

Leading French Bank Goes Digital with a Document Processing Solution Based on ABBYY FlexiCapture

Caisse d'Épargne Bretagne Pays de Loire is a member of Groupe BPCE, France's second largest banking group. With a complete range of banking and insurance products, such as savings accounts, consumer and business credit, payment services, asset management and insurance, they serve a variety of clients, including individuals, companies and local government. Recently, Caisse d'Épargne set itself the objective of optimising and modernising the way they process credit files.

Challenge

After conducting an internal review Caisse d'Épargne identified the digitisation of credit file processing as its most important operational objective. The credit department deals annually with tens of thousands of credit records containing documents related to investigations, loan applications, insurance reports and property purchases and sales, which amount to more than 5 million pages per year. Manual processing of paper documents, which is very slow by definition, does not allow an effective control over credit records and customer requests. Moreover, the flow of information at the bank was not smooth enough to ensure an effective decision making process. Therefore, the bank began the search for an innovative solution which would help streamline costs and improve operational efficiency.

Solution

The credit department at the bank initiated the project by conducting a needs study. The team wanted to have a comprehensive solution to index, classify and manage their documents electronically. After conducting the study, Caisse d'Épargne decided the best approach would be to outsource the

preparation and digitisation of its credit documents and organised a tender to select the most appropriate vendor.

ADOC Solutions, an expert in digitisation and document management, was selected in the tender phase and tasked with developing the solution. In order to provide Caisse d'Épargne with a complete range of services, ADOC Solutions worked with its key partners: ABBYY, a leading data and document capture vendor and Challenge Group, an experienced business process outsourcer.

For this project, ADOC Solutions developed a solution called Scancredits, a complete web application for document digitisation. The solution was based on ABBYY FlexiCapture, an enterprise capture platform that intelligently reads documents and extracts key data for further processing in back end systems and business workflows. Thanks to the tight integration of FlexiCapture with Scancredits, scanned images can be automatically associated with the correct document type and customer record.



Name: Caisse d'Épargne
Bretagne Pays de Loire

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France

Industry: Banking services

Web: www.caisse-epargne.fr

ABBYY Solution Partners:



PROJECT OVERVIEW

Challenge

Digitisation of credit file processing

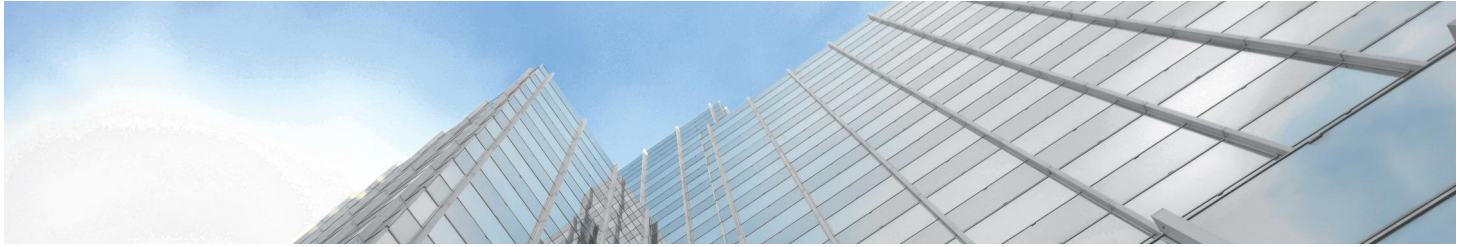
Solution

Implementing a scalable and efficient data capture solution to process various types of documents and adapt to different customer needs

Results

Limiting manual and error-prone work, improving work efficiency and augmenting team performance

ABBYY® Case Study



ADOC Solutions and Challenge Group designed an efficient process of indexing the documents before scanning. The Challenge Group receives a delivery of physical documents which have to be processed at the start of every business day. In the preparation phase document separator pages with barcodes are inserted into credit files for indexing purposes and then the documents are scanned. ABBYY FlexiCapture reads the documents, identifies key data, such as name, account number and address, and then extracts this information for further processing.

"Caisse d'Epargne tasked us with the design, execution and deployment of this project. The success of this collaboration results from a joint effort to work towards targets and needs, which were clearly defined before initiating the project. We have always considered capture solutions as a key component in process optimization in large organisations. In this project, we had to index a variety of different document types," says Jean-Sébastien Wagner, General Director at ADOC Solutions

"Because of the flexibility of the ABBYY capture platform we were able to automatically process a wide multitude of document types. The strength of our partnership with ABBYY lies in their capacity to address different market needs and a wide variety of industries,"

Jean-Sébastien Wagner, General Director, ADOC Solutions

"This indexing and classification technology is very beneficial for our team. It not only saves us a lot of precious time in the document preparation and indexing phase, but it is also very easy for our operators and technical teams to work with," emphasised Philippe Masson, Director at the Challenge Group.

Results

The introduction of this integrated solution enables the credit department at Caisse d'Epargne to work much more efficiently, limiting manual intervention and augmenting the overall team performance. The Scancredits solution from ADOC allows the department to electronically manage all activities connected with credit files. Furthermore, this solution for the management of credit files has contributed significantly to improving customer service at the bank.

"This improvement in our key operations has made us consider other developments and tools for retail banking and our decision making process. Based on our success in the credit department, this digitisation solution has also been successfully introduced in other areas, such as litigation-recovery and HR," explained Emmanuel Urfer, Director of Banking Services at Caisse d'Epargne.

ABOUT ABBYY

ABBYY is a leading provider of text recognition and document conversion technologies and services. Its versatile product portfolio for document processing and information retrieval is available on various platforms and devices. ABBYY offers a broad range of solutions designed for specific business and industry needs. Organisations all over the world rely on ABBYY offerings to optimise their paper-intensive business processes. **More information at www.ABBYY.com**



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