

Document processing

To simplify data input, data can be read from documents and forms provided by the customer. For example, these include documents for identification (identity card, passport) or salary statements.

Other documents relating to the customer or the company, such as extracts from the commercial register, annual financial statements and investment plans, are stored as documents at the loan and are available electronically for review and inspection.

Document generation

Various documents are created during the lifecycle of a loan. The creation of documents can be triggered from different points in processing. The set of documents to be created can be defined using functional print cases. A print case specifies which documents are to be printed in accordance with business requirements and in which sequence they are to be added to the print stack. In addition, the multiple printing of a document as a copy for the bank and the borrower or borrowers is also controlled.

Printing cases within the scope of the credit application can be, for example:

- Offer printout
- Application printout
- Contract printout
- Decision-making template
- Overview of information from credit agencies
- Insurance application
- Confirmation of credit approval

Depending on the sales channel, documents can be created for mail or postal dispatch, for branch offices or for sales partners.

The following documents, some of which are derived from EU directives on consumer loans, are relevant for the loan application.

- Letters
- Check lists
- Lending contracts
- Credit records
- Advisory documentation
- Repayment plans
- SCHUFA information
- Information on instalment loans
- Explanatory leaflets for instalment loans
- Insurance applications
- Insurance information
- Information on insurance broking
- Insurance cost comparison
- Leaflets for loans and insurance
- Lists of service providers
- Overview and amendment of borrower information
- Return leaflets