# Personable Inc.

# QUOTE

17600 Newhope Street
Fountain Valley, CA 92708
Phone (714) 430-6944   Fax (714) 979-1822

**DATE:** January 5, 2018
**QUOTE #** 01052018010

**BILL TO:**
Matthew Van Gundy
Division of Intelligence & Fusion Center
Iowa Department of Public Safety
215 East 7th Street
Des Moines, Iowa 50319
O: 515-725-6328
vangundy@dps.state.ia.us
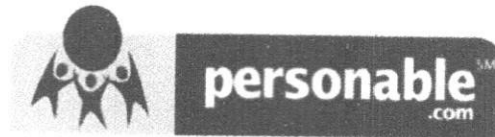
**FOR:** ScanWriter Excel
**CONTACT:** Michelle Dulog
**EXPIRES:** 30 Days

| ITEM NUMBER | DESCRIPTION | UNITS | PRICE | EXTENSION TOTAL |
|---|---|---|---|---|
| 1 | ScanWriter Standard Excel 2017 Single Workstation Version | 1.00 | 3995.00 | $3,995.00 |
|  | Includes Microsoft Power BI and SourceLink Excel Add-in |  |  |  |
| 2 | ScanWriter Excel Annual Maintenance per License | 1.00 | 2940.00 | $2,940.00 |
|  | Standard Maintenance includes<br>-Unlimited Common and 10 Custom Readers<br>-Priority support and reader requests<br>-Customize webinar training<br>-Software upgrades |  |  |  |
|  | SUBTOTAL |  |  | $6,935.00 |
|  | TAX RATE |  |  |  |
|  | SALES TAX |  |  |  |
|  | OTHER |  |  |  |
|  | **TOTAL** |  |  | $6,935.00 |

Pricing and Terms are Subject to Change.

**THANK YOU FOR YOUR BUSINESS!**

17600 Newhope Street
Fountain Valley, CA 92708
Phone (800) 688-4281 Fax (714) 979-1822

October 18, 2017

Iowa Department of Public Safety
215 East 7th Street
Des Moines, Iowa 50319

To Whom It May Concern:

This letter confirms that ScanWriter is a sole source product, produced, sold and distributed exclusively by Personable, Inc.

There is no similar product available for purchase that would serve the same purpose or function.

Please feel free to contact me if you have further questions.

Sincerely,

Benjamin Chou
Personable, Inc.

# BUSINESS JUSTIFICATION

## FOR THE IMPLEMENTATION OF SCANWRITER

*Note: Request to Purchase ScanWriter Excel version Bank and Credit Card statement automated conversion software*

A. **Name of the agency request:**

Matthew Van Gundy
Division of Intelligence & Fusion Center
Iowa Department of Public Safety

B. **Submitting organization(s):**

Michelle Dulog
Personable, Inc.
714-430-6944x801
Michelle_Dulog@personable.com

Since 1998, Personable is dedicated to empower professional examiners by automating their manual work with proven technology in this digital age. Personable has published the award winning software, ScanWriter, which offers the industry-leading data entry automation solution by enhancing accuracy, speed and scalability for projects requiring extensive data entry to improve the process of fraud detection and prevention. With more than 60 million documents accomplished, ScanWriter has won the 2015 Awesome Applications Award and 2014 Reader's Choice Award.

C. **Scope of ScanWriter:**

ScanWriter Standard Excel version transfers data from any computer generated document into smart data with an audit trail 60x's faster than manual data entry. This solution currently supports over 10,000 financial institution statements and more than 30,000 vendor invoices. ScanWriter's technology is the ideal candidate because of its ability to automatically handle multiple page files, various data parameters, and business logic.

ScanWriter offers ongoing webinar training classes, continuous telephone and email customer service, new release upgrades, and support for statements from any financial institution and other documents.

D. **Purpose and Challenge:**

Rendering, organizing, and analysing thousands of transactions requires the examiners to re-type the data into an analytic solution, for example, Excel. Although there are alternative ways to transfer the data from the document to Excel, ScanWriter is the only solution that gives the user accurate and intelligent data without the need for manual work of reformatting or document data zoning. This is why ScanWriter's OCR and proprietary intelligence solution guarantees the highest accuracy rate among other types of software.

In Personable' s 2015 Survey to Certified Fraud Examiners (CFEs), many professionals struggle with gathering and transforming data from different documents into a useable electronic format for analysis. Personable broke down this task into four main steps: Data Collection, Data Preparation, Data Analysis, and Reporting.

According to the survey, 64% of CFEs agree that gathering useful data from various financial documents has taken too much investigation time. Additionally, the survey results found that

Data Collection and Data Preparation take the largest amount of money and resources due to the following,

- 70-80% of CFEs time is spent on data collection

- 52% of CFEs think it is very important to automate the data entry task and 29% think it is important.

- 60% of CFEs manually key in data from collected documents

- 91% of CFEs use Excel for their analysis more than any other solution

With the Data Collection and Data Preparation steps, it is important to mention the sub-tasks with in these steps: Capturing the data, normalizing the data, and transforming the data. This is where ScanWriter can automate the entire procedure from PDF to Excel.

Alternative OCR software that tries to convert PDF to Excel, such as, Omnipage typically handles bank statements with inadequate accuracy because each page contains different headers and data format. This can lead to various errors and the user will end up spending more time setting up the document zoning or reformatting of the output data; see Exhibit A. An additional solution is Adobe's PDF to Excel feature; see Exhibit B. This solution scrambles the data into different columns and makes it difficult for the user to analyze the data with out reformatting.

E. **Community of users and benefits:**

The community of ScanWriter users consists of federal and local government agencies, accounting professionals from top 100 certified public accounting firms, and fortune 1000 companies.

For government agencies, ScanWriter plays a significant role in supporting white collar crime investigations that require the analyzing of bank documents, industry reports, trading files, and more. Cases vary among agencies, and they include subject matters in insurance, mortgage, securities, drug task force, healthcare, and more.

In this case example, a federal agency was granted an assignment which required an agent to audit various bank statements. Giving the assumptions that an agent makes $45 per hour ($93,600 per annum), the cost difference between manually entering data versus ScanWriter is significant. This case enclosed 40 bank accounts with about 3,700 lines of transactions over three years.

It took the Agent several weeks to enter and organize the data from one account. Since this case required the analysis for all accounts, this took six months to complete and the agency incurred $46,800 opportunity cost to handle the data entry.

Using ScanWriter, the Agent can process all 40 accounts within a three-day period. Comparing the opportunity cost of manual data entry ($46,800), the opportunity cost per day in using ScanWriter for 40 accounts would be under $20. This agency feels that that this type of efficiency and effectiveness empowers the agents to provide superior analysis and more cases of the same volume within a six-month period with better results.

In an alternative case, an agency was assigned a multi-million-dollar fraud investigation with a large amount of bank statements. Before using ScanWriter, the agency used an OCR solution that required the agents to zone specific areas for each page and account. This task was too overwhelming for the investigator because of the volume; therefore, the agency decided to contract a third party firm to complete the data entry task. After five months in working with the firm and incurring $90,000 in costs, the agents still did not get the data that was needed.

Lastly, an agency received a case that contained six bank accounts with 400 checks and 250 debit card transactions. Transferring the data to Excel took the agent 12 days and costed the agency

$6092. Using ScanWriter, the cost was only $180 (4x$45) and took 1.5 days to complete.  The immediate return on investment yielded $6047.

The agency has instantly reaped the benefits by introducing ScanWriter into their workflow, with:

- Quick turnaround time: complete two weeks' worth of data entry into one day.

- Efficient use of resources: more time to analyze data instead of manual posting

- Effective agents: complete more complex investigations and more cases

With this technology, agents have the professional tools to instantly access smart data for their analysis and improve job satisfaction.

F. **Development:**

After the license purchase, the agency is responsible for the annual maintenance which covers ongoing support, new software release upgrades, and reader creation and changes.  With the cost of the ScanWriter, the opportunity cost of this technology is far better than the current options of arduous manual data entry or any other methods.

With the new 2017 release, ScanWriter's processing results is 600x faster than previously released versions.  This is much needed for large case volume projects.

Additionally, the document management solution, SourceLink, is included in the software package.  This solution integrates with Excel and allows the user to retrieve the original source document for actionable information.  According to customer feedback, SourceLink is widely used in court when any party needs to reference the original document, when an investigator needs to verify specific data cells, or when the analysts wants to ensure data integrity.

As a Microsoft Gold Certified Partner, Personable bundles Microsoft Power Business Intelligence (BI) Software to support agencies with their data analytics and data visualization techniques. Personable provides easy-to-use models with a variety of visual graphics to help the examiners illustrate the evidence and communicate an effective presentation.

Exhibit A:  Omni Page

The data was converted from PDF into Excel. The captured data is justified to the left and is only available under one column.  The user is required to manually parse the data (date, description, and amount) into separate columns.   Additionally, the user is required to spend time zoning each data field that needs to be captured.   When processing years' worth of statements, zoning each section is time consuming. Many times, statement formatting is not uniform.

ScanWriter does not require the user to manually zone the data to be captured.  The technology will recognize the statement and organize the data into separate column and rows. Once the user exports to Excel, the data is ready to be analyzed, sorted, used in a pivot table, and more.



Exhibit B: Adobe

The data was converted from PDF to Excel.  The captured data is displayed under various columns and rows.  Due to the inconsistency of the data format in Excel, the user is required to manually remove additional columns and reformat the data into clean columns and rows.

| | |
|---|---|
| **From:** | michelle.ohollearn@iowa.gov on behalf of IT Requests, OCIO <itrequests@iowa.gov> |
| **Sent:** | Friday, January 12, 2018 7:21 AM |
| **To:** | VanGundy, Matthew [DPS] |
| **Subject:** | Re: ATI: Iowa Fusion Center Financial Analysis Project |
| **Attachments:** | Step 5- Project Clost Out Report WebAccessible Final.docx |

Hi Matt,

Your request has been approved. Please proceed to purchase these items.

When the purchase is complete. Please submit a Step 5. Project Close Out Report. See attached.

Thank you.

Michelle

On Thu, Jan 11, 2018 at 9:24 AM, VanGundy, Matthew [DPS] <vangundy@dps.state.ia.us> wrote:
 Is there any way this project can be put on the "fast track" for approval?

 We have 2 pending Financial cases(Elder Abuse) that this software is needed for.

 Matthew Van Gundy
 Division of Intelligence & Fusion Center
 Iowa Department of Public Safety
 215 East 7th Street
 Des Moines, Iowa 50319
 (O): 515-725-6328
 (C): 515-681-0044
 e1: vangundy@dps.state.ia.us<mailto:vangundy@dps.state.ia.us>
 e2: mvangundy@mocic.riss.net<mailto:mvangundy@mocic.riss.net>

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 please notify the sender by return email and destroy all copies of the original message.  No representation is
 made that this email or any attachments are free of viruses.  Virus scanning is recommended and is the
 responsibility of the recipient.

 From: VanGundy, Matthew [DPS]
 Sent: Monday, January 08, 2018 10:21 AM
 To: OCIO IT Requests <ITRequests@iowa.gov>
 Subject: ATI: Iowa Fusion Center Financial Analysis Project


 Matthew Van Gundy
 Division of Intelligence & Fusion Center

# State of Iowa IT Investment Request

## Step 1A: Approval to Initiate – Hardware/Software Purchase Only
### Cover Page

Iowa Fusion Center Financial Analysis Project

Iowa Department of Public Safety

Division of Intelligence / Fusion Center

Iowa Law Enforcement Intelligence Network

Matthew Van Gundy

(515) 725-6328
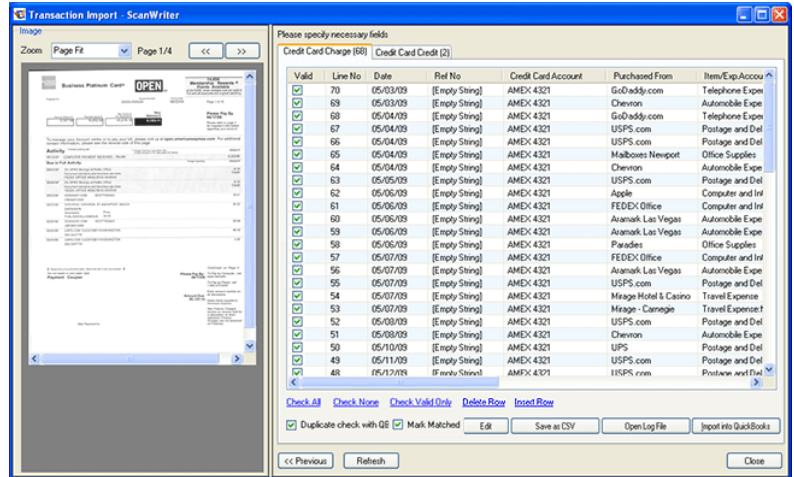
vangundy@dps.state.ia.us

1/5/2018

# Form

**Note: If you will be issuing an RFP for this software of solution, you are only required to submit form Step 1. If you are requesting to purchase hardware or off-the-shelf software only, complete and submit this form.**

**Submit completed form to [ITrequests@iowa.gov](mailto:ITrequests@iowa.gov).**

1.  **Problem Statement:** *Iowa Division of Intelligence (DOI) has a need for financial analysis software, with no current software solution. DOI manually enters financial crime data into Excel for analysis. ScanWriter software will automate and error check financial data.*

2.  **Project Impact:**

    *Will allow DOI to import, scan, convert & verify financial documents (Bank Statements, Credit Card Statements, Checks, etc) for faster more comprehensive financial analysis on financial related crimes.*



Scan Writer Excel ([http://solutions.personable.com/scanwriter_purchase_excel/](http://solutions.personable.com/scanwriter_purchase_excel/))
  Demo Video [https://www.youtube.com/watch?v=6av0UuwUFMk](https://www.youtube.com/watch?v=6av0UuwUFMk)
Free template and software updates
  Unlimited Bank Statement & Credit Card Templates (10,000 Bank & Credit Card Templates already supported)
  10 Specialized Document Templates (Custom Readers)
Customized Initial Webinar training - Weekly webinars for additional customer training
Data can be exported to Excel with link to original PDF documents
Balance Checking – calculates any discrepancies between PDF and Excel
Single File and Batch file import into program
Microsoft Power BI (Analytical Data Visualization Tool) included with package.

3.  **Cost of hardware/software:     $6,935**

| Quantity | Hardware/Software/Service Name | Vendor | Anticipated Cost |
|----------|-------------------------------|--------|------------------|
|          | ScanWriter Excel              | Personable, Inc | $3,995 |
|          | ScanWriter Annual Maintenance | Personable, Inc | $2,940 |

4.  **Funding Source**: *List all sources, if known (i.e. IOWAccess, Federal Grant, Unknown, etc.). How will the investment be sustained?*

    *Special Enforcement Operations Bureau (Racing & Gaming)*

# Next Steps

Once approved, continue to Step 5: Project Close Out Report.