



## BTI Delivers Documents Security and Brand Protection Solutions to Financial Institutions

Clients complete applications for nearly every financial service — banking, loan, credit, insurance, securities, contract, etc. In fact, application forms drive financial business operations. In an age where corporations catch up to optimize business performance, accountability and customer response, banks and other financial institutions are challenged to find and deploy an integrated solution that can streamline the life cycle and the protection of the information assets.

### Paperless Workflow Management

As documents move from paper to PDF and XML, to be able to efficiently manage the inception, routing, processing, and approval of these electronic documents carries critical importance. BTI's subsidiary, ITM Associates, is an award winning IBM Advanced Business Partner specializing in electronic document workflow. ITM's inFusion eForms has won top industry honors for consecutive years since 2001, including the 2007 IBM Lotus Chief Technology Officer Innovation Award, for its continuing success in achieving impressive customer experiences and excellent return on investment.

Organizations use inFusion eForms to establish an open J2EE platform to accelerate forms-based business operations. inFusion eForms empowers institutions to leverage existing infrastructure to streamline key processes such as account on-boarding, account management, mortgage, brokerage, loan origination, and credit and collections, with much less IT complexity. As the result, they are able to speed transactions, reduce errors, and improve customer service.

### Security and Privacy

Executives are looking beyond just improving business performance. Because financial services firms handle personal and privileged information, they have to enforce regulatory policies to protect the privacy and security of sensitive information. inFusion eForms upgrades the regulatory compliance effort through monitoring and retaining the audit trail of every document transaction and related communications. And throughout the processing and execution of financial documents, inFusion eForms uses digital signature to support the need to verify user authenticity and protect document integrity.

### Patented Advanced Bar Code

Nevertheless, ink signature may not be completely replaced in the foreseeable future. To integrate electronic documents

with ink signature, BTI lends its patented bar code technologies to inFusion eForms. With BTI's market leading bar code engine, inFusion eForms is able to offer additional important benefits:

- Enable secure encoding of both XML and PDF form data in a machine readable format
- Allow ink signature to be tied to electronic document processing with encrypted print-sign-scan process
- Deliver reliable and secure information sharing between disconnected systems without manual rekeying
- Provide document track and trace applications

### Brand Protection and Fraud Prevention

Once sensitive data get on paper, financial institutions face yet another challenge — fraud and counterfeiting. With today's heightened risk of identity theft, banks must protect documents that constantly transition from electronic to paper, and vice versa. Checks, account statements, letters of credit, bonds, credit applications, and insurance claims are all vulnerable to be falsified and counterfeited.

BTI's bar code technology works in tandem with industry-best copy and tamper detection solutions to give licensees multiple layers of security addressing authentication, verification, and counterfeiting protection, all within the existing infrastructure.

To guard against scams involving financial instruments, BTI's solution goes beyond anti-copy and anti-scan paper stock. It offers universal printer and paper support to deliver on-demand covert and visual deterrent, as well as advanced optical verification features that employ authenticating lenses.

### Global Footprint

BTI's innovation in advanced brand protection and fraud prevention technologies is backed by dozens of issued and pending patents. BTI and its affiliate companies have offices in New York, NY, Rockville, MD, Philadelphia, PA, with a joint venture in Beijing, PRC. BTI is represented globally by a growing network of international licensees, which currently includes 150,000 customers worldwide.

