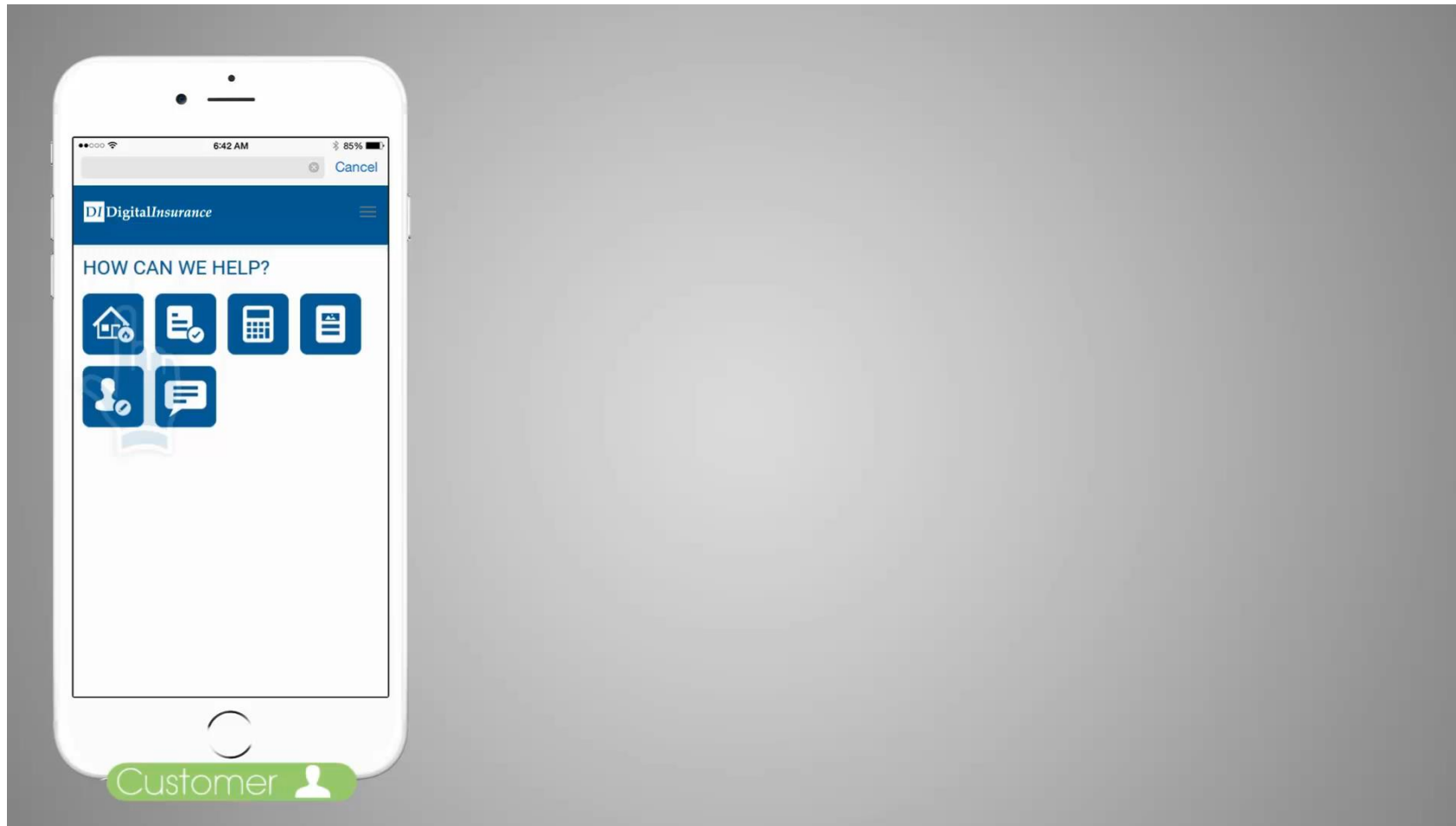
The main workspace is divided into several sections:

- Document overview:** Shows the document name "Credit Card Contract for John Doe" and a description: "This Credit Card contract has some special clauses".
- Process Diagram:** A flowchart illustrating the document composition process. It starts with a box labeled "CC_Ultimate Credit Card", which branches into "CC_ADDRESS", "CC_Travel and Health Card", and "CC_No Card". "CC_Travel and Health Card" further branches into "CC_Health Age". Each step is accompanied by a document icon.
- Document Preview:** A preview of the final document, showing the "BANK+" logo and a letter from Tom Bradley. The letter text includes: "If you require any additional information, feel free to contact me.", "Sincerely, Tom Bradley", "Thank you John for also signing up for the Health Card. This will offer you a 50% discount on our National Health Club partners.", and "Since you are in the Mid-age group our partner in the U.S. is National Health Care. If you can not access this partner in your state please contact us immediately for other options."
- Find what / Find text:** A search bar for finding specific text within the document.
- Thumbnail:** A small preview of the document content.
- Buttons:** "Back", "Cancel", and "Finish" buttons are visible at the bottom right.

The bottom status bar shows connection details: "Connected to http://localhost:8080", "Logged in as CF Clerk", "Role: Document Mgmt FW Clerk Role", and "Project: NO default project selected".

Process-driven document composition by the front office user

Video Claim Submission



Uploaded evidence and document data are captured

Video Claim Handling

The screenshot displays the ISIS Papyrus Video Claim Handling interface. On the left, a mobile app interface is shown on a smartphone screen. The app has a blue header with the 'DigitalInsurance' logo and a menu icon. Below the header, it asks 'HOW CAN WE HELP?' and provides six icons for different services: a house with a checkmark, a document with a checkmark, a calculator, a document with a checkmark, a person with a checkmark, and a speech bubble. At the bottom of the phone screen is a green button labeled 'Customer' with a person icon.

On the right, the web dashboard is shown. It has a top navigation bar with tabs for 'Overview', 'Timeline', 'Designer', and 'Tasks and content'. Below the navigation bar, there's a section for 'Content' with a table of items:

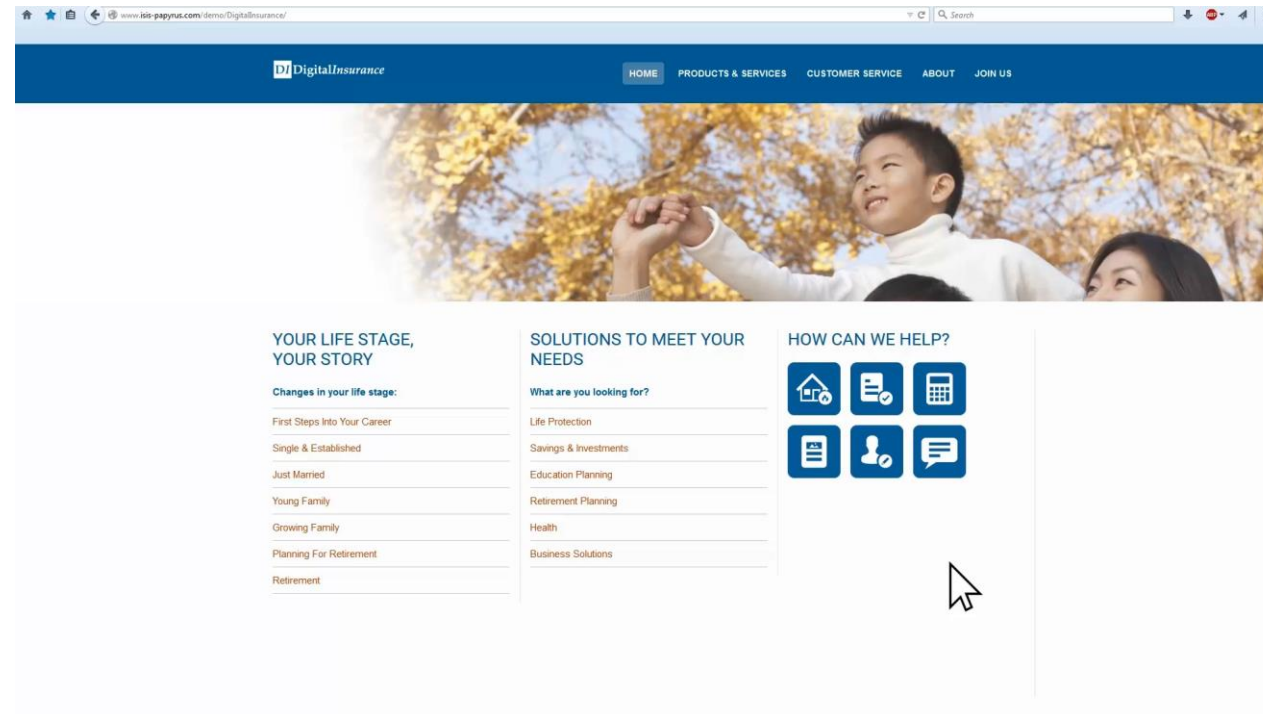
Item	Status
Claim Data	
Capture Document	Empty
data.JpegBinary	Ready
data.JpegBinary	Ready
Capture Image	Missing
Damage Images	
ISIS Mobile Claim Document	Ready

Below the table, there's a section for 'Add goal' and 'Add task'. At the bottom of the dashboard, there's a blue button labeled 'Claim Submission' with a house icon. To the right of the dashboard, there's a 'Back Office' button with a person icon.

The dashboard also displays a detailed view of a claim. The top right corner shows 'Active' status, 'Created: 2016/04/20 10:49:44', and 'Updated: 2016/04/20 10:52:37'. Below this, there's a table of claim details:

Field	Value
Damage Description:	Broken arm
Situation Description:	My wife fell down the stairs and broke her arm
Claim Creation Date:	15.04.2016 10:49:46
Name:	Martin
Last Name:	Gutschreiter
User Email:	martin.gutschreiter@isis-papyrus.com
User ID:	0.0.23797.24002611
Accident Date:	15.04.2016
Final Message:	Your claim has been submitted. You will receive a confirmation email soon.
Accident Time:	02:30:00
Accident Location:	48.095353 16.295093
First Name:	Martin
Last Name:	Gutschreiter
Phone:	+43223655505
Address:	Alter Wienweg 12
City:	Vienna
State:	
ZIP Code:	2344
Email:	martin.gutschreiter@isis-papyrus.com
GPS Location:	48.095353 16.295093
Receipt Amount:	325.87
Street:	Alter Wienweg 12
ZIP Code:	2344
City:	Vienna
Receipt Date:	01.04.2016
Company Name:	Heart Hospital

Entered and extracted data arrive in one place

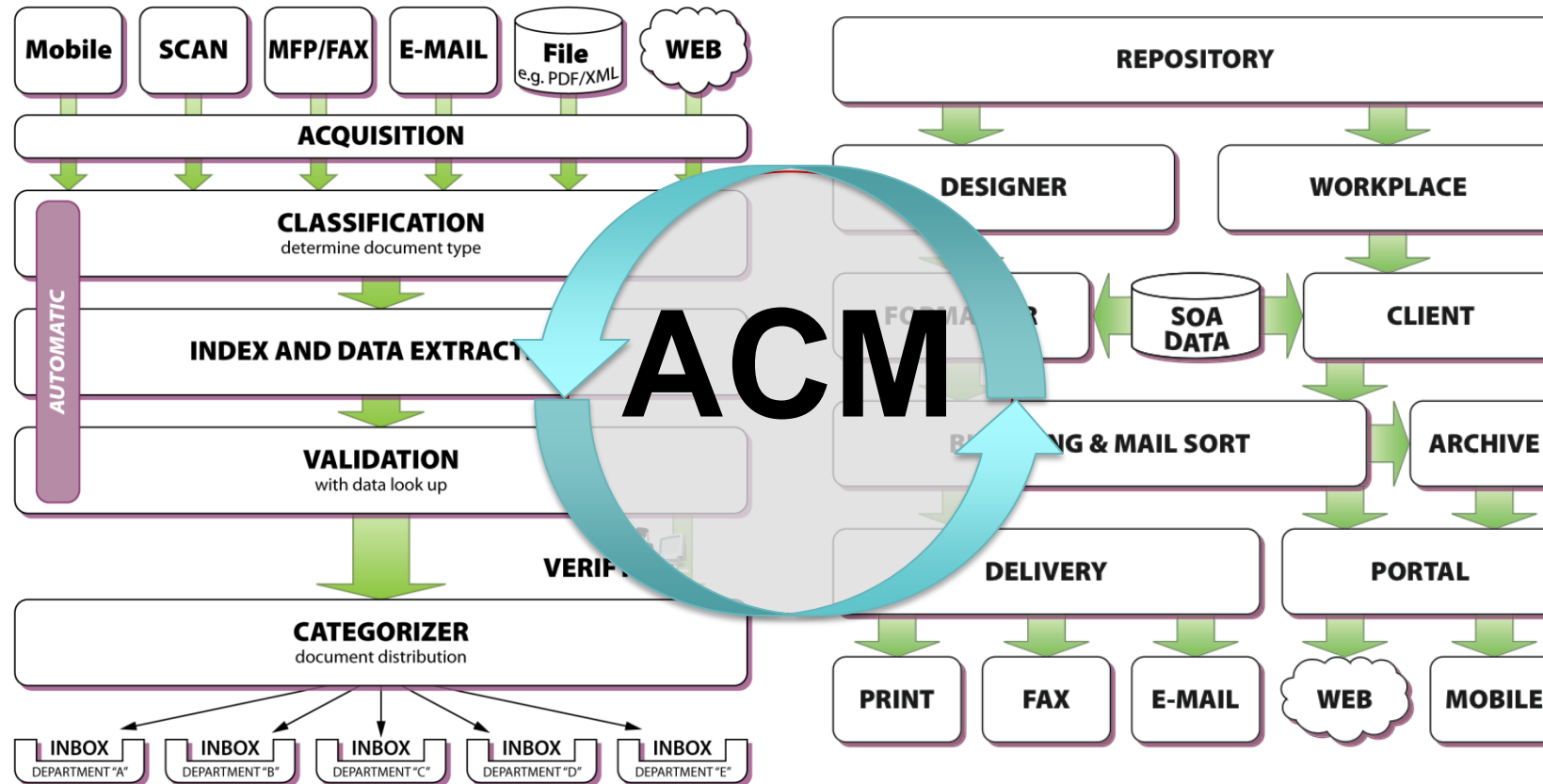


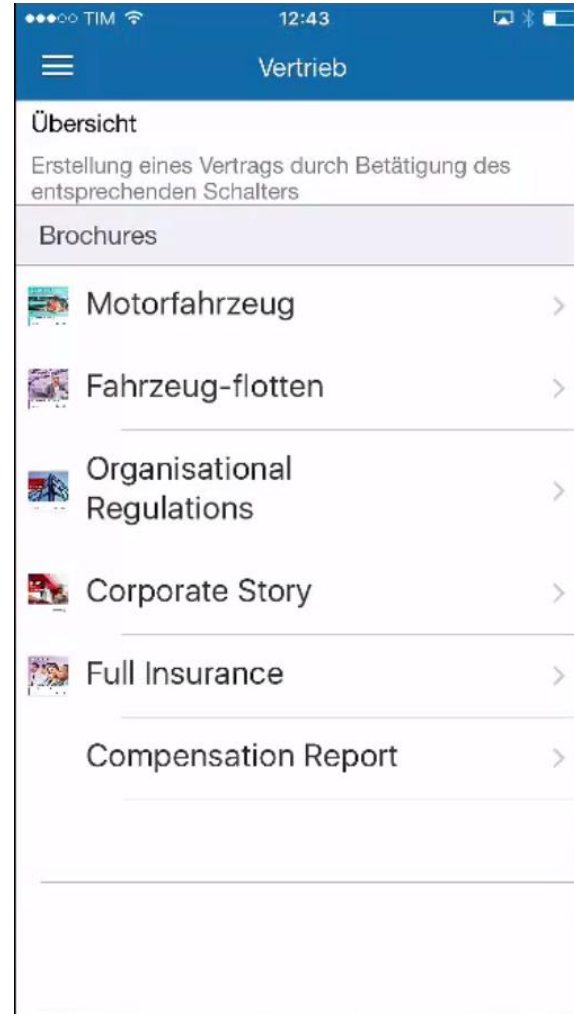
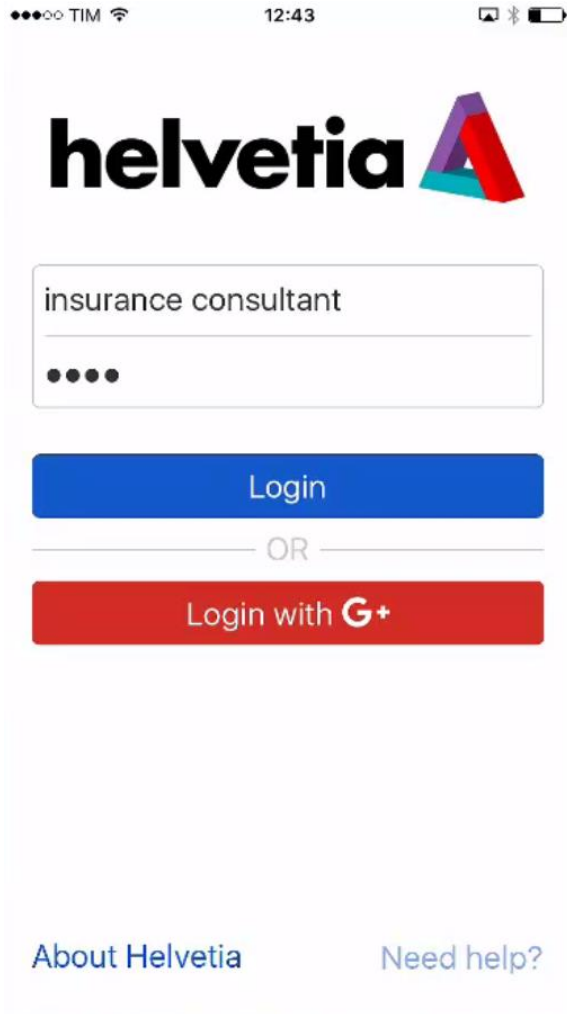
Digital Online Channel



Live chat, enrollment, claims

Traditional and Digital Channels ... on One Platform





New Car Insurance on Mobile

12:46

Daten anzeigen

Sekundäre ID
DENIS DOMINIQUE

Primäre ID
CORDONIER

Nationalität
CHE

Geburtsdatum 04/05/1937

Dokumentnummer
F1099216<

Ablaufdatum 24/06/2014

Aussteller
CHE

Geschlecht
Male

Zurück Weiter Abbrechen

12:48

Frage 3

Q3.
Aus welchem Grund wurden oder werden diese Versicherungen aufgehoben?

1. Schadenfall ☒

1. Handänderung ☒

1. Ablauf ☒

1. Prämienanpassung ☐

1. Risikowegfall ☐

1. andere ☐

2. Schadenfall ☐

2. Handänderung ☐

2. Ablauf ☐

Zurück Weiter Abbrechen

12:49

Unterschrift des Kunden

Please sign here

Zurück Weiter Abbrechen

12:49

Vorschau Dokument Signatur

3 of 3

ers...daten einschliesslich Zweck und Art der D

pie des vorliegenden Antrages erhalten habe.

um: Unterschrift des Antragstellers:

2016

s Vertrages setzt die Annahme dieses Ver:

Zurück Weiter Abbrechen



Please check these details

First name
JULIAN RICHARD

Last name
BEARDSLEY

Date of birth
1967-07-14

Gender
Male

Nationality
United Kingdom (GB)

Document Number
800374990

Document Expiry Date
2017-03-26

[Back](#) [Skip](#)

Receipt Scan

Tiss & Teint
www.tiss-et-teint.be
B, Zone Industrielle du Grand Pré - B-7750 Amougies (Belgium)
Tel : (0032) 68 76 55 00 • Fax : (0032) 68 76 55 05
E-mail : welcome@tiss-et-teint.be

DREAMLIFE SRL
VIA G. DI VITTORIO 114
50065 PONTASSIEVE FI
ITALY

Frasnes-les-Anvaing, 18/04/2006

FACTURE		Votre numéro de TV	Client N°	Document N°	N° de commande		
		IT05323670488	C0005167	FC/2132			
Référence	Quantité	Libellé des marchandises			g/m2	largeur	Prix
80.5000.156	25.00	Commande : CO2/1624 de 13/04/2006 : sabrina			48 GR/M2	135 / 138	5,95
80.5000.162	25.00	Note d'envoi : NE/896 de 13/04/2006			48 GR/M2	135 / 138	5,95
		100 % Soie					
		Intrastat : 50079030					
		100 % Soie					
		Intrastat : 50079030					
UPS	1.00	Note d'envoi : NE/896 du 13/04/2006			0 GR/M2	0 CM	21,63
		UPS TRANSPORT COST					21,63
BASE		%		TVA			
319.13		0.00		0.00			
BASE				319.13			
TVA				0.00			
A PAYER				319.13 EUR			

CONDITIONS DE PAIEMENT : Par virement bancaire, à 60 jours fin du mois. PAYABLE LE 30/06/2006

Vi informiamo che il credito di cui alla presente fattura è stato ceduto a banca ISIS S.p.A. - Via Tereglio n. 65, Mestre (VE). Pertanto il pagamento, per avere effetto liberatorio dovrà essere effettuato unicamente a Banca IFI S.p.A. - ABI 3205 - CAB 2000 c/c 63. Eventuali reclami o contestazioni relativi alla presente fattura dovranno essere immediatamente comunicati all'Ufficio Internazionale di Banca IFI S.p.A., Tel. 02-89066471, Fax. 02-72000404.

[Back](#) [Cancel](#)

Invoice Information

Street
VIA G DI VITTORIO 114

ZIP Code
50065

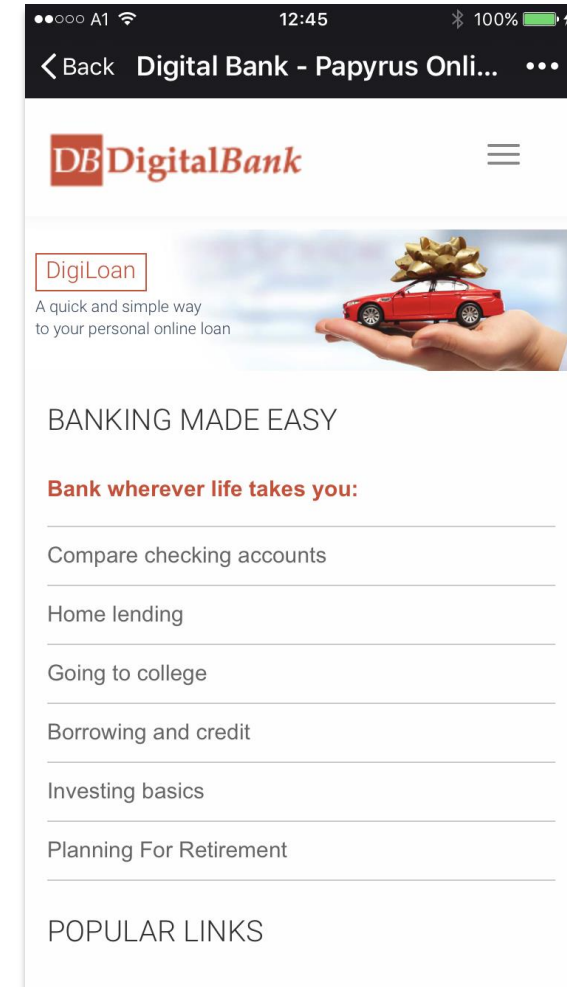
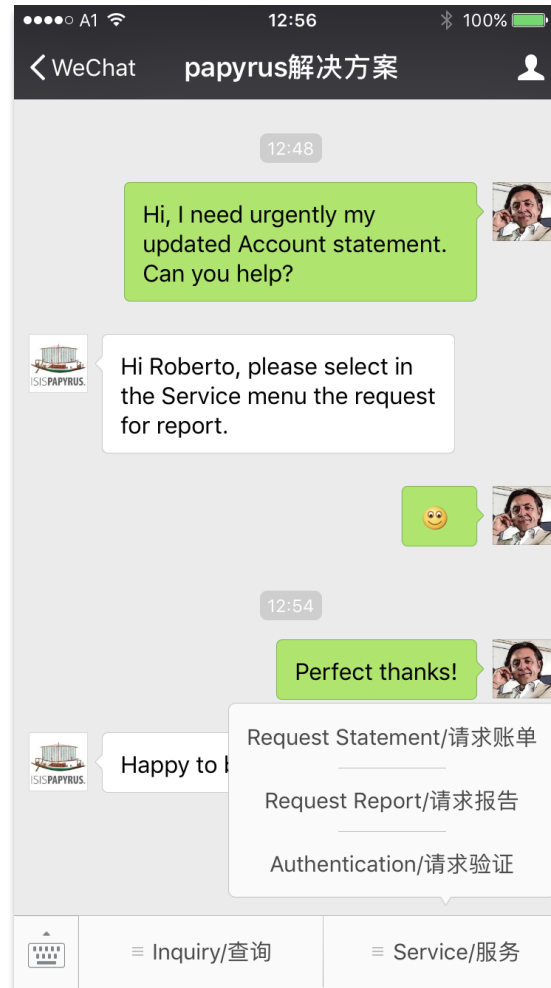
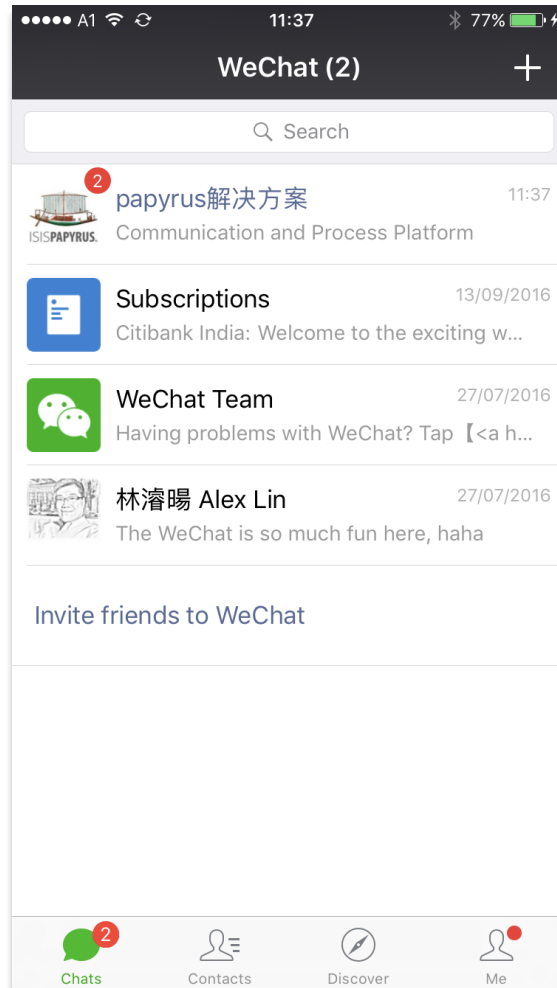
City
PONTASSIEVE FI

Receipt Date
18/04/2016

Receipt Amount
319.13

[Back](#) [Next](#) [Cancel](#)

WeChat Enterprise: 800+ Mill Users



Brings your business to a new social channel of communication

Online Business Apps in WeChat

Digital Bank - Papyrus

HOW CAN WE HELP?

- Home
- Documents
- Calculator
- Account
- Profile
- Messages

Credit loan - Personal details

First name: John
Last name: Smith
Email: isisemail@isis-papyrus.com
Gender: ☒ male ☐ female

Credit loan - a

Resident since: 10/7/2010

October 2010

Mo Tu We Th Fr Sa
27 28 29 30 1 2
4 5 6 7 8 9
11 12 13 14 15 16
18 19 20 21 22 23
25 26 27 28 29 30
1 2 3 4 5 6

Wednesday, October 12, 2010

Credit loan - Terms

Our credit makes your dreams come true! Declare your desired amount of credit and the lent term in months.

Credit amount: 20000
Lent term (months): 120

CANCEL NEXT

Digital Bank

John Smith
Old Vienna str.
2344 Maria Enzersdorf

Watership Barn, Kingsclere
Business Park
Union Lane, Kingsclere
Hants, RG20 4SW
United Kingdom

T: +44 (1635) 299849
F: +44 (1635) 297594
<http://www.isis-papyrus.com>

Subject: credit loan

Dear Mr. Smith,

hereby we confirm that we got all needed information for your credit application.

Please read through your provided information and confirm with your signature that all given information is correct.

Credit details

Credit amount	20,000.00 EUR
Term	120 months

Living details

Principal residence	Smith John Old Vienna str. 2344 Maria Enzersdorf
Resident since	2010/10/07
Living	privately owned home
Marital status	single
Amount of people living in the same place	1

1 / 2

Digital Bank

Alter Wienerweg 12 | A-2344 Maria Enzersdorf | Austria | T: +43-2236-27551-0 | F: +43-2236-21081
info@isis-papyrus.com | www.isis-papyrus.com

Finance details - Earnings per month

Net income	30,000.00 EUR
------------	---------------

Close a loan, request an offer, enroll for new products and services

Monitor and Track

Eye Widgets - Adaptive Case Management (ACM User)

File Help Debug

PAPYRUSEYE

Cases Tasks Work requests My work

New case

Ca...	Name	Status
	Delivery	Closed
	Credit Card Order	Active
	Credit Card Order	Closed
	Credit Card Order	Active
	Credit Card Order	Active
	Credit Card Order	Active
	Credit Card Order	Cancelled
	Delivery	Active
	Delivery	Active
	Delivery	Active
	Delivery	Active
	Delivery	Active
	Delivery	Active
	Delivery	Active
	Delivery	Active
	Delivery	Active
	Credit Card Order	Cancelled
	Delivery	Active
	Delivery	Active
	Delivery	Active
	Credit Card Order	Closed
	Credit Card Order	Closed
	Credit Card Order	Closed

Overview Timeline Content Designer

Name

01.03.2016 17:08:59

17 18 19 20 21 22 23 00

Universal Credit Card Order

- Language Selector
- Set Language
- Menu
- Card Scan
- Recipient
- DNI Scan
- Extract Card
- Document Details
- Extract DNI Data
- Age Selection

Subflow

- Format CF Document
- Document Preview
- Signature Configuration
- Customer Signature
- Personal ID
- Attach to Document
- Format CF Document With Signature
- Final Document
- Add to depot
- Document Sent
- Convert AFP to Email HTML
- Send Email

Language Selector

Set Language

Menu

Card Scan

Recipient

DNI Scan

Extract Card

Document Details

Subflow

Format CF Document

Document Preview

Signature Configuration

Customer Signature

Personal ID

Attach to Document

Format CF Document With Signature

Final Document

Add to depot

Document Sent

Convert AFP to Email HTML

Send Email

Connected to <http://acm.isis-papyrus.com:8080>

Logged in as ACM User

Role: PM Acm Administrator

Project: ACM USER - Project to have for saving goals as template

Credit card order

Award-winning Platform



Leading private companies for
Innovation and Technology"

- **Winner - 2015 Mobiliar Insurance: Award winning process driven technology**
- Papyrus Wizard technology lets 4000 front office staff focus on customer needs
- **Winner - 2016 BNP Paribas: Adaptive process management boosts productivity**
- 50% time reduction in the document template development phase
- 90% time reduction in the release phase, business controls the complete document lifecycle
- **Finalist 2016 ACORD Insurance Innovation Award: Papyrus OMNI Channel solution**
- **Mobile Capture Product of the Year 2016** by Document Manager (UK)

Thank you for your time & attention

Annemarie Pucher
CEO, ISIS Papyrus Software
Vienna/Austria
+43-2236-27551-0

Dallas-Fort Worth, Texas/USA
+ 817 416 2345

www.isis-papyrus.com

Annemarie.Pucher@isis-papyrus.com