October 4, 2013

NSI DIVERSIFIES, MAINTAINS STRONG GROWTH

Document capture ISV **Notable Solutions, Inc.** (NSi) recently reported 27% year-over-year growth for its fiscal 2013, ended June 30. Historically known for its MFP capture solutions, this past year has seen NSi extend its business through a pair of acquisitions, as well as the launch of a new mobile application. 2013 represented the fifth straight year that NSi reported greater than 25% growth and brought its five-year CAGR to 38%.

"If you look at where we were a year ago, we were only selling our traditional AutoStore product," said Mike Morper, VP of marketing for NSi. "We've now expanded to where we are meeting a true trifecta of our customers' business needs. This involves the integration of input and output and the ability to make those services ubiquitous regardless of the device an individual wants to use to get their job done."

In January, NSi extended its business into output management with the acquisition of Barr Systems [*see DIR 1/18/13*]. It then introduced AutoStore for **SAP** Solutions, which is based on technology it acquired in 2012 [*see DIR 3/8/13*]. Those moves followed the launch of an ambitious mobile application last fall that includes e-forms and pull-print, as well as document capture capabilities [*see DIR 9/28/12*].

According to a press release NSi Mobile accounted for 30% of all new product license activations during fiscal 2013. "It's somewhat of a challenge to translate that figure into revenue because we don't charge for the Mobile client," said Morper. "What that number does say is that a massive number of existing and new customers took the time to install and activate Mobile licenses."

Kodak Alaris sets Direction for Future Growth

WASHINGTON, DC –Big data, multi-channel capture, semantic understanding…all the right buzzwords were certainly in the air at last week's Global Direction '13 conference hosted by the brand new **Kodak Alaris**. The event, which was held at the Gaylord National Resort on the National Harbor, was touted as a coming out party for Alaris, which, as a subsidiary of the U.K. Kodak Pension Plan (KPP), is the new owner of Kodak Document Imaging [*see DIR 9/6/13*]. And rather than focusing on Kodak DI's rich legacy, the event focused on the future of DI.

Ray Kurzweil, director of engineering, Google

Appropriately enough, noted author and technology futurist Ray Kurzweil, now a director of engineering at **Google**, was the primary keynote speaker, and one of the points he stressed is that new technology being developed "has to make sense 3-4 years down the road." And, while most of us recognize Kodak DI primarily as a scanner vendor, the clear message of Global Directions is that in the future the organization wants to be much more than that.

"We are focused on turning big data into fast data into smart data," said DI president Dolores Kruchten, during her keynote address. "It's a matter of getting the right information to the right people at the right time at the right point of impact. Automating that can reduce the high cost of manually intensive processes. While we are committed to the scanner market and staying a strong player in that area, software will be our most aggressive area of growth in the future."

At the event, Kodak showed all three of its software platforms: Info Activate, for capturing documents into SharePoint; Info Insight, for IDR and automated response, and Capture Pro for batch scanning. But the conference was about more than Kodak technology. In addition to Kurzweil, other keynote speakers were from

organizations like **IBM, Microsoft, Google**, and **Salesforce.com**. They discussed topics like applying big data analytics in the real world, how the rapid adoption of mobile technology is changing our lives, and the imminent manufacturing revolution that will be driven by 3D printing.

Info Insight ready for prime time

The event had close to 400 total attendees, 132 of which were Kodak Alaris employees. There were approximately 70 DI channel and 60 end user representatives, with the remaining spots being filled by ISV partners and media and analysts. Global Directions '13 was about twice the size of the initial Global Directions, which was held last year in Las Vegas [*see DIR 9/28/13*].

For Kodak Alaris, the star of this year's conference was its Info Insight platform, which was first previewed at Global Directions '12. Info Insight is IDR technology that can be applied to a range of inputs including scanned documents, e-mails, text messages, social media feeds, etc. It utilizes semantic understanding and has the ability to do auto-classification of documents as well as data extraction—without the need to set up templates.

"Basically, you provide Info Insight with samples to learn from," said Robert Bijster, the product manager. "And you don't have to limit samples to one source of input. This is important because customers really don't care how they communicate with a business—they expect the same type of response. The software also has the ability to continue learning as you identify exceptions."

One thing that separates Info Insight from the majority of IDR platforms we've seen is its ability to manage responses to the input it receives. The technology that Info Insight in based on, developed by the German ISV **Ityx**, has, in fact, already been deployed successfully in multiple customer service environments. "For example, if a customer inquires if a product is available in a certain color, because that's a fairly simple, straightforward question, Info Insight, if it has the seen the question before, could likely construct an appropriate response with a fairly high level of confidence," said Bijster. "And if it's a question the software hasn't seen before, Info Insight can learn from the manual response and automatically reply the next time.

"If it's a more complex customer communication, the technology could at least be used to get the inquiry to the person who has the right skill set to respond. Of course, automating responses has some risk involved, especially if you are implementing a fully automated system, but it can also drastically reduce the manual time involved."

Info Insight was released for general availability a few weeks prior to Global Directions, and Kodak Alaris DI has been building its sales pipelines for a few months, but it's still unclear where the initial market traction will occur. "We have stayed away from focusing on invoices, because there are already so many IDR products focused on that segment of

the market," said Bijster. "That said, we can certainly address invoices if that's what a customer wants to do. And, while Info Insight has automated response capabilities, our initial success may come in more traditional IDR classification and extraction applications."

A stronger focus on software

According to Tony Barbeau, Kodak Alaris DI VP, Products and Services, Info Insight will be sold through a hybrid model, combining channel and direct sales. "We'll be much more engaged with partners when going to market with Info Insight than we have traditionally been with scanners," said Barbeau.

Kruchten added that DI will also have to expand its realm of partners. "While our traditional partners, including distributors, resellers, and ISVs, will be critical to our future, we will also require new partners, with more of a solutions focus, to bring us deeper into the software market," she said. "One purpose of the keynotes at Global Directions is to position Kodak Alaris DI as teaming with large IT vendors like **IBM, Google,** and **Microsoft**."

Info Insight is a Web-based platform being offered both through traditional on-premise implementation, as well as through a SaaS model hosted by Kodak Alaris. The cloud model is designed to help IDR reach the mid-market—where that type of technology hasn't traditionally been deployed. "We're really not sure what the average deal size will be, but we expect initially to start out with some sales that are maybe around $200,000, up to $1 million," said Barbeau. "The platform is based on proven technology so we are comfortable that it will work in larger implementations."

Kodak Alaris DI hopes to leverage Info Insight, along with sales of its other software products, to essentially flip its sources of revenue in five years. "Software accounts for about 15% of our business right now," said Kruchten, "Hardware service accounts for about 30%. The majority of our revenue comes from hardware sales. We are going to be more aggressive with software, but we realize that it takes time to make that transition. We fully expect it to take three to five years to get our mix where we want it to be."

"In five years, we'd like to have at least one third of our revenue coming from software," said Barbeau. "It could be higher depending on how much investment the organization makes. We could possibly choose to complement our organic growth through acquisition."

Kruchten noted that Kodak Alaris will be cautious in pursuing any acquisitions. "While I won't rule them out, I think we will start with partnerships," she said. "During my career, I've been involved in billions of dollars worth of acquisitions. They are time consuming, and you don't always get the results you hope for. Partnerships enable the principals of a company to keep their business, and while sometimes it makes sense to follow-up with an acquisition, that's not how we will start."

In addition to software sales, Kodak Alaris DI is building out its professional services around software with a focus on IDR, SharePoint, and more general capture—not coincidentally the areas where its software products are also aligned. Kodak Alaris DI is also considering expanding its hardware service into areas like fleet management. "We are looking at something like an MPS equivalent in the capture market," said Kruchten.

Scanners still important

That all said, Kodak does not plan to pull back on its efforts in the scanner hardware market. "The scanning business is our heart and soul, and we will continue to invest in it," said Kruchten. "Scanners continue to be a good market, and they will certainly be relevant, at least for the next five years."

"From the various data that we look at, we sense that there is still strong market opportunity and growth potential for lower-end and distributed models," added Barbeau. "For production models, the market growth looks fairly flat. We don't see any of that shifting in the next five years.

"We also think we lost some ground as a scanner vendor due to the uncertainty related to Eastman Kodak's bankruptcy situation over the past two years. With the acquisition by KPP and the launch of Kodak Alaris, we think the path has been cleared for us to get back to where we were. It wasn't a huge loss, and we didn't have to downsize any personnel, but we think we are now in a position to push the market.

"We've continued to invest in our product development and plan to introduce 10 new scanner models in the first several months of 2014. This will include some second- and third-generation models, as well as a new platform that fits better with the cloud application adoption we're going to see in the future."

DI merging with general IT

The bottom line, as was previewed at last year's Global Directions, is that Kodak Alaris DI is trying to re-invent itself to successfully tackle a rapidly evolving market—one that is quickly being integrated with, and perhaps subsumed by, the

larger IT space. As Kruchten noted, it was no coincidence that the keynote speakers at this year's conference were from large, mainstream IT companies. As it transitions into the world of multi-channel capture and IDR, Kodak Alaris clearly sees its technology being integrated into the Big Data solutions offered by these organizations.

"As we extend our ability to address multi-channel capture, coupled with the intelligent semantics and understanding in Info Insight, we are creating the capability to synthesize a diverse set of data into a smarter stream of knowledge," said Kruchten.

And this moves Kodak Alaris DI directly towards its goal of offering Intelligent Information Management, which was the tagline for Global Directions 13—an event which the organization plans to continue to hold annually as an educational forum for its partners, prospects, and others, who wish to evolve with DI in a rapidly changing market.

For more information:
http://www.kodak.com/ek/US/en/alaris/alaris.htm;
Twitter: #gd13

Kodak Upgrades Info Activate, Capture Pro

Info Insight wasn't the only **Kodak Alaris** DI software product featured at Global Directions. At the event, DI also unveiled new versions of its Info Activate and Capture Pro applications. Kodak Info Activate 2.0 introduces a host of new features for effectively capturing documents into SharePoint, while Capture Pro improves on its batch capture capabilities.

One of the more exciting new features in Info Activate is support for mobile document capture. This is accomplished through a Mobile Server that can be integrated with new Android and iOS apps. The server piece enables users to set up mobile capture workflows in Info Activate that can then be executed through the apps. Image processing and indexing can be done on the mobile device, before the image is submitted to the Server, which connects with Info Activate to ensure that captured images and data are dropped into the correct libraries in SharePoint.

While mobile capture is sexy, MFP capture is still more prevalent in the market, and Info Activate 2.0 also features an improvement in this area. With the initial version, users had to manually upload documents scanned with MFPs and network scanners. They can now set up their MFPs to scan

directly into Info Activate.

This is done through creating a SharePoint e-mail address which can be used to direct scanned images into an Info Activate process. For example, a user could set up an AP@SharePoint address for capturing invoices. The MFP and network scanner would then be set up to scan to this address, which would automatically kick off an invoice processing workflow within Info Activate that would end with the images being indexed and stored within SharePoint.

Also new in Info Activate 2.0 is support for SharePoint 2013. The previous version, released in 2012, was designed only for SharePoint 2010.

Finally, Info Activate 2.0 features integration with Kodak Capture Pro. "We were receiving feedback from users who want to use the same capabilities with their Info Activate implementations they are using with Capture Pro," said Jim Forger, product marketing manager for Kodak Alaris DI. "This includes bar code reading and zonal OCR for auto-indexing, as well as multi-stream output. So, we integrated Info Activate with Capture Pro's Auto Import Edition."

The latest version of Capture Pro, 4.5, also features output to Info Activate, so once images are processed, they can be released back into an Info Activate process for capture into SharePoint.

Capture Pro, 4.5 will be released toward the end of this month. It also features new OMR capabilities to enable auto-indexing. Like Capture Pro's zonal OCR, the OMR is restricted to the first page of a document and not meant for data-capture-centric applications.

Capture Pro 4.5 also features new PDF bookmarking that enables users to leverage meta data to break up a single PDF output file into multiple document types. Kodak Alaris has also improved the reporting capabilities of Capture Pro so that application performance data can be output directly into any ODBC compliant database, which is designed to make it easier to run reports.

Finally, the output capabilities of Capture Pro have been extended and improved. New destinations include **Alfresco**, as well as Kodak Alaris DI's own Info Insight and Info Activate. The security features around Capture Pro's FTP output have also been upgraded.

For more information:
www.kodak.com/go/infoactivatenews
http://graphics.kodak.com/DocImaging/US/en/About_Us/News/2013/130924a.htm
http://bit.ly/CapturePro

Payment Processors Embracing Document Capture

LAS VEGAS—There is no question that paper payments are declining—the question is how much, and how should organizations processing them deal with this decline and the related upswing in electronic payments. This was the main gist of the conversation last week at the **Institute of Finance and Management's** (IOFM) inaugural Payments Summit, held over two days that the Paris hotel.

First off, let us say that it was our observation that more than ever the payments processing market is converging with the full-page document capture market. That's because while B2C and remittance coupon-type paper payments may be declining fairly rapidly, wholesale lockbox and B2B paper payments remain fairly stable. And events such as the institution of Obamacare may even drive up the number of paper payments, at least in healthcare, in the near future.

Here are some figures shared at the conference by John Mateker, senior practice expert, Payments, **McKinsey & Company**, Global Concepts Office:
■ His organization is predicting a 9.8% annual decrease in checks related to B2C payments from 2013-2018, reducing the number of paper payments in that area from more than 5 billion currently to 3 billion in five years.
■ Over the past five years, the number of wholesale lockbox checks has declined at a rate of 2% annually from 1.32 billion to 1.16 billion.
■ B2B remittance checks have declined at a rate of 3.3% annually from 7.10 billion in 2008 to 6 billion in 2013.

"And while I think B2B remittance checks are going to continue to go down, I don't see an event that is going to cause them to fall off a cliff," said Mateker. "While we expect a 4.3% decline in B2B paper remittance over the next five years, the bottom line is that there is a lack of clear savings for eliminating paper in the B2B payments space."

Robert Mancini, a senior analyst for banking at **Celent**, estimated that 75% of B2B payments are still made with paper checks. Michael Alfonsi, **BancTec's** managing director for financial transaction services, showed us figures that indicate that figure is actually closer to 47%, but also that paper B2B payments are only declining at a rate of 1.1% per year. Carol Spicer manager of remittance processing systems at communications conglomerate **CenturyLink,** said that the majority of paper she deals with is related to B2B payments, and she is not seeing a decline in that volume.

Complexity produces paper

So, why, as consumers flock to electronic payment methods, have B2B electronic payment percentages effectively plateaued? "It's the cleaner payments that are being transitioned more often to electronic," said Josh Wendroff, VP of marketing for **TransCentra**. "More complex payments, including a lot of B2B transactions, remain paper. This includes a lot of check and list items, and conversely situations when you have multiple checks that are applied to a single account."

EOBs are a typical example of check and list, and, like many other types of check and list documents, they are full pages. Almost everyone in the healthcare payments market seems to be trying to automate processing of these complex forms through some application of OCR/ICR. The same seems to be true for other check and list items. In addition, payment processors are looking at advanced document capture technology to help them automate processes like document classification and to better handle exceptions.

"I think automatic document classification is going to be a game changer," said Thomas Tripodi, VP at transaction outsourcing specialist **Berkheimer OneSource**. "In a healthcare application you can now train software to recognize what an EKG and a lab report look like and automatically identify each as such. This means you don't have to sort into document types any more. Auto-classification has improved the efficiency of our tax return processing operation by 80%. We are finishing in two weeks what used to take 90 days."

TransCentra is currently working with a combination of its own payment processing and third-party document capture and management technology to address its customers' needs. TransCentra is a user and a reseller of software from **Top Image Systems** and **Hyland**. "We are able to run payments, as well as any additional documents, through the same process," said John Kincade, VP of sales at TransCentra. "This provides us with advantages, especially when dealing with exceptions.

"For example, a payment processing operation for a bank might also receive documents like correspondence and bankruptcy notices that can't be run through a standard process. Traditionally, the payment processor would package up all these exceptions and send the paper to the bank. With our software, we have the ability to capture the exceptions and craft a workflow to effectively deal with them."

One of the biggest current challenges for payment

processors seems to be matching ACH payments that come in without proper data with the payment information that typically comes in later on paper. CenturyLink's Spicer estimated it costs more than $1 per item to process an ACH payment that has to be associated with trailing information, while it's considerably less expensive to process a straight paper payment.

TransCentra is helping one customer reconcile its ACH payments through an on-line portal. "We're working with an automobile vendor that leases cars to dealers who pay off the leases after they sell the cars," explained Wendroff. "The dealer basically receives a check and needs to reconcile the amount with the cars that have been sold by matching up the VIN numbers.

> **"Cash might be king, but data is the ace. It's our goal to cater to all forms of payments and create as much data as possible from those payments to share with our customers."**
>
> **John E. Lucas, SVP, Huntington National Bank**

"Traditionally, the vendor was receiving a check, which would be followed by documents related to sales. We've now set up an online portal that enables the dealers to enter VIN data at the same time they are making ACH payments. But, even this is hard to enforce, and these guys are a captive user base because they have partnerships with the vendor."

Data is the differentiator

There is no question that payment processors are trying out some innovative solutions to improve the quality of data they are able to provide their customers. "Cash might be king, but data is the ace," said John E. Lucas, SVP, treasury management product director for **Huntington National Bank**. "It's our goal to cater to all forms of payments and create as much data as possible from those payments to share with our customers."

The goal of producing this data seems to be to enable payment processors to provide their customers with more information to effectively manage their businesses. Healthcare payments is one area where the advantage of more/better data is obvious. Provider reimbursement totals often depend on the ability to quickly get clean and correct data that can be utilized in the management of a practice.

"Most healthcare practices actually have separate accounts receivable and practice management systems," said Gordon Sellers, director of market development for **Systemware, Inc**., an Addison, TX-based ECM ISV. "Practices often run their businesses based on totals in their practice management systems that are calculated based on what the provider thinks they should be paid— without knowing what they are actually going to receive."

According to McKinsey's Mateker, the ability to deliver value-added services around data is actually a growth area in a lockbox market that is facing declines in several other areas. "From 2008-2013, value-added services in the payments market grew an average of 4.7% per year," he said.

Celent's Mancini said that banks need to stress that they are selling receivables, not merely individual applications like lockbox or remote deposit capture services.

BancTec's Alfonsi added that delivering more services around data should help build strong and lasting customer relationships. "The whole idea of banks selling payment processing in the first place was to make their customers sticky," he said. "And to effectively deliver payment processing today, banks need to have document management capabilities so they can handle more complex transactions."

Implementation trumps technology

That said, deciding which advanced capture technology to use seems to be of little concern for most payment processors. "The different technology platforms on the market today are so similar that there's not really much difference from a benchmarking perspective," said McKinsey's Mateker.

"No offense, but all technology from capture vendors is the same," said Berkheimer's Tripodi.

Another member of the Payments Summit audience, who works in payments processing at a bank, said he'd seen six capture demos and all the technology looked the same.

It's correctly implementing capture that seems to be of the most concern to payment processors. "It's more important to look at an end-to-end process than the technology," said Mateker. "Factors like who is doing your keying and QA can have a big impact on quality. For instance, just going to a distributed data entry model can increase your expected error rate by 15%. Utilizing offshore keying can increase it by 25%."

Constantine Moshos, VP, business development for transaction processor **Data Dimensions**, indicated that while automated recognition is helpful in many areas, it must be stressed to customers that it doesn't deliver 100% accuracy out of the box. "It's very important to properly set expectations," he said. "Sure, you can set up processes that deliver 99% accuracy, but it's going to cost more. Your customer has to determine what is critical data and what is considered non-critical and okay to deliver at 92% accuracy. Turnaround time is another variable. A 24-hour turnaround is going to be priced considerably different than a 72-hour turnaround."

Multi-channel input evolutionary trend

The bottom line in the payments industry seems to be that all customers and processors want to reduce the level of complexity of how they are managing payments. And, similar to what we are seeing in the traditional document capture world, this can often mean trying to set up a multi-channel system to handle payments from an increasing number of input sources.

"Payments that come in through any channel need to be normalized and then data and cash can be distributed after that," said Mancini.

According to Terry Stepanik, a transaction processing consultant, however, this multi-channel normalization hasn't occurred yet because there hasn't been a "grand impetus" to push the action. "The adoption of Check 21 was really a result of the aftermath of 9/11," he said. "When air traffic was grounded, banks saw they had all these checks that couldn't be cleared because they were stuck on planes. Implementing Check 21 made sure this wouldn't happen again.

"We're not going to have any grand impetus like that for integrated billing, so it's going to be an evolution rather than a revolution."

Wassau's VP, business development, Tom Oberholtzer, stressed that this evolution will involve the processing of not only multi-channel payment information, but also multi-channel data. "Some people look at integrated receivables as just integrating payments," he said. "But that's not the case. What about the data? It's up to us to normalize data input as well. We are struggling right now with how to make it easy to get all those types of payments and data into our systems."

And the multi-million dollar question seems to be who is going to master these multi-channel input systems first. "It will be interesting to see who is going to win the battle," said Oberholtzer. "Is it going to be people who are focused on paper and

understand processes? Or is going to be people who came later with electronic payment technology?

"We have to realize that electronic files have the exact same exceptions as paper processes—only you often don't have as much information so they are harder to deal with. We think paper processing vendors have the advantage because of our experience with exceptions."

Sound familiar?

Baltimore in June

Finally, we'd like to congratulate IOFM on an outstanding inaugural Payments Summit. When we previewed the event, IOFM Executive Director RD Whitney promised somewhere around 100 attendees [*see* _DIR_ 9/6/13]. When we turned around on the first day and saw more than 150 people in the room for the opening session, it was obvious this was going to be a strong event.

There was a lot of buzz among attendees about how thankful they were to once again have a dedicated payments processing event. And Mark Brousseau, who helped with several payments conferences when associated with TAWPI, did a great job emceeing and acting as a moderator for multiple panel discussions.

IOFM has scheduled Payments Summit '14 for eight months from now, June 2-4, at the Hyatt Regency in Baltimore's Inner Harbor. Plans are a bit more ambitious with a larger trade show to accompany a longer conference. Based on IOFM's track record of success with its Accounts Payable Conference & Expo (being held this year Oct. 21-24 at the Planet Hollywood in Las Vegas), we fully expect another strong showing at Payments Summit '14.

For more information:

http://www.iofm.com/event/apconf-fall13;
http://bit.ly/Paymentssummitpresos;
http://www.iofm.com/events/payments/about.html;
http://www.systemware.com/

A2iA Announces Initial Mobility Partnerships

French recognition ISV **A2iA** recently announced the first two partnerships for its Mobility SDK. Originally announced this spring, Mobility is differentiated by its ability to perform the entire data and image capture process on a mobile device without having to be connected to a Web service

[*see* <u>*DIR*</u> *3/29/13*]. The technology is initially being targeted at the check capture space, and that is where A2iA's initial partnerships have come.

At the end of July, A2iA announced that **CFS Inc.** had integrated Mobility into DepositWizard Mobile, a mobile remote deposit capture (mRDC) application that runs on both iOS and Android devices. CFS is a banking software specialist that targets credit unions and tier 3/smaller national and regional banks. "CFS was looking for a solution that would enable its customers to compete with larger banks," said Wendi Klein, A2iA's marketing and business development director, North America. "CFS is seeing good traction and has our technology in pilots with 10 of its customers."

Last month, A2iA followed with an announcement that its technology "has been integrated into a leading mRDC application for distribution within the United States and Canada," with the purpose of enabling A2iA's ISV partner "to offer its distributors and end users the ability to select their core recognition engine."

"This customer already has a leading mRDC solution," said Klein. "They have been utilizing another technology that does not have all its technology on the device. They are now going to be offering a solution built on our technology as well."

Klein noted that deploying mobile capture technology completely on a device helps reduce errors and improves security. "The feedback that we've been getting is that competitive technology is not as accurate and that banks have ended up doing a lot of data entry on the back end," said

Klein. "Our technology also reduces the number of times an image is transferred between a mobile device and a server, which reduces the opportunities for someone to intercept the data."

Klein added that A2iA Mobility creates a smaller file than competitive technology. "This is important when images are being transmitted into a workflow," she said.

Klein concluded that A2iA has plenty of additional opportunities it is working on in the U.S. involving Mobility. "In addition, we have two large opportunities pending with integrators in Europe and Australia," she noted in an interview last month. "On top of that, we are seeing interest around the world, thanks to Mobility's capability of being able to address non-English languages."

For more information:
http://www.a2ia.com/en/a2ia-mobility

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NSI GROWTH, FROM PAGE 1

NSi Mobile is sold in blocks of named users in conjunction with the AutoStore Web Capture server. Three Web Capture seats are included with each MFP license. "Some of the Mobile users are tire kickers, but we are also starting to see those early activators turn into leads," said Morper. "We've also seen some interesting opportunities that would not have been part of our business prior to the release of Mobile. These are solutions that have nothing to do with MFPs or scanners, but have everything to do with enabling customers to execute business processes from wherever they are."

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