



# How Much are Your Lending Processes Costing You?

Accelerate loan processing and reduce costs with Digitech Systems.

Lending organizations depend on fast, accurate processing to meet today's aggressive funding timelines. Yet many still struggle with disconnected systems and labor-intensive processes, increasing the risk of errors and making it difficult for organizations to scale effectively. Generative Artificial Intelligence (GenAI) and intelligent automation now give lenders powerful new tools to support faster, more accurate decision-making.



## How do Sys.tm® and the PaperVision® product suite help lenders?

- Automate loan processing for faster approvals
- Improve data accuracy with AI
- Strengthen compliance and protect sensitive borrower information
- Reduce IT and operational costs

## Strengthen compliance with secure, AI-enabled workflows:

With Digitech Systems technology, lenders gain private, secure GenAI capabilities that automatically interpret and extract information from complete loan files, including application materials and supporting financial documentation. AI-based automation streamlines underwriting, keeps data fully protected, and reduces your cost of doing business.



“While businesses keep facing shorter funding timelines, banks continue to handle commercial loan requests entirely manually. It's estimated that 30-40% of the lending resources' time is spent on activities like data entry, quality checks, and document review conducted across multiple fragmented systems.<sup>1</sup>”

— KPMG

<sup>1</sup>: <https://kpmg.com/us/en/articles/2022/accelerating-commercial-lending.html>



# Process Loans Faster and More Securely

Is your loan process still burdened by paper-based workflows and manual data entry? Sys.tm and the PaperVision product suite offer automation and AI to streamline loan document processing and maintain compliance and efficiency. You can replace manual, paper-heavy processes that limit your profitability.

## Automate Loan Processing for Faster Approvals

Are you losing valuable hours to data entry and document collection? Sys.tm® Intelligence automates record classification and data extraction across loan files. GenAI reads and summarizes contracts, identifies missing data, and highlights risks, shifting worker effort to more valuable activities and speeding your underwriting processes.

## Improve Data Accuracy with AI

Are errors or inconsistencies slowing approvals? Sys.tm's intelligent automation and GenAI document recognition ensure every loan document is properly identified, validated, and cross-checked. Better accuracy speeds your processes and leads to smarter lending decisions.

## Strengthen Compliance and Protect Borrower Information

Concerned about maintaining HMDA, SOX, or Dodd-Frank compliance? Sensitive borrower information is protected and processed privately. You'll rest easy knowing you can ensure full transparency during audits while also keeping data completely secure from accidental disclosure and public AI tools.

## Reduce IT and Operational Costs

Are hardware and storage expenses affecting your margins? By moving information management to the cloud, organizations can lower infrastructure costs and enjoy seamless, secure access that scales with their needs. Sys.tm's unique composable architecture even allows you to add new capabilities without a lengthy purchasing cycle, and you save money because you only pay for what you use.



“Transitioning from manual to digital processes has enabled Two Rivers Financial Group to modernize daily operations and improve staff productivity. “Now that we have ImageSilo®, we log in, and it’s just simple. We don’t spend any time in the file room anymore, which equates to more productivity for our staff.<sup>2</sup>”

— Aaron Baltisberger, VP of Commercial Lending

2: <https://cdn.digitechsystems.com/wp-content/uploads/Two-Rivers-Bank-Case-Study.pdf>