



### Case study: Komercijalna banka

#### Document and Business Process Management – Quick, Easy and Efficient

##### Case study:

Komercijalna banka AD Beograd

Industry: Financial institutions

Country: Serbia

##### Customer Profile:

Komercijalna banka – more than 40 years providing security, successful business operations, banking products and services according to client's requirements and highest European standards. Bank's success indicators:

- 24 branches across the country
- 228 branch offices
- 3,085 employees
- more than 1,300,000 open accounts
- over 900,000 satisfied clients.

Although, by the nature of things, the most significant business dimension is the financial one, what differentiates Komercijalna banka from others is investment in the future, dedication to people's real problems and needs by providing support to social responsibility projects.

##### Solution applies to:

- Banks
- Insurance companies

Implementation of Document and Business Process Management Solution in Komercijalna banka ad Beograd started in May, 2010. By the end of the year, Asseco SEE team for Customized Application Services (CAS), in cooperation with Asseco banking consultants and representatives of Komercijalna banka, developed a solution representing one of the most complex Document Management System (DMS) projects in this region. In 2011 and 2012, the DMS solution fully covered Bank's core operations and a part of general business procedures.

ASEBA Banking Process Suite is a solution which uniquely integrates banking core operations with the solution for business process management and automation of business procedures, and thereby guarantees:

- Data integrity
- Compliance between paper and electronic files
- Compliance of business procedures
- Audit-security of archive material

Functionalities of ASEBA Banking Process Suite solution for managing documents and business processes have been implemented through automation of a larger number of business procedures, some of which include: Creation of eDossiers for bank clients and account opening, Processing of investments to large corporate entities and SME and micro clients, Housing loans processing, Automation of F/X payment inflow & outflow processing, Retail loans, Payment card processing, Automated meetings of credit and executive boards.

Realization of Document and Business Process Management project has fulfilled the Bank's need for business modernization, greater efficiency in business and resource usage, and increased speed and quality of service delivery to clients.

Functionalities of ASEBA Banking Process Suit Solution for Document and Business Process Management

- Business process optimization
- Documents available at any time
- Faster information flow between users from different organizational parts
- Electronic register of clients' requests
- Automated verification of eDossier content completeness
- Compliance with legal regulations (Law on Electronic Office Operations, Electronic Document, Electronic Signature, etc.)
- System recording of all system user's activities, including the information significant for a certain case; logging approval of responsible persons related to the process realization (account opening, remittances, etc.)
- Monitoring employee efficiency in work task execution and enhancement of a control process by the Management

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## Customer Experience (September 2011)

"The implemented DMS1 project - Document Management System is one of the most important strategic projects of Komercijalna banka AD Beograd, which encompassed 2,000 system users in total and 4 selected processes:

1. Opening, keeping and closing legal entities' accounts (RSD and F/X accounts)
2. Nostro and loro remittances of legal entities
3. Housing loans (loans to private individuals)
4. Approval, monitoring and collection of investments to large corporate entities

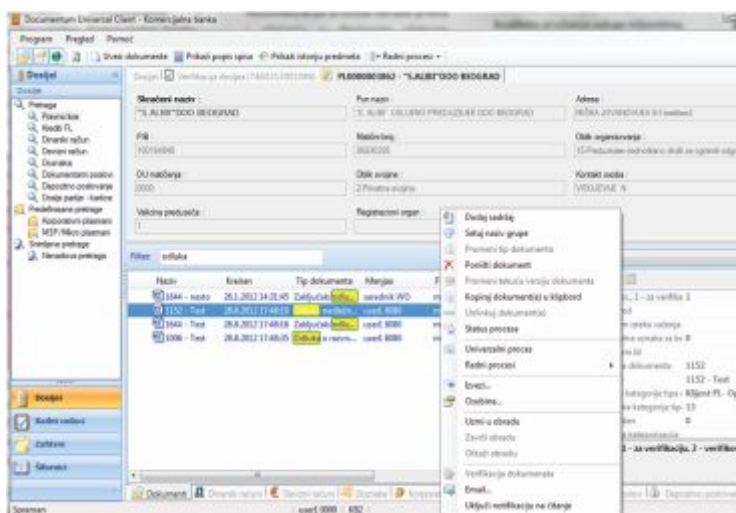
Already in the first quarter of measuring added value from the project (the project was closed in Q1 2011) and conducting internal evaluation by relevant organizational parts, i.e. managers of business processes in the project, first positive effects were noted in the accomplishment of designated project goals and success indicators:

- Significant operational cost cutting (paper, toner);

- Reduction in hidden costs of employees based on their increased productivity, easier access to data, shortening of business processes, etc.;
- Increased client satisfaction with certain processes where faster service delivery to clients is detected;
- Higher level of data integrity, availability, credibility, undeniability and provability;
- More efficient management of employee's tasks and performance based on easier task assignment, employee's workload monitoring, employee's task status tracking, possibility to identify employee's inefficiency source, etc.

Having considered all quantitative and qualitative benefits gained in the „pilot project“ which encompassed initial 500 users, it is planned to further expand user database of customers, i.e. the number of processes which will be subject to automation within the Document Management Software.”

Milinka Pap, Project Manager, Komercijalna Banka Beograd



## About Asseco SEE

Asseco SEE Group is one of the largest IT companies in the area of production and implementation of its own software solutions and services in the region of South Eastern Europe and Turkey. The Company provides ICT solutions for various industry verticals including the financial sector, payment sector, public administration and telecoms. Since October 2009, the shares of Asseco South Eastern Europe (Asseco SEE) have been listed on the Warsaw Stock Exchange. Asseco SEE Group employs over 1,300 people in 13 countries. More than 10 banks out of the 15 largest ones in southeastern Europe are already clients of Asseco SEE.