

Automated Loan Document processing using LoanScan in Sberbank

This study describes the implementation of LoanScan, a system for the automated processing of loan documents. LoanScan provides loan document scanning, indexing, and storage to bank branches into a Document Management System (DMS). The whole system is integrated with the internal banking system FES. This means that documents stored in DMS can be searched and viewed from FES system environment and vice versa also allowing the documents created in FES to be stored in DMS. An integral part of the solution has been the migration of users from Novell to the Microsoft technology called Active Directory. The basis for migration of Lotus Notes on Microsoft technology MS Exchange and SharePoint was then established.

"LoanScan system allows businesses and banks to quickly process loan cases. Allowing Branch employees to access electronic folders for client documentation increases operative communication with a client."

CASE STUDY

SECTOR

Banking

COMPANY NAME

Sberbank Slovensko a.s.

CUSTOMER PROFILE

As a member of the Sberbank Europe AG, the Vienna-based banking group manages a network of 9 universal banks in 8 Central and Eastern European countries.

COMPANY SIZE

500

INITIAL SITUATION

The processing of paper loan documents without the option to conduct an efficient search and processing of documents.

SOLUTION

Creating a system for digitizing loan documents based on a cross-platform of Microsoft and GRADIENT technologies - GScan, Capture Suite and GArchive solutions.

MAIN BENEFITS

- ▶ Building a central repository of loan documentation
- ▶ Immediate availability of client documents across the organization
- ▶ Faster processing of loan cases
- ▶ Higher flexibility of communication with the customer

SITUATION

Sberbank had only been processing paper loan documents manually, making it difficult to obtain comprehensive information about clients' loans in an efficient and timely manner. Documents were only stored in their specific branches which later, efforts were made necessary to copy and send documentation to headquarters making this very time-consuming and inefficient for employees. Realizing how inefficient this was, the bank decided it was time to digitize all client documentation. Doing this in stages, to see how productivity increased, was surely made visible. Thereafter processing loan documents, other varieties of documents were incorporated into digitizing, so that a comprehensive archive of all clients' documents was built.

BUSINESS OBJECTIVES

Sberbank focused on the following criteria when choosing a solution:

- ▶ Creation of an electronic archive of loan documentation accessible to all authorized users
- ▶ Usage of the scanning infrastructure built in different branches for payment orders processing
- ▶ Integration of the loan documentation system with Core banking system for the purpose of easier indexing of scanned documents
- ▶ Saving documents generated by the banking system to the DMS
- ▶ Providing controlled access to documents based on specific access rights
- ▶ Reducing the risk of loss or misuse of paper documents by converting them into digital form
- ▶ Building a system that would be easy to apply to other types of documents
- ▶ Migrating users from Novell to Active Directory, which allowed implementation of Microsoft technology, MS Exchange and SharePoint

SOLUTION

The delivered solution enables the creation of a central repository of loan documentation integrated with the banking system. Incoming documents are scanned through branches, indexed and then stored in the **GArchive system** for electronic document archiving. Bank staff may then access documents via the GArchive user interface or via the banking system.

GRADIENT's solution consisted of the following components:

- ▶ **GScan** for scanning and indexing system installed in all branches
- ▶ **Capture Suite** to provide the transfer of scanned documents from branches to headquarters and monitor the entire process
- ▶ **GArchive system** to serve as a repository for all documents accessible from the FES banking system

CASE STUDY

MAIN FEATURES OF THE SOLUTION:

- ▶ Distributed scanning of client documentation at the headquarters and on bank branches by scanning system GScan
- ▶ Creation of the central register of client accounts and loan cases serving as a data source for indexing of client documentation
- ▶ Transfer of electronic images of scanned documents and their metadata into central servers
- ▶ Export of scanned documents and their metadata into the system for electronic document management in GArchive
- ▶ Automatic generation of hierarchical client folders containing loan cases and contracts based on metadata of scanned documents
- ▶ Creation of the centralized system of client loan documentation available from other internal bank systems via the integration interface
- ▶ Integration with the FES banking system enabling view of all documents stored in the GArchive system and to store documents generated in FES system to GArchive
- ▶ Migration to the Microsoft platform for the Active Directory that is used for user authentication in the bank

The GArchive and Capture Suite application servers ran on the OS MS Windows Server and used MS Internet Information Server as the web server with Microsoft SQL Server as the database server. All products used in the solution were built for the Microsoft .NET Framework.

After deploying a solution tailored to the needs of Sberbank, it significantly increased the efficiency of loan document processing. The basis for a complex client documentation processing had been created. The migration to a Microsoft platform created the required conditions for further development and integration of all internal bank systems.

BENEFITS

- ▶ Quicker loan processing (providing a loan to a client sooner than ever) – creating a competitive advantage
- ▶ Quicker and easier search for documents
- ▶ Increased flexibility of communication with the customer
- ▶ Possibility to process any client applications in all branches (online access to the entire loan documentation of the client)
- ▶ Creating a central repository for loan documents provides immediate access to all shared documents across the organization
- ▶ Access to the electronic loan management system from the user interface of the banking system
- ▶ Successful implementation of Windows domain (Active Directory) enables Bank to gradually migrate all bank systems to Microsoft technologies, MS Exchange and MS SharePoint

PRODUCTS AND TECHNOLOGIES

The solution was built on the following products and technologies by Microsoft and GRADIENT on the .NET Framework 4.0:

Microsoft Windows Server
2003

Microsoft SQL Server 2005

.NET FX 4.0
(WCF, WPF, ASP.NET, ASP.NET AJAX)

GArchive

GScan

Capture Suite