

Bank Cheque processing



This is for an Indian global telecommunications services company based in Delhi, India. It operates in 18 countries across South Asia and Africa, and also in the Channel Islands. It provides GSM, 3G, 4G LTE, 4G+ mobile services, fixed line broadband and voice services depending upon the country of operation.

Problem Statement

1. Client used to store their customers cheque AS IS and processing of the same was manual. Following are the drawbacks of manual processing of these cheques:
 - a. More time to process customers cheques
 - b. Prone to damage and being misplaced
 - c. Manual approval mechanism

Our Approach

Writers team understood the manual process involved in processing the cheques at customer end. Based on the study Writers proposed an end to end solution for cheque processing which involved scanning of the cheques, uploading the images and get approvals using images from concerned stakeholders.

Solution Provided

1. The solution is one level workflow to process the cheques
2. DMS solution was used at the core to store scanned cheque images
3. Crated batches for bulk approvals
4. Upload batch of scan cheques
5. Features provided in the application:
 - a. Search
 - b. Retrieve
 - c. View
 - d. Email
 - e. Single upload / Bulk upload of cheques.

Benefits Delivered

1. Faster revenue realization (as now cheques were getting processed much quicker)
2. Auto e-mail trigger saves the manual follow-up process of approvals
3. Decreased risk of documents loss and data loss / leakage
4. Dashboard to facilitate to analyse the data in better way