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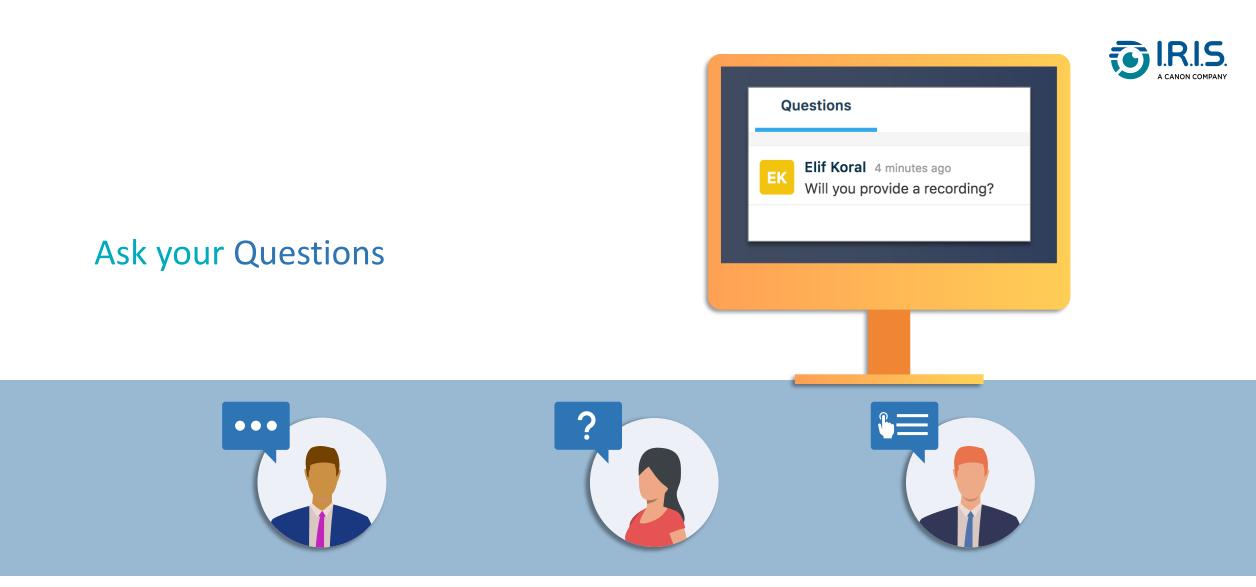
I.R.I.S. WEBINAR

WELCOME !

June 8, 2023

Document Business Process Automation Banking & Finance Industry





irisdatacapture.com/webinars/





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WELCOME !

June 8, 2023

Document Business Process Automation Banking & Finance Industry



Agenda

2.

3.



CANON GROUP

IRIS Introduction 1.

- Customers' expectations & Banks' challenges
- What is an Intelligent Document Processing solution (IDP) ?
- Business case : 4. Mortgage loan process



6.

8.

IRISXtract, IDP solution demonstration

Engineering insights



Q&A

Round up

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IRIS' Mission

We have been providing technologies & solutions to capture data, manage content and transform unstructured data into ready-to-use, easy-to-archive, easy-to-share information.

We offer Intelligent Document Processing (IDP) solution.

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IRIS in a global position





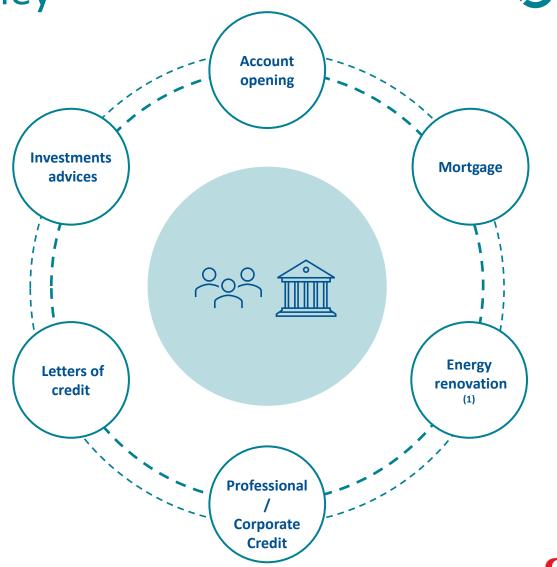


Banks & FI - Customer's journey

Documents at the heart of the relationship between Financial Institutions and their customers

Tons of documents and information on a daily base, both paper and electronic.

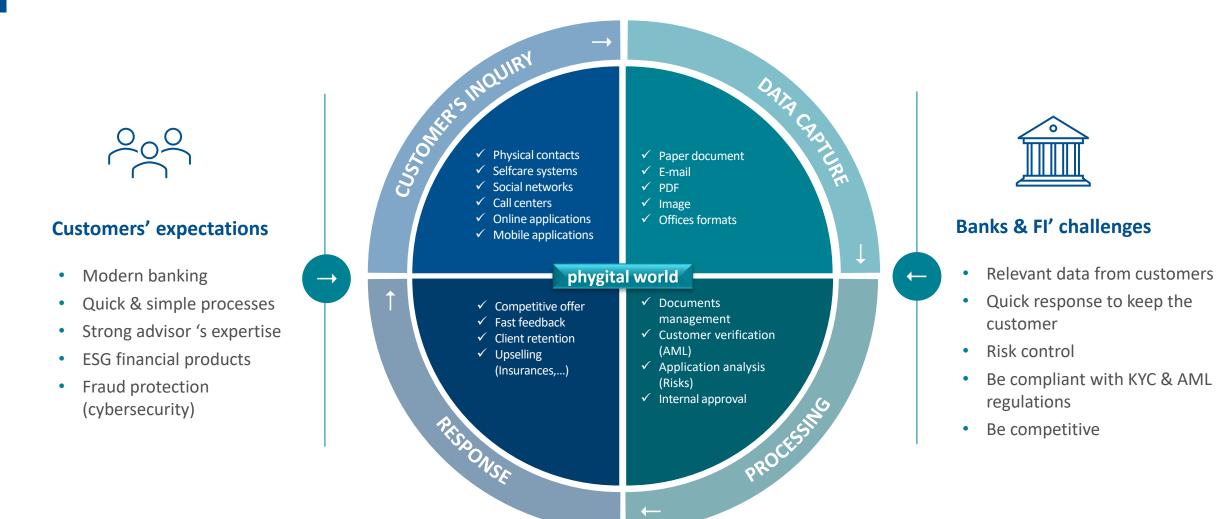
Data are the fuel for banking decision





Banks & Financial Institutions context





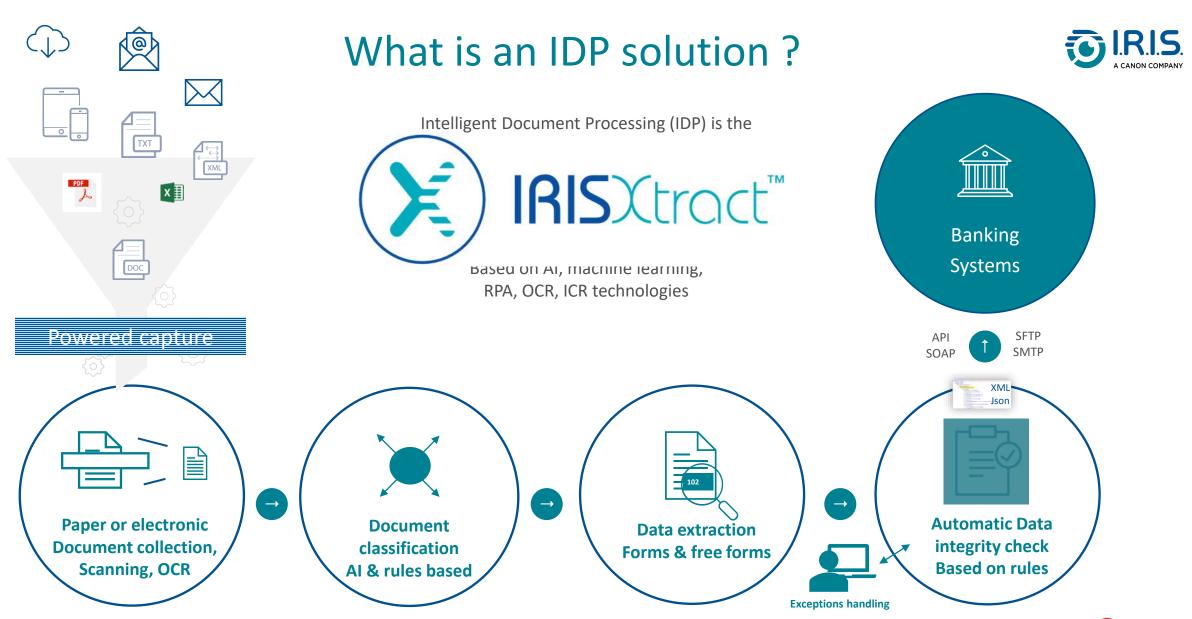




Straight Through Processing (STP)

End to end Digital Transformation starts with Intelligent Document Processing





CANON GROUP

Mortgage Credit



EMPLOYMENT

- Name of current employer, phone, and street address
- Length of time at current employer
- Position/title
- Salary including overtime, bonuses, or 8 commissions

INCOME

- Pay slips for 3 past months
- Profit and loss statement if selfemployed
- Pensions, Social Security
- Public assistance
- Child support
- Recent Tax notification
- Alimony

ASSETS

- Bank accounts (savings, checking, brokerage accounts)
- Real property
- Investments (stocks, bonds, retirement accounts)
- Proceeds from the sale of your current home
- Gifted funds from relatives (e.g. a down payment gift for an FHA loan)

DEBTS

- Current mortgage
- Liens
- Alimony
- Child support
- Car loans
- Credit cards
- Real property

PROPERTY INFORMATION

- Street address
- Expected sales price
- Type of home (single-family residence, condo, etc.)
- Size of property
- Real estate taxes (annual)
- Estimated closing date

CREDIT HISTORY

- Bankruptcies
- Collections
- Foreclosures





Documents required for your mortgage loan application	
Documents required for you mortgage loan application	
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Personal details	
Personal Identity card	
Marriage Contraction	
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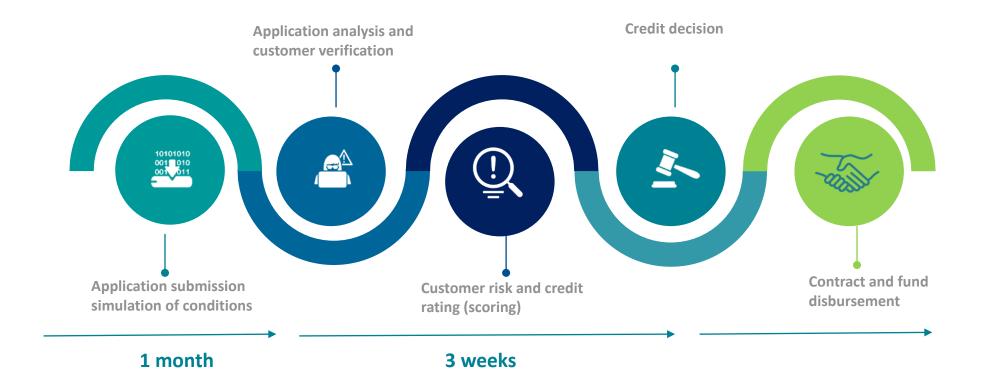


Demonstration
Document capture & classification



Mortgage lending process is one of the more complex credit processes





it is the shortest time to grant a loan, not only the most attractive price that determines the choice of a specific offer





Demonstration

Data indexation & integrity checks



Insights



80% Unstructured data stored in banks ⁽¹⁾

40%

of the credit applications are Mortgage loans ⁽²⁾ in certain banks

50% Analy for m

Analyst's time for manual checks (4) **300 pages** per mortgage loan ⁽⁵⁾



30 days for a mortgage approval

14-21% manual processing ⁽³⁾



Trillion \$ cost of dirty data In financial industry

15 million \$ ⁽⁴⁾ per banking firm



149%

Increase Digital Fraud

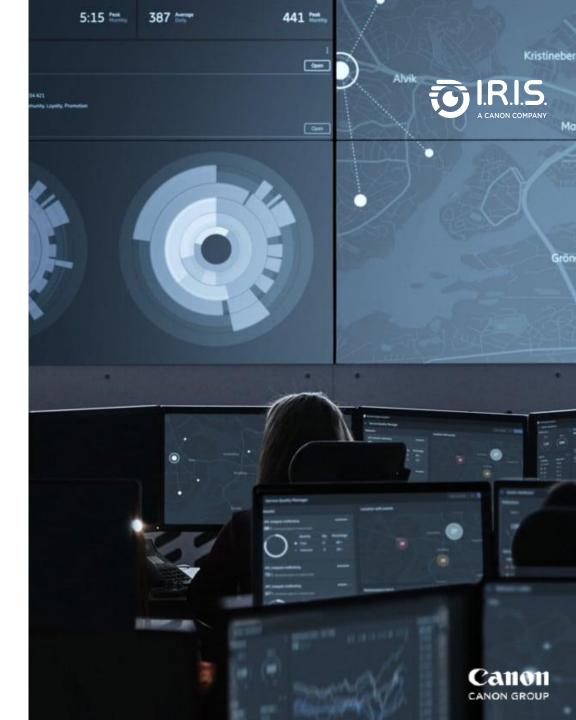
End of 2020 to the beginning 2021 ⁽⁶⁾

Sources : (1) Fintech Futures report 2020 (2) L'Echo April 2023 (3) McKinsey reports 2017 (4) Gartner report 2018 (5) AWS " Invent event" 2022 (6) TransUnion research 2021 - global information and insights company



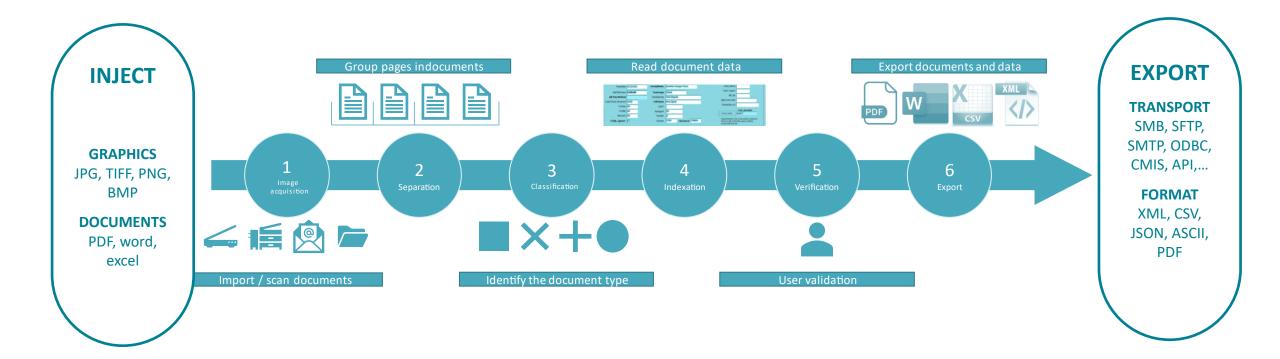


Engineering insights



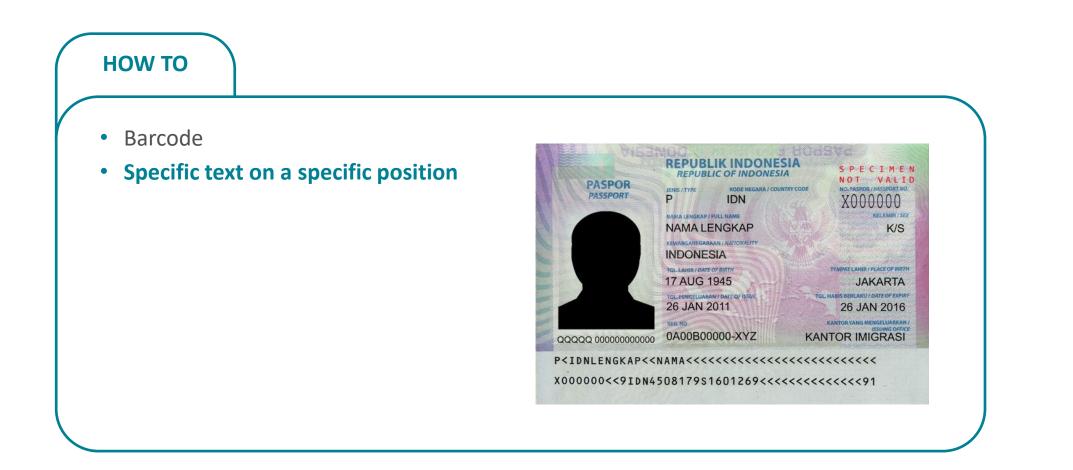
IRISXTRACT – Different components















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- Barcode
- Specific text on a specific position
- Specific text on a random position

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- Barcode
- Specific text on a specific position
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- Graphical structure
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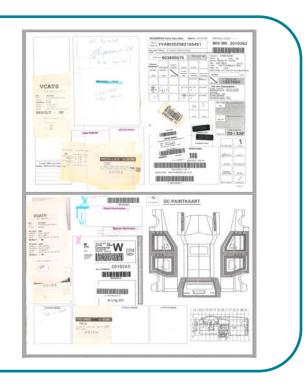






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- Barcode
- Specific text on a specific position
- Specific text on a random position
- Graphical structure
- Document size
- Landscape / Portrait

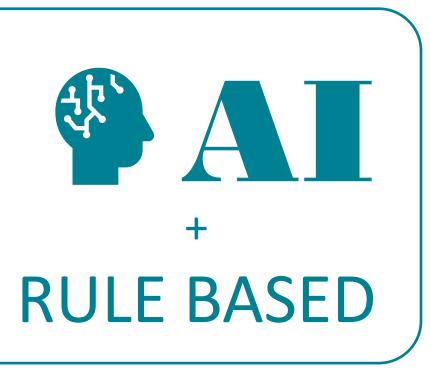






HOW TO

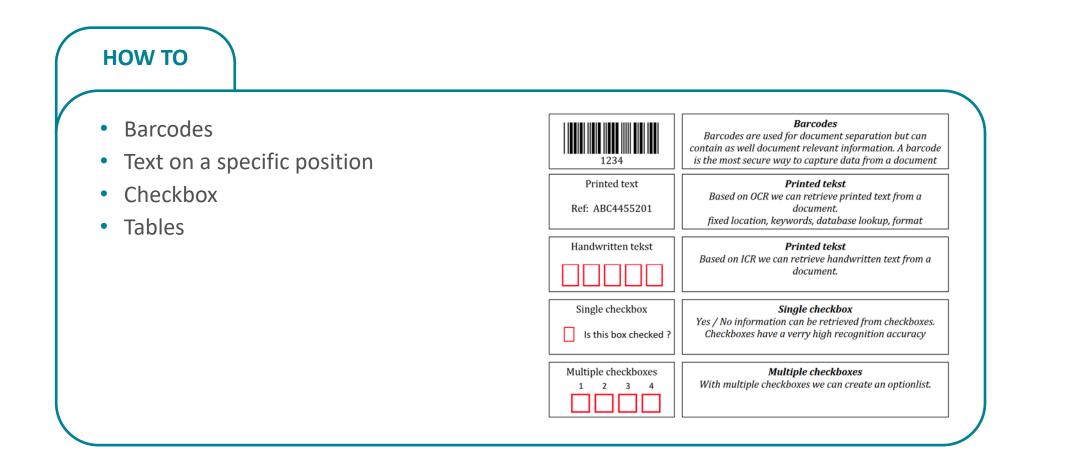
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- Specific text on a random position
- Graphical structure
- Document size
- Landscape / Portrait





Document Indexation – Forms processing







Document Indexation – Free-form processing

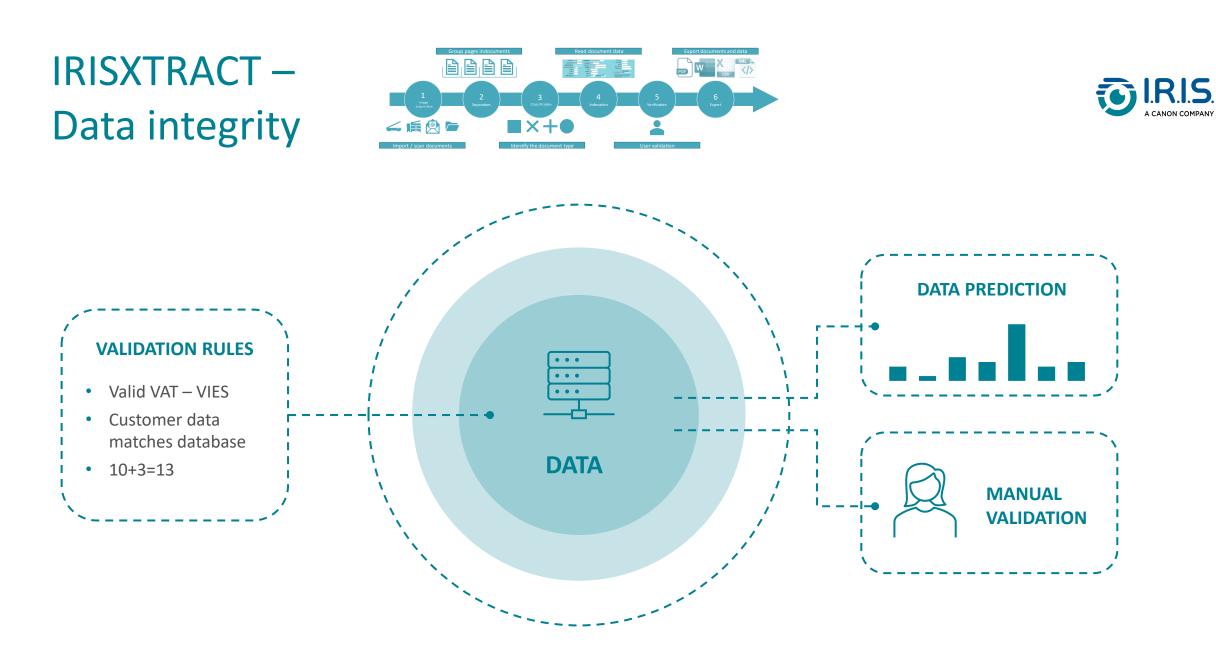


HOW TO

- Column search
- Tablesearch
- Date search
- Number search
- Regular expression
- Key Value search
- Table Finder



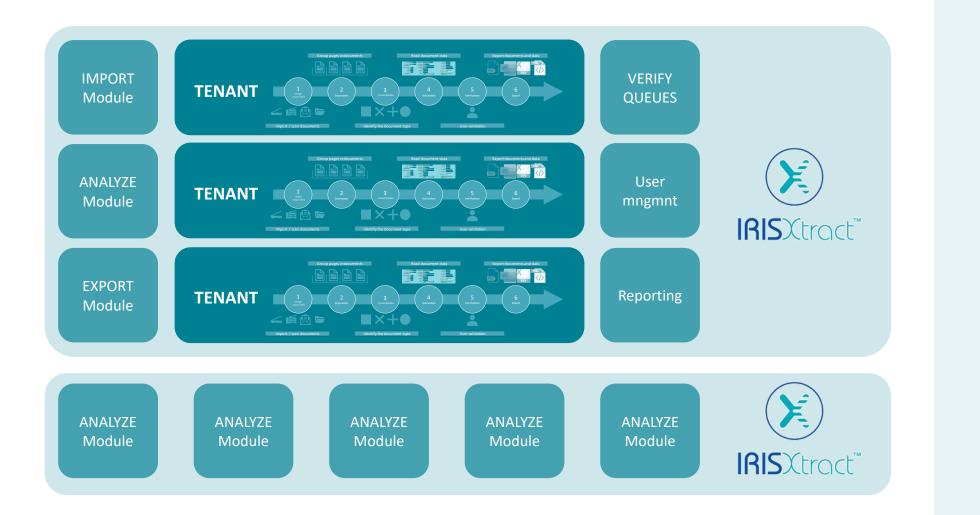






IRISXTRACT - Architecture





Client server environment

- On premises
- Cloud

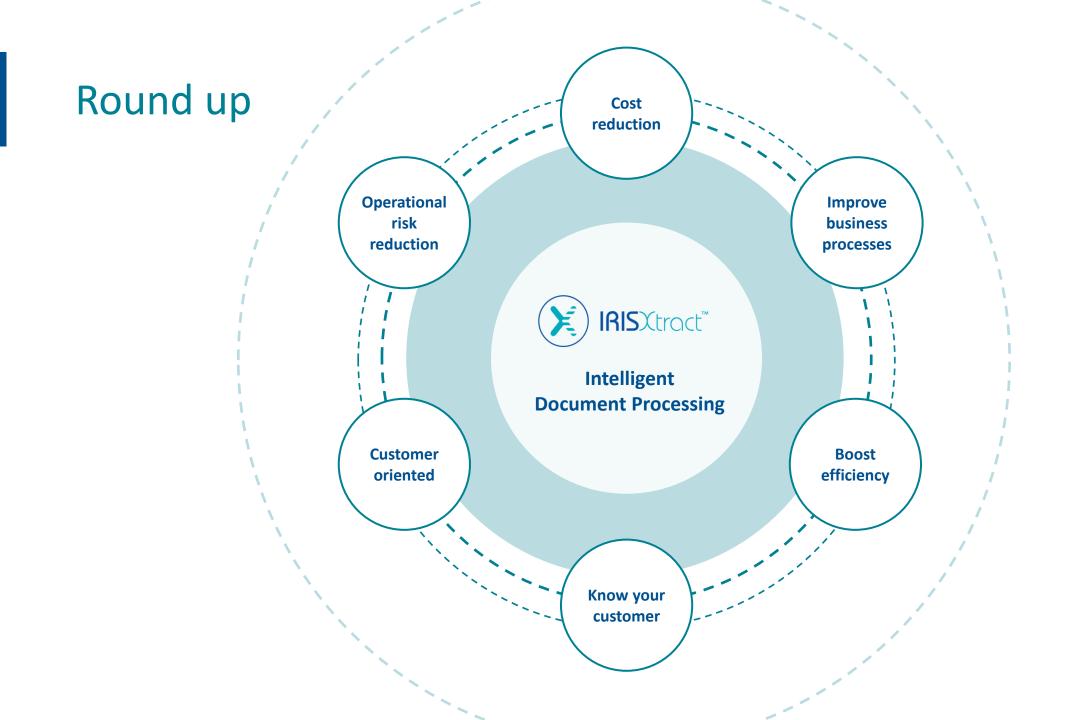
Scalable

- Tenants
- Users
- CPU
- Servers

Secure

- AD authentication
- Encryption

















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Thank you

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Document Business Process Automation for the Banking & Finance Industry

Speaker(s): Maria Bravo & Bart Ballegeer

REPLAY & RESOURCES

As the world continues to embrace digital transformation, we see there is still a lot of information processed manually within the **banking and finance industry**: from opening new accounts to processing loan applications, credit cards, letters of credit, insurance, and more. Manual processing comes with several challenges, such as the labour intensive and error prone encoding of the relevant information.

Canon group