



# Document Management System (ECM/DMS)

## *Documentary Processes*

## Based on this assumption, we defined the key quality parameters of work with the document in a new model, both for documents created digitally,...

### - Source of documents-

- KB system
- MS Word Template
- Other MS Office tools
- Electronic channels:
  - Email
  - Fax (digital output)
  - Data boxes
  - Extranet
  - Internetbanking
  - DCCIT

**CREATED  
DIGITALLY**

### - Key qualitative parameters of sample documents (created digitally) -

- I **COOPERATION:** Several cooperating roles are involved on the content creation or approval of some documents.
- II **PRINTING ON PAPER:** The legislation requires, in some cases, a written signature of the counterparty, the document is therefore necessary to print.

#### NEW COMPARED TO CURRENT STATUS!

- III **CONFIRMATION OF CORRESPONDENCE OF PAPER AND DIGITAL VERSION:** Once the counterparty signs paper form printed from digital originals, there are two forms of the document in circulation - paper (with a written signature) and digital. There is a risk that the digital form, based on which will be carried out other activities in the business process, does not match with paper form signed by the counterparty. For this reason, another person confirms their correspondence. This can be done:

- ✓ BEFORE processing of their content: always implicitly for documents being signed in writing by two roles (by second signing role) or for defined documents being signed by 1 role only (by different person in a location of printing or other department), or
- ✓ AFTER processing of document content (defined documents signed by 1 role), because of a faster handover between signer of the document and its content processor.
- ✓ BENEFITS OF THIS ACTIVITY ARE SAVINGS FOR SCANNING, SIGNIFICANT REDUCE OF A RISK OF MISMATCH OF FORMS AND FASTER HANDOVER OF DIGITAL FORM OF DOCUMENT FOR PROCESSING OF ITS CONTENT

- IV **DOCUMENT CONTENT PROCESSING:** Some documents are used as input for subsequent activities in the relevant business process - the content of such documents is therefore necessary to process.

#### NEW COMPARED TO CURRENT STATUS!

- V **ARCHIVING WITHOUT PAPER FORM:** The legislation allows to keep (archive) some documents in scanned digital form only and thus save the costs of archiving hard copy. Such documents have been confirmed by the Recovery Department, Legal Department and Tax Department.

..., as well as for documents created on paper. These parameters were discussed with RB and KB units which will be affected by a circulation of documents in the new model.

**- Source of documents-**

**- Key qualitative parameters of sample documents (created on paper) -**

- Personal handover
- Collection box
- Post
- Courier
- Fax (analogue output)



**VI SCANNING:** Some documents created on paper will be converted into a digital image (scan) under following conditions:

- ✓ Paper document intended for active trade will be scanned every time, in order to ensure completeness of all documents in client's digital folder.
- ✓ Paper document, whose paper original is returned to the client and at the same time client is not obliged to sign a copy of the document as an endorsement of its acquisition, will be scanned every time (the reason: in terms of workload for a worker it does not matter whether he/she scans or copies).
- ✓ Otherwise, once the one of the following conditions is fulfilled:
  - ✓ Handover of the document in a digital image is more cost-effective than paper-based handover,
  - ✓ The document will be kept only as a digital image (see below) and this method of archiving is not the only benefit of scanning the document (because currently known scanning costs are higher than the cost savings on a 5-year paper storage),
  - ✓ Digital image enables to accelerate the act of request processing in business process in case of solving an client's urgent request,
  - ✓ Estimated costs of stocking out of paper forms are higher than the costs of scanning,
  - ✓ Processing of the document content according to its digital image is more cost-effective (because of the possibility of automatic extraction of its content).

**CREATED  
ON PAPER**

**VII DOCUMENT CONTENT PROCESSING :** Some documents are used as input for subsequent activities in the relevant business process - the content of such documents is therefore necessary to process

**NEW COMPARED TO CURRENT STATUS!**

**VIII ARCHIVING WITHOUT PAPER FORM :** The legislation allows to keep (archive) some documents in scanned digital form only and thus save the costs of archiving hard copy. These are paper originated documents that :

- ✓ do not contain a written signature (or stamp) of the client or 3rd party
- ✓ or contain a written signature (or stamp) of the client or 3rd party and departments of Recovery (RISK), Legal and Taxes (Fin) confirmed that the document may be kept in scanned form only .

**D1: The process will be applied primarily on the documents that currently perform the function of the audit record. The new model will only keep such documents in digital form and thus realize savings of future costs associated with saving paper.**

**- New process D1: Digital without print and without content processing -**



#### Rules for use of the process

- Document is created digitally
- The document serves as an audit trail of certain event
- The content of the document does not require processing by different role

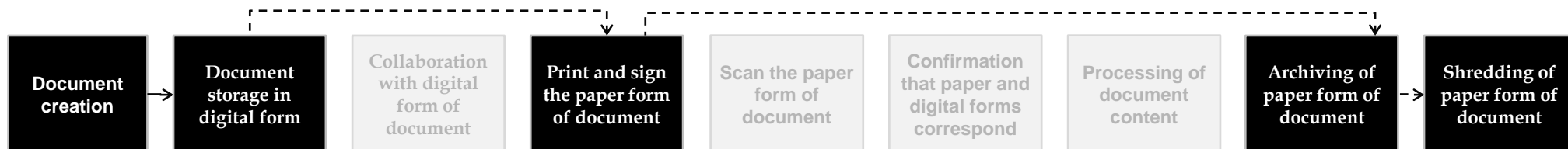
#### Primary benefits of change

- Personal costs:* Print of paper version, Signature on paper, Manipulation with paper
- Non- personal costs:* Print of paper version, Storage of paper version, Collection of paper version, Stocking out of paper version (copy)
- Acceleration of business process :* No

#### Examples of documents

- Imprint of KBI screen

**- Current process-**



**D2: The process will be applied to the documents for internal purposes, which serve as a tool to handover the task to another role (baton). Such a document will be passed to another role in digital form only and thus save costs associated with the paper.**

*- New process D2: Digital without print without co-operation and with content processing-*



#### Rules for use of the process

- Document is created digitally
- In creation or approval of the document is involved just one person
- The content of the document requires processing by different role

#### Primary benefits of change

- *Personal costs*: Print of paper version, Signature on paper, Manipulation with paper
- *Non- personal costs*: Print of paper version, Storage of paper version, Collection of paper version, Stocking out of paper version (copy)
- *Acceleration of business process* : Yes

#### Examples of documents

- Internal accounting document for entering the transaction by other worker

*- Current process-*



**D3: The process will be used for documents which are created or approved by several roles. As the creation so the handover will take place exclusively in digital form in order to speed up the process and cost savings for paper handling.**

*- New process D3: Digital without print with co-operation and with content processing -*



#### Rules for use of the process

- Document is created digitally
- In creation or approval of the document are involved more persons
- The content of the document requires processing by different role

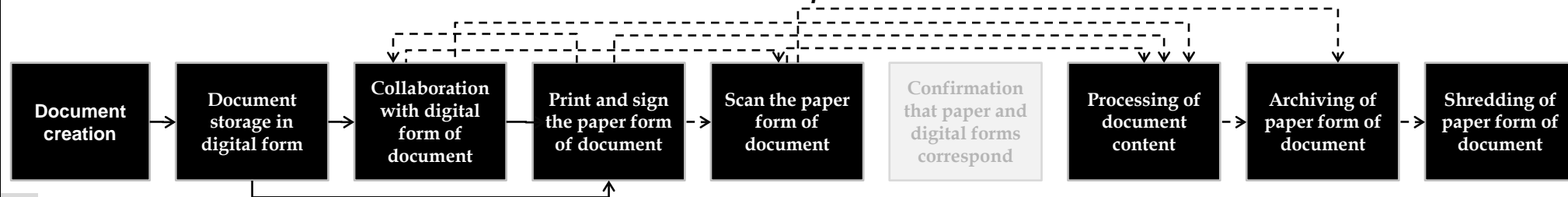
#### Primary benefits of change

- Personal costs:* Print of paper version, Signature on paper, Manipulation with paper
- Non- personal costs:* Storage of paper version, Collection of paper version, Stocking out of paper version (copy)
- Acceleration of business process :* Yes

#### Examples of documents

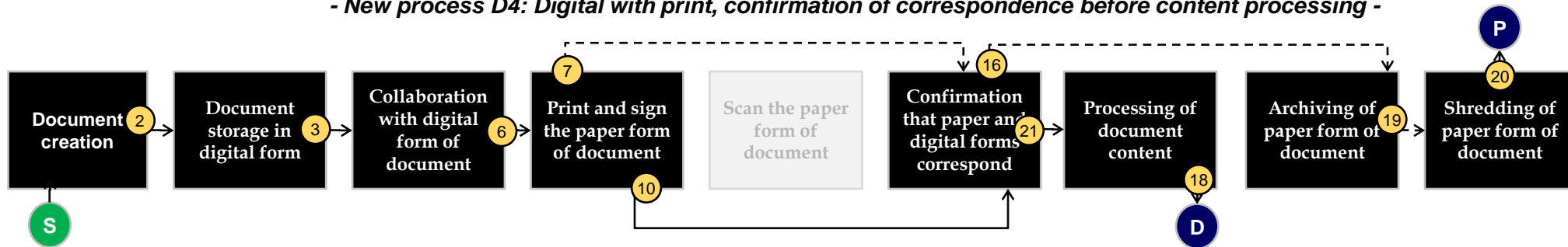
- Credit proposal
- Notification

*- Current process-*



**D4: Even if such documents require printing, post-processing will take place according to its digital form. This eliminates the need to generate the paper copy, which is currently a prerequisite for ensuring operational availability of the document.**

*- New process D4: Digital with print, confirmation of correspondence before content processing -*



#### Rules for use of the process

- Document is created digitally, print is necessary from legal purposes
- The content of the document requires processing by a different role than the one who signed the document with the client
- The content of the document must be processed after confirmation of correspondence of paper and digital version
- The document is signed (approved) by 2 KB roles. In case of 1 KB role signing the document, the risk that the content will be processed before correspondence check and the correspondence of digital and paper version will not be confirmed is unacceptable for KB.

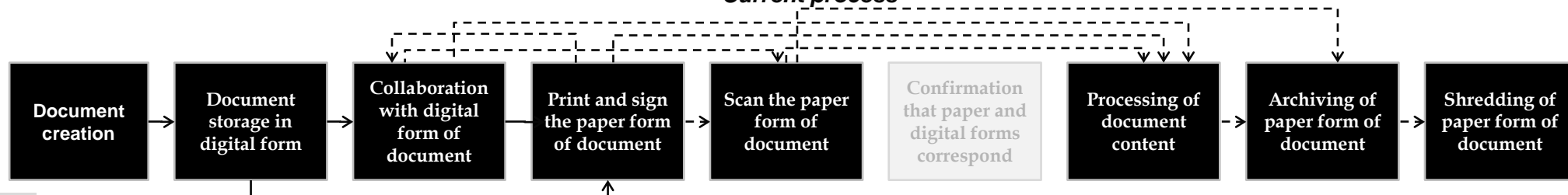
#### Primary benefits of change

- Personal costs:* Copying/Scanning of paper version, Manipulation with the copy of paper version, Stocking out of the copy of paper version
- Non- personal costs:* Copying, Storage and Stocking out of the copy of paper version
- Acceleration of business process :* Yes

#### Examples of documents

- Contract for credit

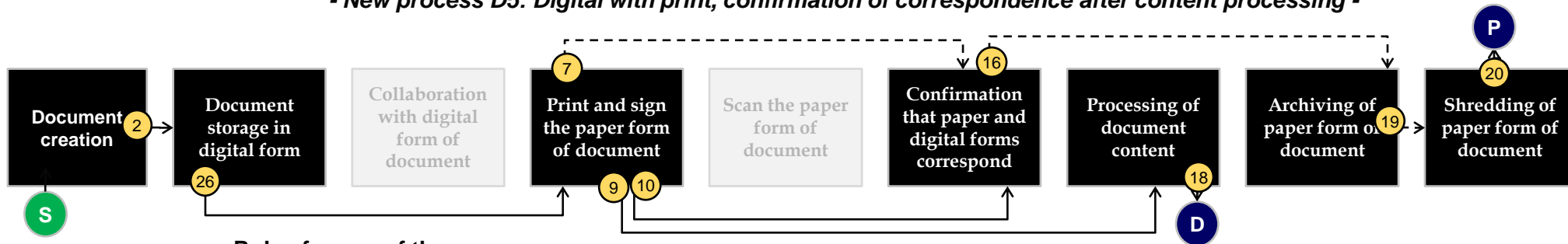
*- Current process-*





**D5: Compared to D4 the content of the document can be processed independently on the correspondence of digital and paper form. In some cases it is possible to accelerate the document handover to a different role to process its content.**

*- New process D5: Digital with print, confirmation of correspondence after content processing -*



#### Rules for use of the process

- Document is created digitally, print is necessary from legal purposes
- The content of the document requires processing by a different role than the one who signed the document with the client
- In creation and/or approval of the document is involved just one person
- The content of the document could be processed before confirmation of correspondence of paper and digital version
- The document is signed by 1 KB role only. The risk that the content will be processed and the correspondence of pap. and dig. version will not be confirmed is acceptable for KB

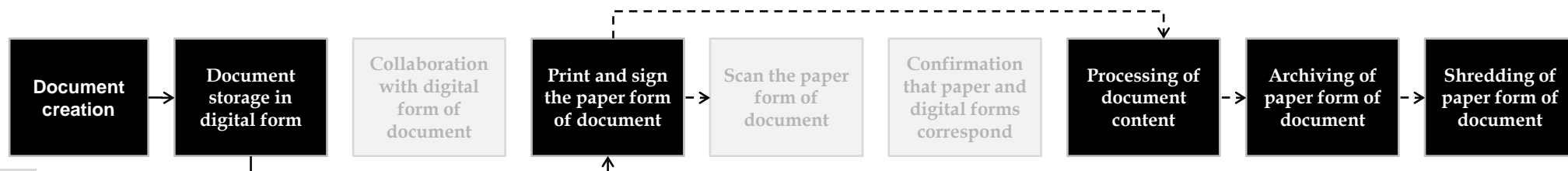
#### Primary benefits of change

- Personal costs:* No
- Non-personal costs:* Stocking out of paper version (copy)
- Acceleration of business process:* Yes

#### Examples of documents

- Contract for a current account

*- Current process-*





**D6: Compared to D4 the content of the document is no longer processed by a different role. These are primarily contract documents to DS KB products. The impact of the new process to cost savings is negligible.**

**- New process D6: Digital with print, without content processing -**



#### Rules for use of the process

- Document is created digitally
- In creation and/or approval of the document is involved just one person
- The document must be printed from legal purposes
- The content of the document does not require processing by a different role than the one who accepted the document.

#### Primary benefits of change

- Personal costs:* No
- Non-personal costs:* No
- Acceleration of business process :* No

#### Examples of documents

- Life assurance contract

**- Current process-**



**D7: The process will be used for documents which are created or approved by several roles. As the creation so the handover will take place exclusively in digital form in order to accelerate the process and cost savings for paper handling.**

*- New process D7: Digital without print with co-operation about content -*



#### Rules for use of the process

- Document is created digitally
- In creation or approval of the document are involved more persons
- The content of the document does not require processing by a different role

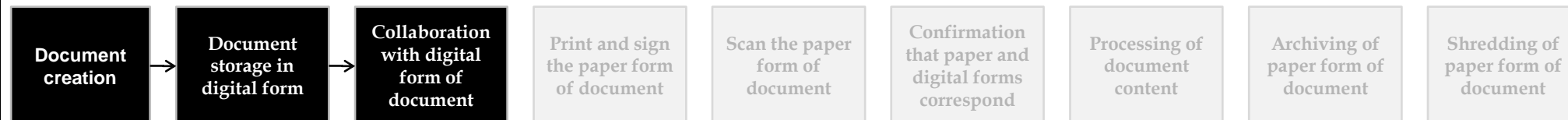
#### Primary benefits of change

- *Central document repository*
- Tracking versions of documents during their creation
- *Acceleration of co-operation over the content of the document*

#### Examples of documents

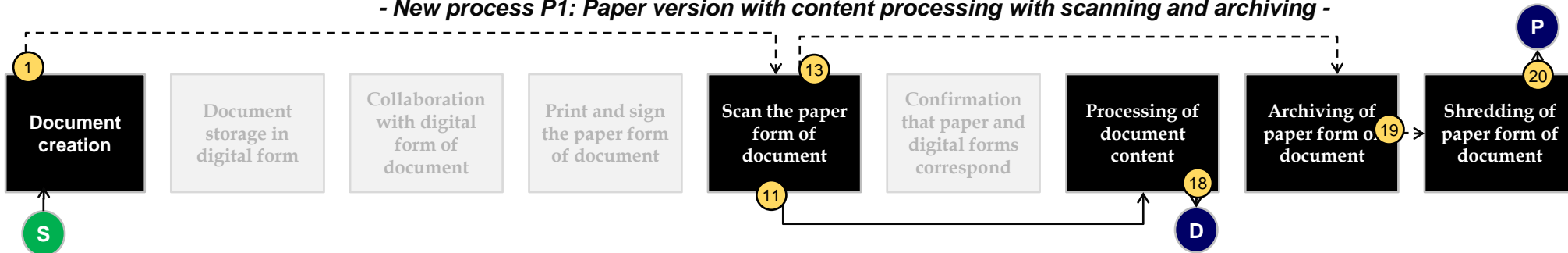
- Commercial Committee Decisions
- Business Case
- Project Definition document

*- Current process-*



**P1: The process will enable the handover of the content of paper originated documents to another location more quickly and efficiently. Saving and sharing digital image of the hard copy can also save the cost of potential stocking out.**

**- New process P1: Paper version with content processing with scanning and archiving -**



#### Rules for use of the process

- Document is created on the paper
- The content of the document requires processing by a different role than the one who accepted the document.
- It does make sense to scan the document (see qualitative parameters of paper originated documents)

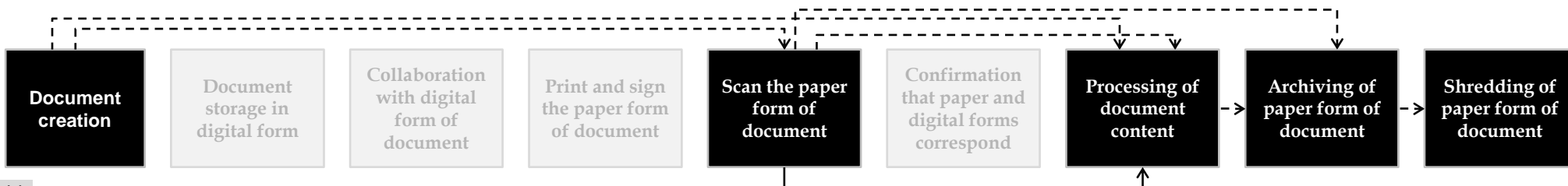
#### Primary benefits of change

- Personal costs*: Yes
- Non – personal costs*: Stocking out of paper version (copy)
- Acceleration of business process*: No

#### Examples of documents

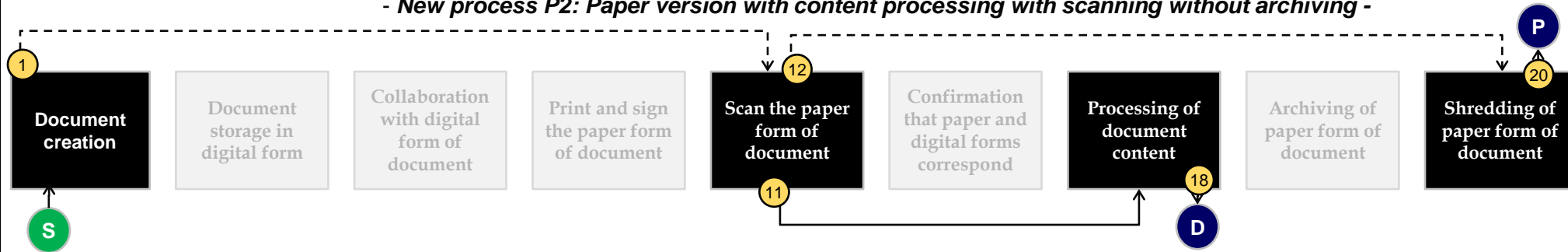
- Tax return signed by the client

**- Current process-**



**P2: The process will enable the handover of the content of paper originated documents to another location more quickly and efficiently. Saving and sharing digital image of the hard copy can also save the storage costs.**

- New process P2: Paper version with content processing with scanning without archiving -



#### Rules for use of the process

- Document is created on the paper
- The content of the document requires processing by a different role than the one who accepted the document.
- It does make sense to scan the document (see qualitative parameters of paper originated documents)

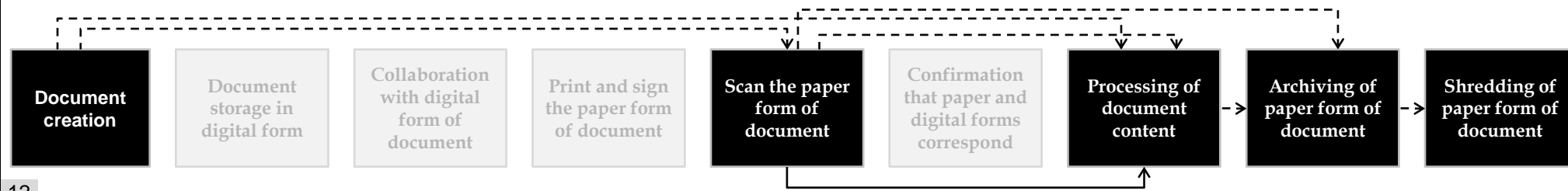
#### Primary benefits of change

- Personal costs*: Yes
- Non-personal costs*: Storage of paper version, Stocking out of paper version (copy)
- Acceleration of business process*: No

#### Examples of documents

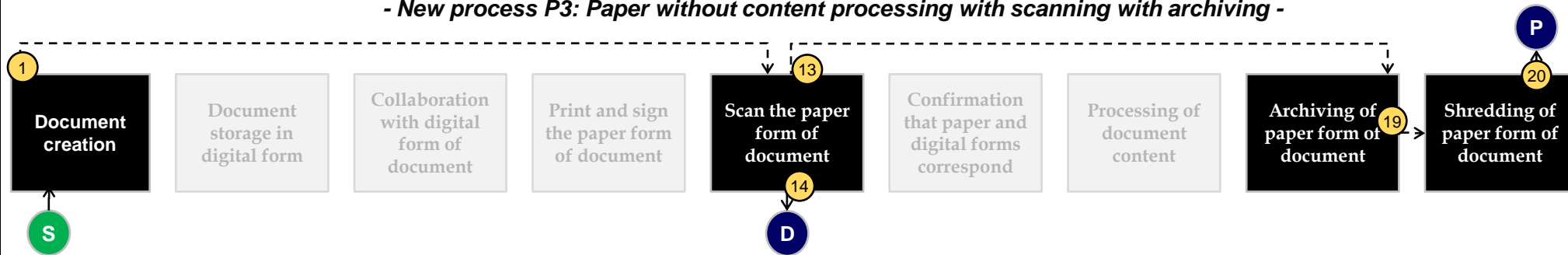
- Documents demonstrating compliance with the conditions for drawing (e.g. a contractor invoice)
- Credit application filled out on the paper form

- Current process-



**P3: The content of these document does not require processing by a different role. The benefit of the new process will be saving of the costs of stocking out the document through the storage and sharing its digital image.**

**- New process P3: Paper without content processing with scanning with archiving -**



#### Rules for use of the process

- Document is created on the paper
- The content of the document does not require processing by a different role than the one who accepted the document.
- It does make sense to scan the document (see qualitative parameters of paper originated documents)

#### Primary benefits of change

- *Personal costs*: No
- *Non-personal costs*: Stocking out of paper version (copy)
- *Acceleration of business process*: No

#### Examples of documents

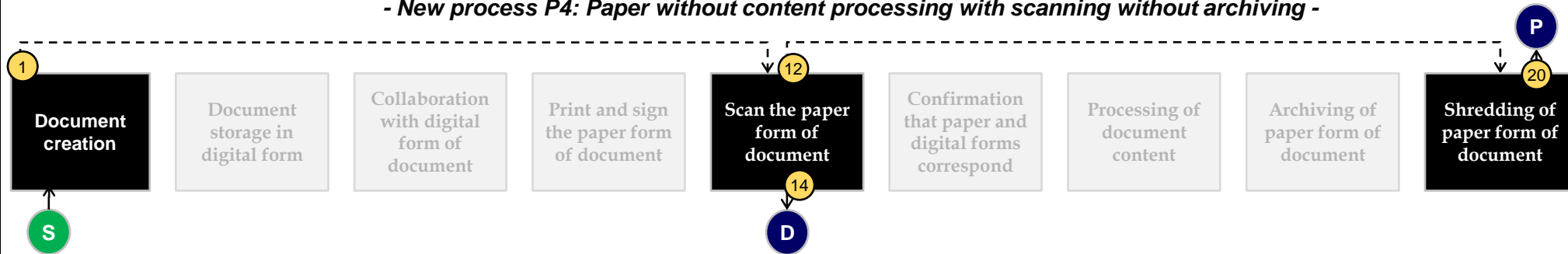
- Copy of ID card for application for mortgage

**- Current process-**



## P4: Beyond P3 this process will bring cost savings regarding storage of paper form of the document, due to the possibility of its shredding.

### - New process P4: Paper without content processing with scanning without archiving -



#### Rules for use of the process

- Document is created on the paper
- The content of the document does not require processing by a different role than the one who accepted the document.
- It does make sense to scan the document (see qualitative parameters of paper originated documents)

#### Primary benefits of change

- Personal costs*: No
- Non-personal costs*: Storage of paper version, Stocking out of paper version (copy)
- Acceleration of business process*: No

#### Examples of documents

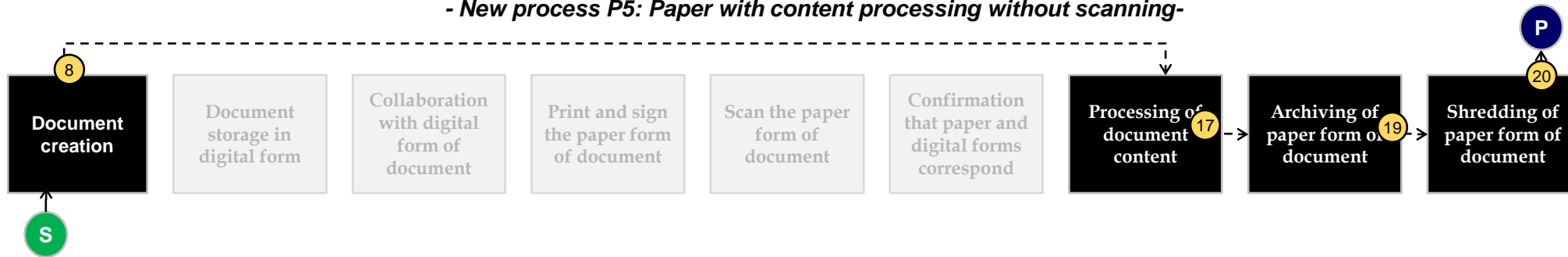
- Extract from the business register for the purpose of credit application

### - Current process-



**P5: In this process, there is not changed the current method of circulation of the document. To scan a paper document is not worth with terms of the expected cost savings and therefore is more efficient to process the document in paper form.**

**- New process P5: Paper with content processing without scanning-**



#### Rules for use of the process

- Document is created on the paper
- The content of the document requires processing by a different role than the one who accepted the document.
- It does not make sense to scan the document (see qualitative parameters of paper originated documents)

#### Primary benefits of change

- *Personal costs*: No
- *Non-personal costs*: No
- *Acceleration of business process*: No

#### Examples of documents

- N/A (provided outsourcing of digitizing and archiving services)

**- Current process-**





**P6: In this process, there is not changed the current method of circulation of the document. To scan a paper document is not worth with terms of the expected cost savings and therefore is more efficient to process the document in paper form.**

**- New process P6: Paper without content processing without scanning -**



#### Rules for use of the process

- Document is created on the paper
- The content of the document does not require processing by a different role than the one who accepted the document
- It does not make sense to scan the document (see qualitative parameters of paper originated documents)

#### Primary benefits of change

- *Personal costs*: No
- *Non-personal costs*: No
- *Acceleration of business process* : No

#### Examples of documents

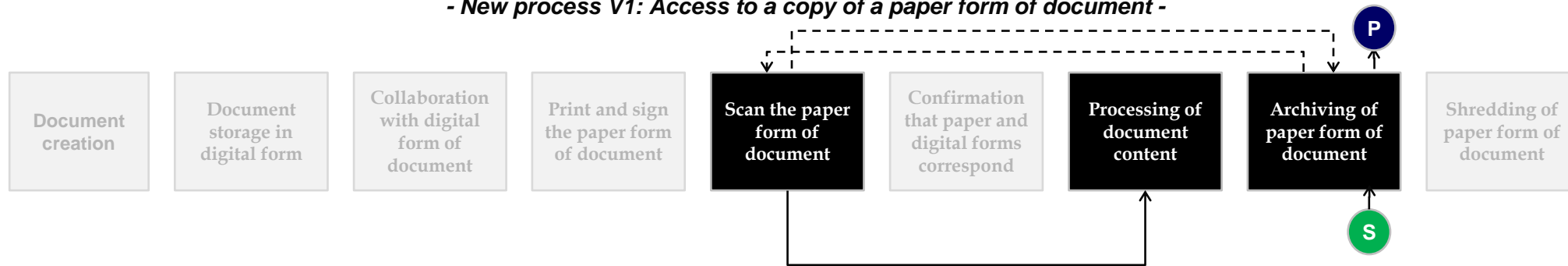
- Confirmation of studies

**- Current process-**



**V1: In some cases, it will be necessary to stock out a copy of a paper from of document (as is now). Although the processes are identical, the frequency of their occurrence in the new model will be lower due to use of the digital form of documents.**

**- New process V1: Access to a copy of a paper form of document -**



**Rules for use of the process**

- The document existed before release of the new model of the circulation of documents and does not have a digital form, or
- The document was created after release of the new model and does not have a digital form, or
- The document was created after release of the new model and has a digital form but the digital form does not contain scanned written signature of the counterparty and the copy of the document is required for the purposes of recovery.
- Special cases initialized by the Internal Audit

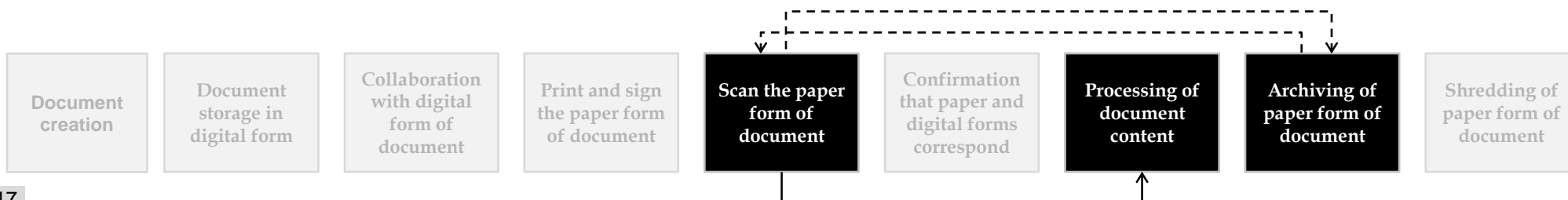
**Primary benefits of change**

- *Personal costs*: No
- *Non-personal costs*: No
- *Acceleration of business process*: No

**Examples of documents**

- Documents on the existing credits necessary for their recovery or for processing service request
- Documents to cases handed over to recovery (standard recovery)

**- Current process-**



**V2: In some cases, it will be necessary to stock out an original of a paper from of document (as is now). The introduction of the new model does not suppose an impact on shape or frequency of this process.**

**- New process V2: Access to the original of a paper form of document -**



#### Rules for use of the process

- Recovery process – Sale of receivable from unpaid credit
- Special cases initialized by the Internal Audit

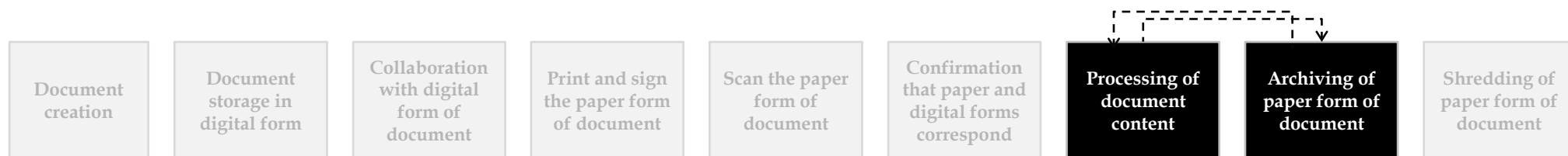
#### Primary benefits of change

- *Personal costs*: No
- *Non-personal costs*: No
- *Acceleration of business process* : No

#### Examples of documents

- Documents to cases handed over to recovery (recovery – sale of receivable)

**- Current process-**



**V3: In most cases, a digital version of the document will be available. An operational access will be granted to selected roles to this form of document. This action will lead to significant cost savings in paper handling and acceleration of requirements processing.**

**- New process V3: Access to the digital form of document -**



**Rules for use of the process**

- Access to individual documents will be granted to selected roles

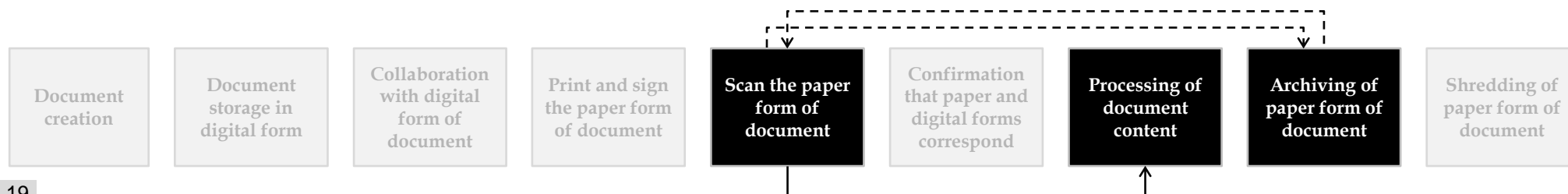
**Primary benefits of change**

- *Personal costs*: Stocking out
- *Non-personal costs*: Stocking out, Collection
- *Acceleration of business process* : Yes

**Examples of documents**

- All with digital form

**- Current process-**



## Description of the document flows between activities in new processes of circulation (1/2)

#	Flow - Description
1	Document created in a paper form handed over for scanning
2	Document created in a digital form uploaded into digital storage
3	Document in digital form in a digital storage handed over to cooperative roles for completion and / or approval
4	Document in a digital form in a digital storage handed over for content processing
5	Document in a digital form in a digital storage handed over for content processing
6	Document in a digital form in a digital storage handed over for printing and signing its paper form
7	Paper form of digitally originated document handed over for correspondence and signature check independently on the subsequent processing of its content
8	Document in a paper form handed over for content processing
9	Document in a paper form handed over for content processing after signing the hard copy by the client, without previous correspondence check of digital and paper form
10	Digital form of the document, that was printed and signed by the client, sent to the signature check and check of correspondence of paper and digital form, independently on the subsequent processing of its content
11	Digital image of the signed paper document handed over for processing of its content
12	Paper form of a scanned document handed over for shredding
13	Paper form of a scanned document handed over for archiving
14	Digital image of a paper document uploaded into digital storage without handing over for the processing of its content
15	Paper form of the document handed over for shredding after processing of its content
16	Paper form of the document handed over for archiving after correspondence check with its digital form

## Description of the document flows between activities in new processes of circulation (2/2)

#	Flow - Description
17	Paper form of document handed over for archiving after processing of its content
18	Processing of the digital form of document or content of a digital image of a paper document finished
19	Archived paper form of document handed over for shredding
20	Shredding of a paper form of document and termination of its existence
21	The digital form of document that was printed and signed by the client, handed over for processing signature check and check for correspondence of paper and digital form (requirements implying the release of money from KB)
22	Paper form of document that was printed and signed by the client, handed over for scanning for a faster document handover for processing its content (urgent requirements requiring the client's signature check before processing the document content)
23	Paper form of document that was printed and signed by the client and subsequently scanned (see Flow 22) handed over for check for correspondence of paper and digital form
25	Paper form of document handed over directly for archiving
26	Saved document handed over for printing and signing by a client