

Union Bank of California – DISC Storage Devices Serve as Backbone for Online Check Image Archive and Retrieval System



In order to thrive in today's highly competitive banking market, California's third-largest commercial bank, Union Bank of California, constantly strives to better serve its customers and to upgrade its internal operations by seeking ways to cut operational costs while increasing efficiency. A major issue targeted by upper management was to find improved methods to meet the bank's increasing storage needs.

By law, financial institutions are required to save check information for 7 years. Union Bank had previously been using microfilm, a tedious and costly storage medium that requires intensive manual labor to research and retrieve images. Therefore, the motivation behind the bank's decision to implement a high-volume, high-performance check imaging archive system resulted in the installation of a DISC optical storage solution.

The new system now operating is based on CheckVision® software from IA Corporation, which allows the bank to store millions of check images per day electronically. These images will subsequently be migrated to a variety of digital media for storage, dramatically reducing the amount of time needed for retrieval.

Over a period of several months, Union Bank initially used this digital solution to augment its existing online image retrieval capabilities and launched plans to completely phase out the use of microfilm.

DISC Jukebox to Provide Quick Access to 130 Million Check Images

A core component of the new archive system is the 3 optical storage libraries supplied by DISC which provide the second level in 3-tiered storage system. Within the first 35 days, when most customer inquiries are received, Union Bank will store check images on magnetic disk (RAID), offering the quickest access to data.

After 35 days, the images and data will automatically migrate to 2.6 GB magneto optical (MO) disks written and read by Hewlett-Packard double density drives. 16 drives are housed in each DISC jukebox and all can be accessed simultaneously. Each jukebox has 1,050 storage slots to house the 5.25" media for a total of 2.7 TBs of random access storage available - enough to save 130 million check images. The response time of 3.5 to 20 seconds is markedly quicker than magnetic tape solutions and light-years ahead of microfilm.

The final 3rd tier of storage used was magnetic tape. After 6 months, images and data are migrated to tape for long-term storage in a tape silo. Union Bank selected the storage design to obtain the most expedient retrieval and cost-effective storage methods for the fluctuating volumes of customer inquiries it receives on a regular basis.

Bank Expedites Customer Service

Earlier this year, Union Bank of California began offering customers its Clear/Image™ check inquiry service, which uses check image technology to allow customers to view cleared checks online for 30 days. Customers can zoom, rotate or reverse the images for better viewing. No longer do they need to fax and telephone the bank to request photocopies, instead they are able to obtain superior, and instantaneous, images using their desktop computers.

With its new expanded check archive system, Union Bank has the flexibility to quickly view all customers checks stored during the 7 year storage requirement, resulting in quicker research and improved customer service.

The new system also lays the groundwork for a number of potential future service offerings, including image account reconciliation (ARP) and image statements.

The bottom line for Union Bank of California is that by investing in technology, it may not only further its commitment to improving customer service, but that the new archive system will also save time and money for both the bank and its customers.

