



# Automating check processing in Auto Lending for a digital bank

Infinite Case Study

## About the customer:

A Digital Bank in the U.S.

### Background of Business Problem

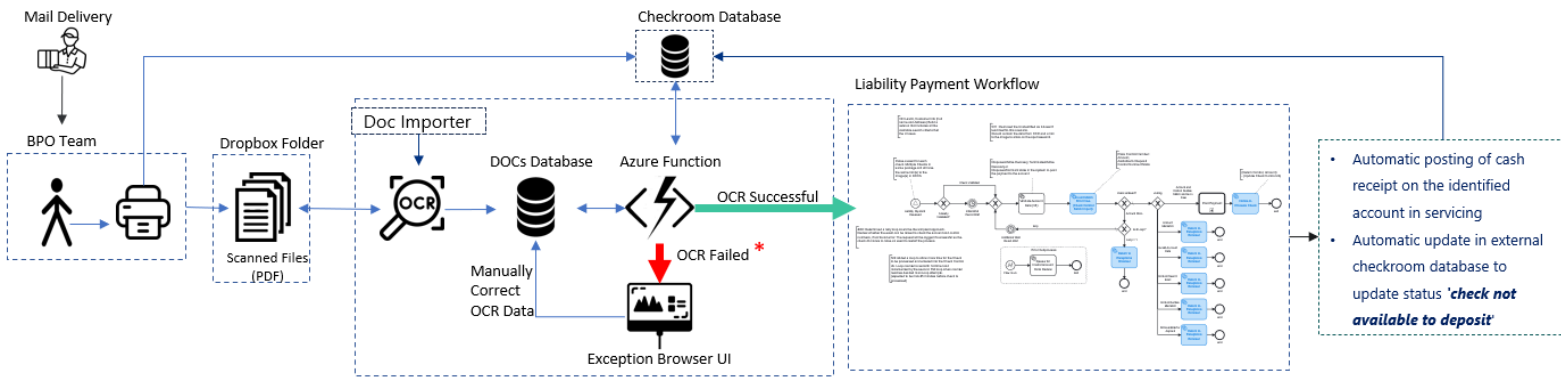


- Manual validation during check processing at the digital bank led to frequent inaccuracies, inefficiencies, and delays, resulting in a poor customer experience.
- The outdated processes increased errors and hindered operational efficiency. As a result, the bank struggled to keep up with evolving customer needs and technological advancements, limiting its ability to deliver a seamless and modern banking experience.

### Our Approach & Solution



- During the assessment, several critical factors were identified, including high levels of manual interventions, complex workflows, a lack of automation, and significant rates of check rejection. These issues caused errors, operational inefficiencies, and customer dissatisfaction, highlighting the urgent need for a streamlined and automated solution.
- In response, Infinite implemented an intelligent automation solution. This solution utilized Azure AI Vision for Optical Character Recognition (OCR) capabilities and integrated Camunda BPM for workflow automation.
- Together, these technologies automated the entire check processing workflow, significantly improving accuracy, reducing processing times, and enhancing overall operational efficiency. As a result, the bank was able to provide a more reliable and efficient service, ultimately leading to higher customer satisfaction.



## Business Outcomes:

End-to-End Automation helped with enhanced customer satisfaction along with:



**70%** Improvement in transaction times

**60%** Reduction in overall end-to-end processing time



## About Infinite

Infinite is a global leader in digital engineering and IT services, with over two decades of experience helping clients in digital transformation and creating business value.

## Our Offices



## Services

- Business Transformation
- Digital Transformation
- Cloud Migration & Modernization
- Product Engineering
- Business Process Automation
- Infrastructure Management
- Application Management
- DevSecOps
- Enterprise Analytics
- AI/ML
- Testing and QA Services
- Product Implementation Services

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|--|--|---|--|-------------------------------------|
| <p><b>\$1B+</b></p> <p>FY 2023 Revenue</p> | <p><b>16000+</b></p> <p>Global Employees</p> | <p><b>20+</b></p> <p>Delivery Centers across Onsite, Nearshore and Offshore</p> | <p><b>150M+</b></p> <p>Lives touched</p> | <p><b>400+</b></p> <p>Customers</p> |
|--|--|---|--|-------------------------------------|

Infinite helps Financial Institutions meet rapidly changing customer expectations, exploit disruptive business models and new technologies, become more efficient and resilient, and navigate uncertainty, risks and regulations. We deliver this with our "NextGen" Domain, Digital, and Platform Engineering services.

### The Infinite Difference

Strong domain expertise across banking, payments, lending, asset management and insurance built from years of experience in designing and building business platforms for Fintechs and other clients. This enables us to deliver tangible business and transformation outcomes thereby delivering **greater value**.

Our deep product, engineering and platform capabilities including architecture, design, build, integration, automation, DevOps and CloudOps. This enables us to deliver next gen business platforms and data driven customer experiences thereby delivering **speed to value**.

Meeting clients' needs with cost effective offshore, nearshore, and onshore teams, deep engineering talent, and flexible and Innovative engagement models from augmenting teams, end-to-end managed services, and outcome-based engagements. This enables us to **deliver value efficiently and predictably**.

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Visit us at [www.infinite.com/banking-financial-services-and-insurance/](http://www.infinite.com/banking-financial-services-and-insurance/)