

Rapid Loans Management

RAPID LOANS MANAGEMENT

SGAIM provides this Outsourcing service with telematic integration, which offers a platform with a proven success rate, with the greatest speed and accuracy in the classifying and indexing processes, as well as the best guaranteed handling processes and the best means for any level of the decision-making process.

NEEDS

- w Slowness and inefficiency in the requirements and the arrival of documentation, which can cut short loan operations that would be of interest to the bank.
- w Costly process to monitor and check whether all the required documents exist.
- w Duplication of tasks in some of these monitoring processes.
- w Error rate that requires high costs to remain low.
- w Lack of integration and work in collaboration between the Loans, Customer Services and Recovery Departments.
- w Lack of user helpers in the event of queries that lead to delays in the solution.
- w Costs due to inefficiency.
- w Lack of motivation from the processors due to routine tasks that could be securely automated via Outsourcing.
- w A large number of staff to manage with the difficulties involved.
- w Processing staff slow to learn, leading to errors, staff rotation and costs.

SGAIM SYSTEM

Via the TTID Portal, which is equipped with Intelligent Capture, Business Process Management, Reporting and BI and can be integrated with business applications, SGAIM offers an Outsourcing service for the management of microloan files and processes.

The system covers all the departments involved in collaboration when necessary:

- w Loan Acceptance Department.
- w Customer Services.
- w Recoveries with their legal component.

The theoretical documents are collected in the support application to be automatically received whilst maintaining precise control of the Theoretical-Real status.

Prior self-categorisation according to taxonomies, which are clearly recognised by their differential attributes, leads to spectacular increases in the processing speed of incoming documentation. According to the selected taxonomy, the necessary indices are captured and validated to be integrated in the client's system.

Examples of self-categorised taxonomies:

- w Holder and co-holder's ID No.
- w Photocopy of Income Tax Return.
- w Photocopy of Payslip.
- w Work Contract.
- w Loan extension coupons.
- w Coupons available.
- w Others.

The Business Process Management (BPM) system on the TTID portal, which is integrated with the client's applications, ensures compliance with business rules for the granting of loans. Blocking methods exist when the premises required are not met.

The BPM system securely distributes and automates all tasks that can be mechanised, according to the processors' capacities and workload. This system multiplies the processing speed in a secure, easy-to-use way, and enables team managers to constantly monitor the operations. BPM eliminates bottlenecks in production, whilst guaranteeing compliance with "Best Practices" in the system via process and indicator modelling (PKI).

TTID covers all deficiencies in the client's information system as it is the ideal platform to carry out any kind of tailor-made integration with the functionalities required by the client.

The QMS module guarantees quality of service with the registration and reporting of any abnormality, however small, via advanced filters for each piece of data, as well as the difference between theoretical and real deadlines in the service.

SGAIM offers optional value-added services, which, via the extraction and conversion of unstructured data to structured data and the subsequent integration in CRM, enable its commercial use.

SGAIM BENEFITS

- w Exponential increase in speed of process.
- w Complete security while complying with the necessary rules of business for processing microloans.
- w Greater business productivity and increased business volume as a result of the speed and ease of processing.
- w System with electronic signature infrastructure ready for the launch of digital ID cards.
- w Constant updating of technology guaranteed.
- w Service Level Agreement (SLA) guaranteed through reporting and monitoring the quality of data and time periods.
- w Fast learning curve for new processors thanks to the system helpers.
- w Very rapid implementation of additional functions in test environments in order to transfer them to the live working environment in a much shorter time.
- w 70% increase in productivity and increased quality, quality being measured in indicators of 1 in 50,000 documents (information source: SGAIM Consulting).
- w Possibility for integration of data which was not originally structured in CRM for its commercial use.

Consulting

Core Solutions

Captura Inteligente
Knowledge Discovery
TTID (Content Management System)
BPM (Business Process Management)
Integración con Aplicaciones de Negocio
Certified & Secure Hosting
BI (Business Intelligence)
Regulatory Compliance Framework

Global Solutions

Gestión de Facturas de Proveedores y Cuentas a Pagar
Gestión de Albaranes
Gestión de Expedientes de Importadores
VMR (Virtual Mail Room)
Gestión de Encuestas CRM
Gestión de Planes de Fidelización
Gestión de Microcréditos

Specific Solutions

Insurance Solutions

Gestión Integral de la Tramitación de Siniestros
Gestión de Mediadores
Gestión de Colaboradores
Gestión de Pólizas

Direct Selling

Gestión de Formularios de Venta Directa

Banking Solutions

Gestión de Bastanteos y Firmas
Gestión de Documentación Diaria de Oficinas Bancarias
Gestión de la Cartera de Efectos
Gestión de Avaes
Gestión de Cheques y Pagarés de Cuenta Corriente
Gestión de Expedientes

Consumer Goods Solutions

Gestión de Facturas de Proveedores y Cuentas a Pagar
Gestión de Albaranes
Facturación Telemática

Regulatory Compliance Management

Transparency & Accountability
Personal Data Protection
Record Management

Physical Content Management

Análisis y Diagnóstico
Proceso Informático
Transferencia
Custodia
Consultas
Inserciones, Reinserciones
Propuesta de Destrucción
Destrucción
Certificado de Destrucción

Technologies

Organización Información, Taxonomías
Autocategorización
Recuperación Avanzada
Reporting
Cold & e-print
XML
Servicios Web
Data Quality Management
Sistema SGAIM de Firma Electrónica
e-Formularios

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