

ABBYY Mobile OCR Makes On-the-Go Loan Approval a Blast

Anticipating What the User Needs

DBS is a leading financial services group in Asia, with over 280 branches across 18 markets. Headquartered and listed in Singapore, DBS has a growing presence in the three key Asian axes of growth: Greater China, Southeast Asia and South Asia. The bank's capital position, as well as «AA-» and «Aa1» credit ratings, are among the highest in Asia-Pacific.

Even more impressive is the bank's commitment to simplifying and re-imagining their customers' experience with DBS. DBS has been steadily investing in strategic technology initiatives, digitizing its offerings and leveraging new technology to provide customers with a differentiated experience. In recent years, the bank has introduced several first-of-their-kind features in the digital space to ensure that customers enjoy a simple yet convenient banking experience with DBS.

One of DBS Bank's latest offerings is DBS Quick Credit – a mobile app that allows users to apply for loans on the go. It is beneficial both to its users and to the bank, since it speeds up and simplifies loans application process.

Beyond providing customers the ability to apply for loans anytime, anywhere, DBS' s ultimate aim was to relieve customers of the tedium of manually inserting personal data into application forms. Ideally, the fields would be automatically filled in – accurately yet with minimal time and effort required from the customer.

DBS sought a solution that would support automated extraction of data from photographed documents – and this is where [ABBYY Mobile Optical Character Recognition SDK](#) came in.

Need Quick Credit? Snap a Picture!

The current solution is ingenious in its simplicity. Customers only have to snap a set of photos as guided by the app – for example, their ID document and their payslip. The populates essential fields such as Name, Date of Birth, Address, Company Address on the form with the information taken from the provided images, reducing customers' time to fill up the form.

If the customer's documents are valid and their bank records are in order, the loan can



Name:

DBS Bank Ltd

Headquarters:

Singapore

Industry:

Banking & Finance

Web:

<https://www.dbs.com/>

PROJECT OVERVIEW

Challenge

Facilitate and accelerate the process of filling in loan applications from the mobile app

Solution

The use of ABBYY Mobile OCR SDK to automatically process data from relevant documents and insert it into the correct form fields

Results

- Accelerating and simplifying the decision-making process
- Improved customer experience
- Cost savings



ABBYY® Case Study



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1 Take Picture 2 Fill in Form 3 Upload Document 4 Checklist

Snap images of the below to enable quick and easy form filling on your mobile!

NRIC (Front) (S'porean/PR) NRIC (Back) (S'porean/PR) Business Card

Salary Proof 1* Salary Proof 2*

* Salary Proof refers to i) Latest 12 months' CPF contribution statement; ii) Latest computerised payslip; or iii) Latest Income Tax NOA & (i) or (ii). (Only required if salary is not credited into DBS/POSB A/C). For full details, please refer to Product Info on the main menu.

Step 1. Snap a picture of your identification documents (NRIC, Business Card etc) and salary document.

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DBS Cashline
* Denotes mandatory field

1. Contact Details
Title*
Name (as in NRIC/Passport)*
Home Tel. No.*
Office Tel. No.*
Mobile No.*
Email*

2. Personal Details
Nationality*

Step 2. Watch as the app extracts and fills in relevant information with the use of **ABBYY® Mobile OCR Engine**

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1 Take Picture 2 Fill in Form 3 Upload Document 4 Checklist

Thank you for your application.

Your application has been **approved** and details shown as below. We will contact you by the next working day. For any queries, please call our 24 hr Customer Service Hotline 1800 111 1111.

APPLICATION NO.	18954876
APPLICATION DATE	01 February 2014
NAME OF APPLICANT	James Tang
NRIC/PASSPORT NO.	S1234567D
HOME TEL. NO.	68888888
OFFICE TEL. NO.	67777777
MOBILE NO.	65 88888888

Step 3. Submit your form for instant loan approval status.

be approved in principle within minutes – giving customers the assurance of their loan application.

The entire process takes only 3 simple steps (see above).

On-the-go loan application based on ABBYY Mobile OCR SDK simplifies and enhances customer experience, helping to ensure that DBS Bank remains Asia's leading bank.

ABOUT ABBYY

ABBYY is a world leader in document recognition, data capture and linguistic technologies and services. A dedicated office called ABBYY 3A operates on the territory of South America, Asia and Africa, including the Middle East and Baltic Countries. The executive team of ABBYY 3A has been creating and supporting a centralized program of partnerships in the mentioned areas since 2004. ABBYY products are used in large-scale projects such as [Kuwait's National Census](#), [Lithuanian Tax Inspectorate](#), [e-government portal in Vietnam](#), [Presidential elections in Chile](#) and more. **More information at www.ABBYY.com**



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