

# Bank Document Processing Automation

*Sibedge experts have automated the business process of FBS payment claim generation for Modulbank.*

## About Client

Modulbank — is a Russian online bank, which is only focused on small business. It was founded in 2014 by Sberbank former employees. Thanks to the automation of most processes and the absence of local branches, the bank offers its customers the lowest possible rates.

## Challenge

As in any financial institution, in Modulbank there are routine business processes, that take a lot of time and effort of the staff. For example, payment claims generation that are sent to the bank by the Federal Bailiffs Service. In order to relieve the employees and to minimize the number of mistakes they make, it was decided to automate the process. The bank's internal team had been working on this task for two months. The customer contacted Sibedge when it became clear that the project could not be finished by own forces. RPA experts were needed to create the robot.



### Industry

Financial technologies

### Location

Russia

### Key points

- Business process optimization.
- 4 times accelerated processing of payment requests.
- Reduced costs and errors.

### Team

1 — RPA expert  
1 — Analyst  
1 — Project Manager

### Duration

1,5 months

### Technologies

UiPath

## Approach

Communication with Modulbank was based on the following principles:



Quick Start



Transparency  
of process



One-Hour  
Response



Scalability

## Robot automation

The developers carefully thought through the sequence of actions that the robot should perform when processing FBS payment claims. The business process was divided into several subprocesses to make it easier to identify bottlenecks and speed up execution time. Scanned documents received by the bank were to be recognized, analyzed, and entered into several internal systems of the bank. In case of any errors and inconsistencies, the robot should report this to the administrator.

## Face challenges

While working on the project, the team encountered a problem of poor quality document processing. They had to conduct a comprehensive study in the field of printed text OCR. The robot was trained on documents scanned in different quality, partially scanned or with errors made when filling in. Optical Character Recognition (OCR) technology was used as a basis. In the course of the research various approaches and settings were selected to find the best option for Russian-language documents scanning.

## Technologies

UiPath platform was also used, along with the instruments to work with web-browsers and Microsoft Office package. A list of requirements to the quality and structure of documents was generated in the process, in compliance with which the robot would provide a guaranteed result with a minimum of errors. It took a month and a half for the experts to develop the project.

## \ Result

Software solution was implemented in one of Modulbank's offices in Novosibirsk. The customer's technical support made minor adjustments to the document scanning process, according to the requirements of the development team. It was important that payment claims would not be scanned upside down or partially. After that, the robot was fully launched.

Practice has shown that the robot processes documents at least four times as fast as a real person, makes almost no mistakes, works without breaks, weekends and vacations, and does not require any salary. The customer was satisfied with the result shown by Sibedge experts. After all, the automation of this business process allowed to free employees from routine work, speed up document flow and reduce the bank's costs.

## \ Feedback



**Evgeniya Aldonina**

Head of Business  
Process  
Optimization Center  
at Modulbank

“ We were looking for a partner who would meet our expectations and be flexible enough. Transparent business processes, the model of interaction between the client and the contractor, as well as experience in the banking industry are important to us. We considered many different companies and eventually went with Sibedge. We were pleased with the support they provided. Sibedge specialists have always been very clear about everything involved in the process and helped us find the best solutions for our needs. ”

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