

Another proof missing from the credit file?

Now you see at a glance what is already there.

Payslips, bank statements, ID copies and the land register extract arrive at the counter, by email and by mail. This guide shows step by step how PaperOffice collects, recognizes and reads the documents of a loan application in a protected Workspace and checks submitted PDFs.



TRY IT YOURSELF IN 45 MINUTES

A mortgage application in six files: branch scan, email, two bank statements, ID and land register extract, one of the statements edited after the fact. Includes a test package to follow along.

WHY THIS GUIDE

Time isn't lost in the review. It's lost gathering the papers.

A loan application brings a dozen proofs that trickle in over weeks. Before every appointment, someone leafs through the whole file.



At many banks, the credit decision starts with searching: the payslip in the inbox, the bank statement in the scan folder, the ID copy at the branch. Then income and balances get retyped.

This guide shows how PaperOffice takes this over: one protected Workspace per application, proofs grouped by type, and income, transactions and ID data as fields with their source. With the test package, you can try it yourself in 45 minutes.

Daniel Schönland

Founder and CEO, PaperOffice

WHO THIS IS FOR

Loan advisory

You handle the application with the customer and want to know before the appointment which proofs are on file.

Loan processing and back office

You read income and balances, check proofs and prepare the credit decision.

Loan brokers

You collect documents for several banks and need every file legible and in order.

WHAT YOU CAN DO AFTERWARD

Create and protect one Workspace per application, bring in proofs via scanner, smartphone, upload and email, split branch scans, see what is on file, read payslip, bank statement and ID, and check submitted PDFs.

OVERVIEW

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AT A GLANCE

- Every loan application gets a Workspace of type "Credit / Loan", from Business with password and SMS code.
- Proofs arrive via scanner, smartphone, upload or as email. The PDF AI-Splitter separates branch scans into individual documents.
- AI-DMS recognizes payslip, bank statement, identity document and land register extract. Grouped by document type, you see what is on file.
- IDP templates read income, transactions and ID data, every field with its source in the original.
- The Trust Agent checks submitted PDFs. Decisions remain with your team and in your systems.

01 · THREE WEEKS, ONE APPLICATION

The file goes out tomorrow. One ID is still missing.

Thursday, 4:40 p.m. Loan advisor Lukas Weidner of Kreisbank Lindental is preparing the mortgage for Nina and Paul Ahrens. Tomorrow morning, the file goes to the back office for the credit decision.



The documents came in over three weeks. Sabine Kröger scanned two payslips and the payroll tax certificate in one stack at the counter. Paul Ahrens sent the September payslip by email, the statements for two months came as PDFs from online banking, the land register extract by mail.

Now Lukas Weidner leafs through everything and types net pay, deductions and balances into his overview. Only now does he notice that Nina Ahrens's ID is missing. And whether someone touched up the August statement, he cannot tell on screen.

THE REAL HURDLE

The bank can only assess once every proof is separate, legible and filed with the right application. Most of the time is lost before that point.

02 · WHAT HOLDS UP CREDIT FILES

Four time sinks. Each one small on its own.

Hardly any proof is difficult. The time goes because they arrive through many channels, every institution prints differently and nobody sees at a glance what is missing.

What is still missing?

Proofs trickle in at the counter, by email and by mail. Whether the file is complete only shows when you leaf through it.

Everything in one scan

At the counter, the customer's stack is scanned in one go. Someone has to assign the pages back to individual proofs.

Retyping

Payslips from different payroll programs and statements from other banks look different every time. Net pay, deductions and balances are copied by hand.

Genuine or edited?

A submitted PDF can be changed without it showing on screen. A covered amount easily escapes the eye while leafing through.

TIME SINK	HOW PAPEROFFICE HELPS	IN THE TEST PACKAGE
What is still missing?	One Workspace per application, the list grouped by document type	Nina Ahrens's ID is missing
Everything in one scan	The PDF AI-Splitter separates the stack into individual proofs	3 pages, 3 proofs
Retyping	IDP templates for payslip, bank statement and ID, every field with its source	Net 3,143.92, 8 transactions
Genuine or edited?	Trust Agent with the bank statement profile	August statement with a covered amount

The values come from the invented files of the test package (Chapter 14). What PaperOffice reads from them, you see in your own account.

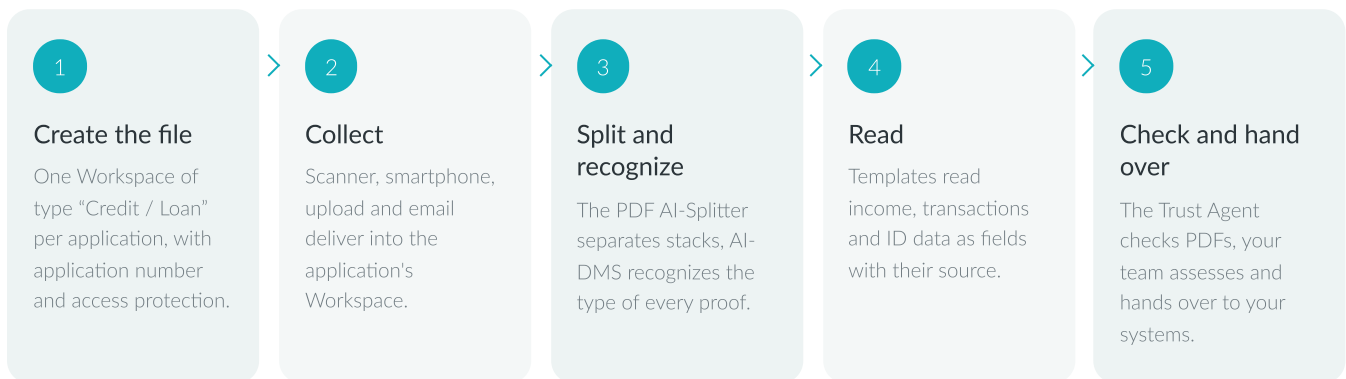
WHAT REMAINS IN YOUR HANDS

The credit decision, the vote and the assessment of every finding. PaperOffice collects and reads the documents and shows what stands out.

03 · THE PROCESS AT A GLANCE

Five stages. From the first proof to signing.

Every proof follows the same path, whether it is scanned at the counter, sent by email or uploaded.



STAGE	WHAT PAPEROFFICE DOES	WHAT YOUR BANK DECIDES
Create the file	Workspace with type, application number and protection	Naming scheme, Workspace type and group rights
Collect	accepts scans, photos, files and emails	which channels branch and customers use
Split and recognize	separates stacks, recognizes the document type	which proofs belong in the file per product
Read	gross, net, balances, transactions, ID data	which template is bound to which document type
Check and hand over	findings on the PDF, export, REST API and MCP	who assesses findings and who decides



04 · ONE CREDIT FILE PER APPLICATION

One application, one Workspace. With its application number.

Under **Document AI** > **Workspaces**, click **Create New Workspace**. In the “General” tab, choose “Credit / Loan” as the type.

- 1 **Create.** Name “Mortgage Ahrens BF-2026-0412”, type “Credit / Loan”. A fixed naming scheme with the application number makes every file unique in the list and in search.

- 2 **Link it to your systems.** Under “Details” > “References & Metadata”, the application number goes into “Reference No. / File Number”, the customer number from the core banking system into “External ID”, the advisor into “Responsible”.

Workspace type Business

Business unlocks details, access protection and the trash. Compliance adds watermarks and 2-person authorization.

AI-DMS Premium

In the “AI-DMS” tab, choose Premium. This tier recognizes the document type and reads sender, recipient and amounts.

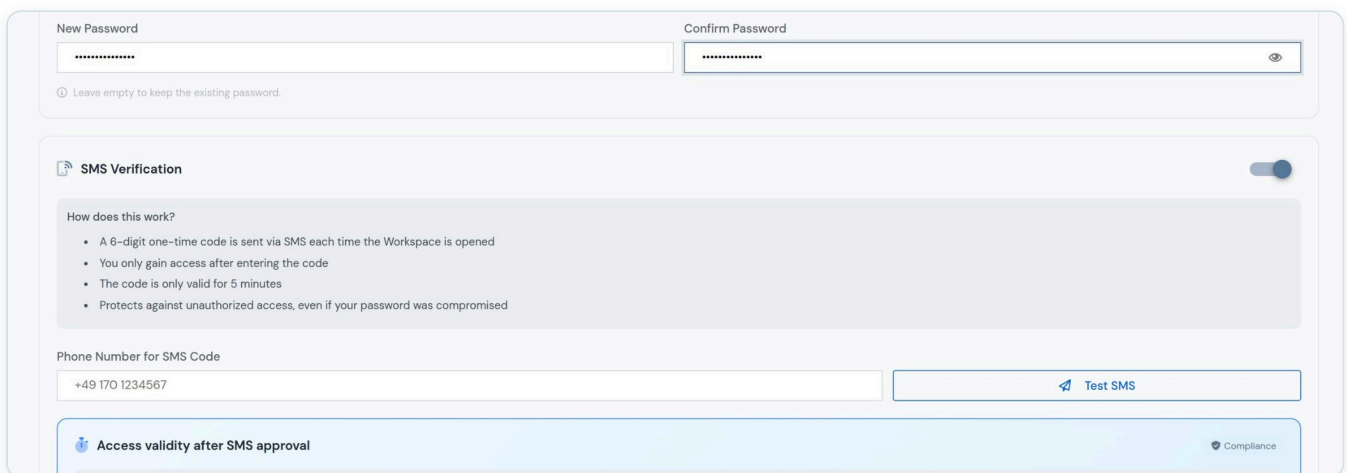
Cleanly separated

A Workspace of its own per application keeps the proofs of different customers apart. Search and chat can be limited to it.

05 · PROTECTING ACCESS

Credit files are confidential. The Workspace protects them.

In the “Access protection” tab, you set what is asked when the Workspace is opened. Access protection is available from Workspace type Business.



The screenshot shows the 'Access Protection' configuration interface. It includes fields for 'New Password' and 'Confirm Password', both with masked input and an eye icon to toggle visibility. Below these is a note: 'Leave empty to keep the existing password.' The main section is 'SMS Verification', which has a toggle switch turned on. Under 'How does this work?', there are four bullet points: 'A 6-digit one-time code is sent via SMS each time the Workspace is opened', 'You only gain access after entering the code', 'The code is only valid for 5 minutes', and 'Protects against unauthorized access, even if your password was compromised'. Below this is a field for 'Phone Number for SMS Code' with the example '+49 170 1234567' and a 'Test SMS' button. At the bottom, there's a section for 'Access validity after SMS approval' with a 'Compliance' link.

- 1 **Access protection.** The Workspace password applies in addition to normal login. With SMS verification, a 6-digit code arrives every time the Workspace is opened, valid for 5 minutes. In Business, an approval lasts 1 hour; in Compliance, you set 1 to 24 hours.

2-Person Authorization COMPLIANCE

Two different people each enter an SMS code, both within 10 minutes. Only then does the Workspace open.

Watermark COMPLIANCE

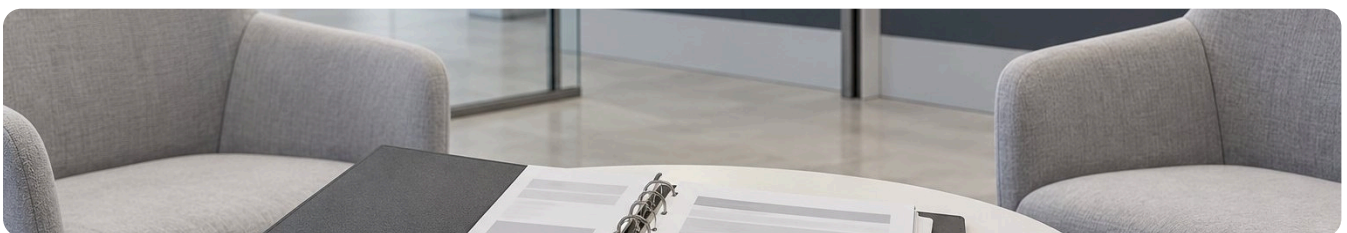
Previews and PDF downloads carry a personal watermark with the user and the time of access.

Rights per group

Per user group: “View + Download”, “View + Download + Upload” or “Full access”. This applies in the list, search, chat and MCP.

Trash

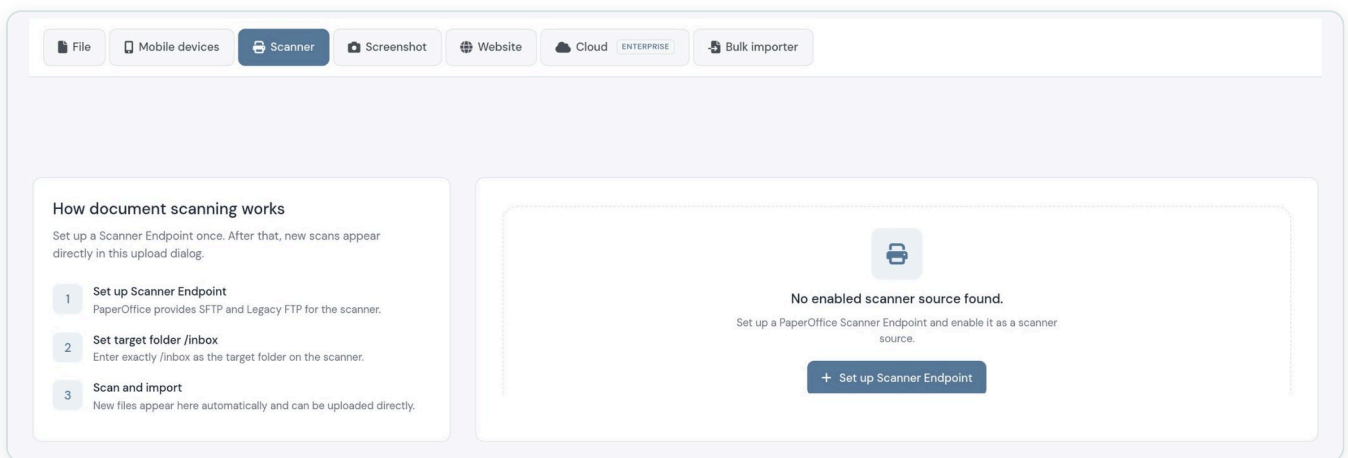
In Business and Compliance, deleted documents go to the trash and can be restored.



06 · BRINGING DOCUMENTS IN

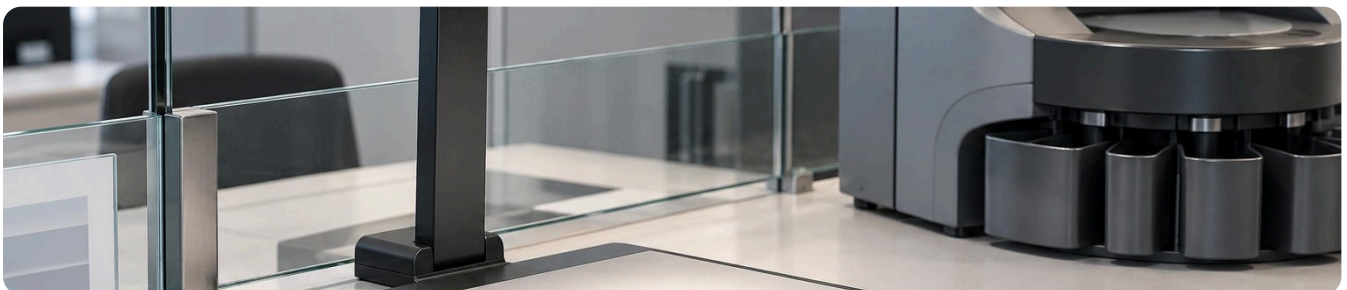
Counter, email, mail. All into the same Workspace.

In the application's Workspace, click **Add document** . Next to the “File” tab, you will find “Mobile devices” and “Scanner”.



- 1 **Scanner at the branch.** Set up a Scanner Endpoint once and enter /inbox as the target folder on the scanner. After that, new scans appear directly in the upload dialog, and from there you add them to the application's Workspace.

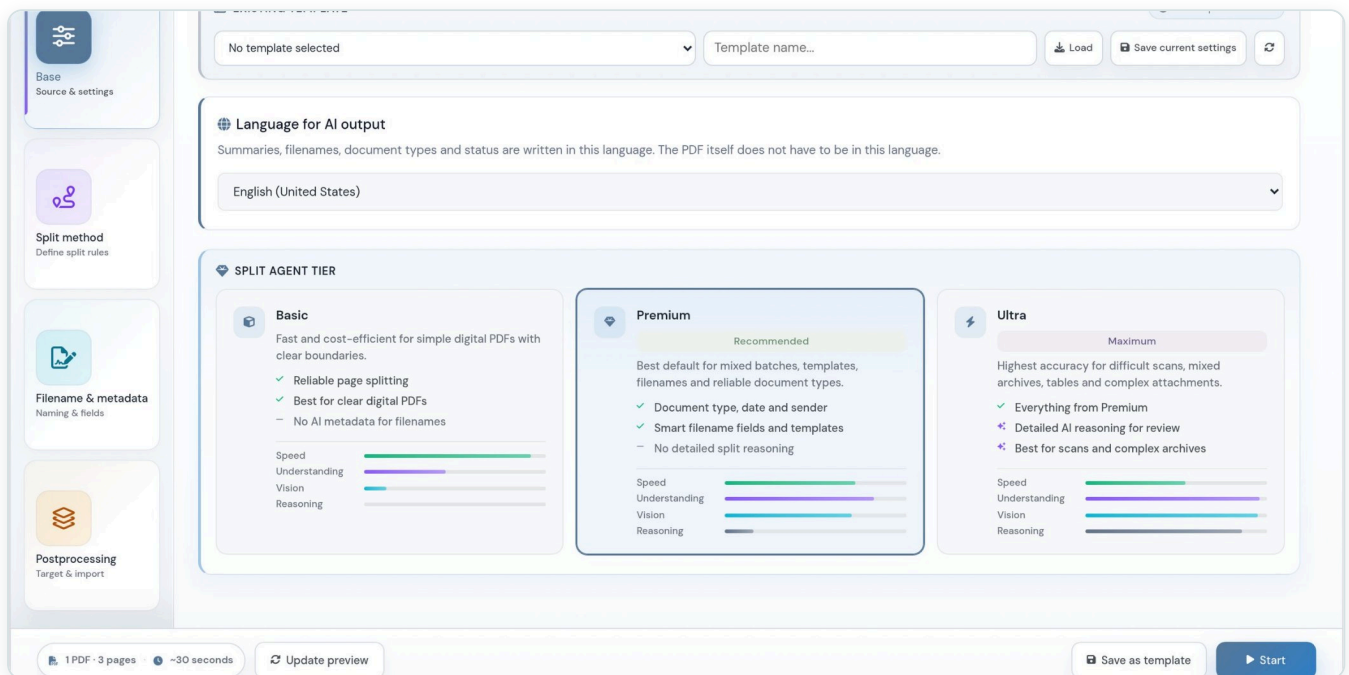
CHANNEL	HOW IT WORKS	GOOD FOR
Scanner	“Scanner” tab, Scanner Endpoint with target folder /inbox	stacks the customer hands in at the counter
Smartphone	“Mobile devices” tab, scan the QR code with the camera app	single sheets at the advisory table
File	“File” tab, upload PDFs and images	statements from online banking
Email	upload the email as an .eml or .msg file in the “File” tab; the attachment becomes a document of its own	proofs the customer sends later



07 · SPLITTING BRANCH SCANS

One scan from the counter. Three proofs afterward.

Select the branch scan, then **Actions** > **Agents & workflows** > **Split** and “Interactive dialog”.



- 1 **PDF AI-Splitter.** On the left, the steps “Base”, “Split method”, “Filename & metadata” and “Postprocessing”; on the right, language and tier. Premium is the recommended choice for mixed stacks and scans.
- 1 **Choose the target:** under “Postprocessing”, the application's “Existing Workspace”.
- 2 **Start:** The splitter recognizes from the content where the July payslip ends, the August payslip begins and the payroll tax certificate follows.
- 3 **Save as template:** the same settings for every further branch scan.

The stack stays

The original scan stays in the Workspace, next to the split proofs. If you no longer need it, delete it: it goes to the trash.

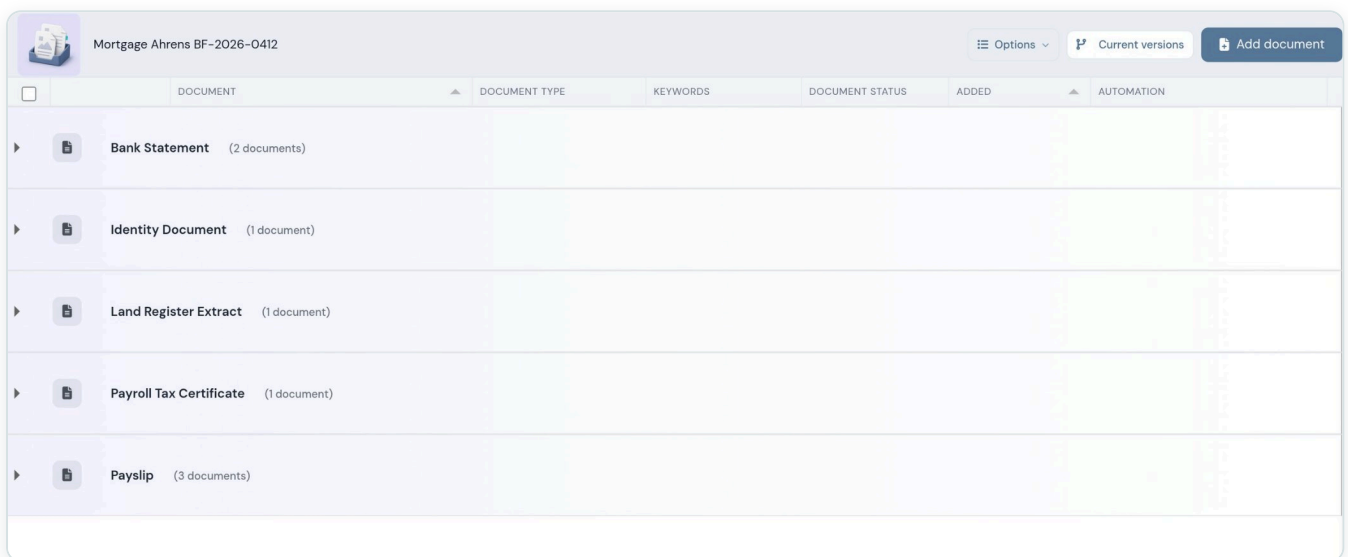
Uncertain boundaries

Every part carries a split confidence. Choose a review queue under “Review uncertain boundaries” on a Split Agent and start it via “Run via Split Agent”; an uncertain part then goes to review, included in the Professional plan.

08 · SEEING WHAT IS IN THE FILE

Grouped by document type. You see at once what is on file.

AI-DMS recognizes every proof as a type of its own. In the document list, choose **Group by** Document type.



	DOCUMENT	DOCUMENT TYPE	KEYWORDS	DOCUMENT STATUS	ADDED	AUTOMATION
▶	Bank Statement (2 documents)					
▶	Identity Document (1 document)					
▶	Land Register Extract (1 document)					
▶	Payroll Tax Certificate (1 document)					
▶	Payslip (3 documents)					

1 The Ahrens file. Groups for payslip, bank statement, land register extract, identity document and payroll tax certificate, each with its count. In the list, the email attachment carries the "Email" label. Two applicants need two IDs in the file; the group shows one.



Types for credit files

Payslip, payroll tax certificate, bank statement, identity document, passport, land register extract, balance sheet and loan agreement are part of the type catalog.

Your list of proofs

Your credit policy defines which proofs a product needs. The groups show your team which of them are in the Workspace.

Correcting the type

If no type fits with enough confidence, a document sits under "Other / Uncategorized". You change the type in the "Properties" tab.

09 · INCOME FROM PAYSIPS

Gross, net, deductions. Read instead of retyped.

Select the September payslip, then **Actions** > **Agents & workflows** > **IDP**, “Create new agent”, and choose the template “Payroll Statement”.

KERBEL
Feinmechanik GmbH

Kerbel Feinmechanik GmbH · Industriestraße 40 · 12345 Lindental

Herrn
Paul Ahrens
Kastanienweg 7
12345 Lindental

Personalnummer: 20417
Abrechnungszeitraum: September 2026
Zeitraum: 01.09.-30.09.2026
Auszahlung: 30.09.2026
Ereignis: 01.04.2019

Gehaltsabrechnung September 2026

Lohnart	Bezüge	Betrag EUR
1000	Grundgehalt	4.850,00
	Bruttogehalt	4.850,00

Steuerrechtliche Abzüge	Betrag EUR	Sozialversicherung (Arbeitnehmeranteil)	Betrag EUR
Lohnsteuer	690,00	Krankenversicherung	414,68
Solidaritätszuschlag	0,00	Rentenversicherung	451,05
Kirchensteuer	0,00	Arbeitslosenversicherung	63,05
Steuern gesamt	690,00	Pflegeversicherung	87,30
		Sozialversicherung gesamt	1.016,08

Bruttogehalt: 4.850,00 EUR
abzüglich Steuern: 690,00 EUR
abzüglich Sozialversicherung: 1.016,08 EUR
Nettogehalt: 3.143,92 EUR
Auszahlungsbetrag: 3.143,92 EUR

Der Auszahlungsbetrag von 3.143,92 EUR wird am 30.09.2026 auf Ihr Konto DE02 1203 0000 0000 2020 51 überwiesen.
Steuern: Brutto 4.850,00 EUR · SV-Brutto 4.850,00 EUR · Beitragsgruppe 1111 · Steuerklasse IV · Kinderfreibeträge 1,0

Data Fields Configuration:

- Employee address: Kastanienweg 7, 12345 Lindental
- Employee name: Paul Ahrens
- Employee number: 20417
- Gross salary: 4850
- Health insurance: 414.68
- Net salary: 3143.92
- Other deductions: 0

- The September payslip from the email attachment.** On the left the document, on the right in the “Data Fields” tab employee name, employee number, gross salary 4850 and net salary 3143.92. Next to every value sits the snippet it was read from.
- Choose the model:** in the agent editor under “Change AI model”, a Premium tier. Premium reads up to 25 fields and tables; the template has 16 fields.
- Test:** “Start full test run” shows the result, page and source for each field.
- Apply:** “Save and close”, then via IDP, “Apply existing agent” to the July and August payslips.
- Bind it once:** under Document AI > Document Types, on the type “Payslip”, choose “Bind IDP Agent”. Every new payslip then gets the agent automatically.



10 · BANK STATEMENT AND ID

Every transaction a row. Every ID field a value.

For bank statements, there is the template “Analyze Bank Statement”; for ID copies, the template “Identity Document”. You create both like the payslip agent.

Bank Statement Data:

Buchung	Wert	Vorgang	Betrag EUR
Anfangssaldo am 31.08.2026			6.218,40
01.09.2026	01.09.2026	Dauerauftrag Hausverwaltung Kastanienhof GmbH - Miete Kastanienweg 7	-1180,00
02.09.2026	02.09.2026	SEPA-Lastschrift Stadwerke Lindental - Abschlag Strom 09/2026	-96,00
05.09.2026	05.09.2026	SEPA-Lastschrift Haldenberg Versicherung AG - Kfz-Versicherung Vertrag KF-55120	-58,40
10.09.2026	10.09.2026	Kartenzahlung Supermarkt Feldmann Lindental - girocard 10.09. 17:42	-212,37
15.09.2026	15.09.2026	Gutschrift Familienkasse - Kindergeld 09/2026	+255,00
19.09.2026	19.09.2026	Dauerauftrag Musterbank Depot - Sparplan Depot 7731	-300,00
25.09.2026	25.09.2026	Kartenzahlung Baumarkt Rukland Lindental - girocard 25.09. 11:05	-86,02
30.09.2026	30.09.2026	Gutschrift Kerbel Feinmechanik GmbH - Gehalt 09/2026	+3.143,92
Endsaldo am 30.09.2026			7.684,53
Einzahlungen (Haben)			+3.398,92
Auszahlungen (Soll)			-1.932,79
Anzahl Buchungen			8

Transactions Table:

	Booking Date	Value Date	Description	Amount	Value Raw Amo...
1	01.09.2026	01.09.2026	Dauerauftrag Hausve	-1180	-1180
2	02.09.2026	02.09.2026	SEPA-Lastschrift Stac	-96	-96
3	05.09.2026	05.09.2026	SEPA-Lastschrift Halc	-58.4	-58.4
4	10.09.2026	10.09.2026	Kartenzahlung Superr	-212.37	-212.37
5	15.09.2026	15.09.2026	Gutschrift Familienka	255	255
6	19.09.2026	19.09.2026	Dauerauftrag Muster	-300	-300
7	25.09.2026	25.09.2026	Kartenzahlung Baume	-86.02	-86.02
8	30.09.2026	30.09.2026	Gutschrift Kerbel Feir	3143.92	3143.92

- 1 The September statement from Musterbank. On the right the “Transactions” table with 8 rows, including the salary credit from Kerbel Feinmechanik. Account holder, statement period, opening balance and closing balance sit above it as fields of their own.

ID Card Data:

Field	Value
Address:	KASTANIENWEG 7 12345 LINDENTAL
Date of birth:	14.03.1991
Document number:	DEMO41720
Expiry date:	13.03.2034

- 2 Paul Ahrens's specimen ID, front and back in one PDF. Document number, name, date of birth, nationality and expiry date, and from the back address, issue date and issuing authority.

Copy for Excel

The button above the transactions table copies all rows, for example for your household budget calculation.

You check validity

The template reads the expiry date. Whether the ID is valid on the day of the check and matches the person, your team decides.

Both sides, one PDF

Address, issue date and issuing authority are on the back. Scan both sides as one document.

11 · CHECKING SUBMITTED PDFS

Genuine or edited? The text layer gives clues.

A PDF can be stored differently than it looks. The Trust Agent reads the structure of the file and reports, for example, text or amounts that lie under an area drawn later.

Technical first check
Basic
A short technical check of the PDF structure — enough to see whether the file looks suspicious.

- ✓ Finds hidden content and risky PDF elements
- ✓ Returns a risk score and a clear recommendation
- ✓ No page markings and no AI vision audit

Visible and traceable
Premium
What is visible on the page is compared with the stored text. Findings can be marked directly in the document.

- ✓ Compares visible content with the text layer
- ✓ Locates findings by page and position
- ✓ Optional copy with findings highlighted

AI inspects the pages
Ultra
In addition to the technical checks, PaperOffice AI visually inspects the page images for plausibility and manipulation. The result is an audit-ready combined report.

- ✓ Everything in Premium, plus AI vision audit
- ✓ Checks consistency, layout and manipulation signals
- ✓ Combined audit-ready report as PDF

☒ Highlight findings in the document Premium - Ultra Findings highlighted Processing start

- 1 Create under Document AI › Trust Agent › “Create Trust Agent”: “Bank statement” on the “Document type” tab, “Premium” and “Highlight findings in the document” on the “Check level” tab. From Premium, the check compares text layer and page image and adds the profile's detectors.

Kontoauszug_2026-08_Musterbank.pdf
Findings: 1, of which relevant: 1. Risk score: 24/100. Assessment: Review recommended.

PREMIUM Bank statement Manual review recommended

24 Review recommended 1 Relevant findings 1 High

Evidence
Download evidence PDF
Save in current Workspace

Check scope
Hidden content
Finds content that can be missed in normal viewing.
PDF structure
Checks whether the PDF contains unusual or risky technical elements.

Why this assessment?
The assessment is based on 1 high-relevance finding. Score and result are derived from type, number and severity of the findings.

Anomalous findings
Payment data under an opaque area
Page 1
The PDF text layer contains payment data that is covered by an area drawn later in the rendered document; different content is shown in the same place.
+3.143,92 → +4.143,92

- 2 The August statement from the test package. Select the statements, then Actions › Agents & workflows › Trust › “Check with Trust Agent”. A white area with a higher amount lies over the salary credit. For this pattern, the check provides the finding “Payment data under an opaque area”, with page and text excerpt.

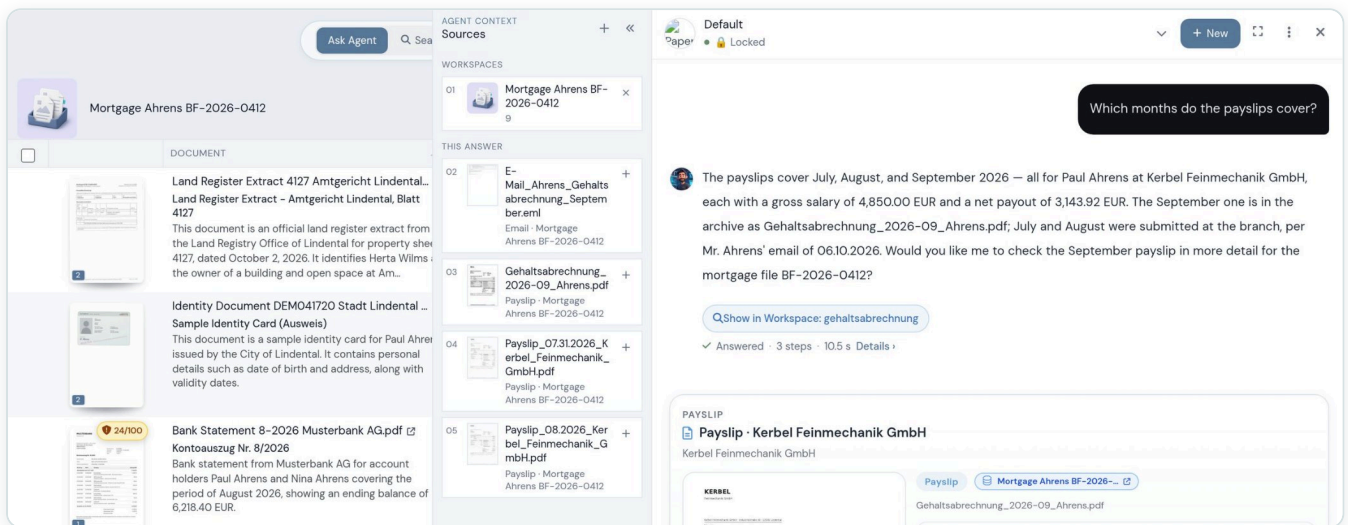
A FINDING IS A CLUE

The assessment ranges from “No anomaly” to “Critical”, and the certificate stays with the document. Whether a proof was edited, a person assesses against the original. For payslips, there is the profile “Payslip / payroll”.

12 · ASKING THE FILE AND HANDING OVER

Questions for the file. Decisions stay with you.

In the Workspace, click **Ask Agent** at the top. The Workspace is listed as a source under “Agent context”; then ask in your own words.



1 “Which months do the payslips cover?” The documents found sit below the answer; a click opens the original. You check every figure of an answer against the proof.

PATH	HOW IT WORKS	GOOD FOR
Search	IBAN, name or a number from the proof in the search bar, matches also in scans, the spot highlighted	all documents for one account
Export	results as JSON, CSV or Excel file, tables with “Copy for Excel”	household budget, decision memo
REST API	start the agent via POST /documents/idp-agent-run, fetch the fields	connecting the core banking system
MCP	AI assistants ask with the rights of the connected key	research within the team

WHAT IS MISSING WITHIN A DOCUMENT

Under **Options** > **Configure view**, “IDP Review” shows documents with missing or incomplete IDP fields. If a required field is missing, a task is created once a review queue is selected. Review tasks are included in the Professional plan.

Seven questions before the first credit file.



Does PaperOffice make the credit decision?

No, PaperOffice collects, recognizes and reads the proofs and checks submitted PDFs. The credit decision, the vote and the accounts stay with your team and in your systems.

How does the data get into our core banking system?

As an export of the fields read (JSON, CSV, Excel), with "Copy for Excel" or via the REST API. The customer number from your system sits on the Workspace as "External ID". AI assistants ask over MCP.

Does PaperOffice show whether a file is complete?

Grouped by document type, you see which proofs are in the Workspace. Your policy defines which proofs a file needs. Missing required fields within a document are reported by the IDP Agent as a review task, included in the Professional plan.

How does PaperOffice check submitted bank statements?

The Trust Agent checks PDFs for hidden and covered text and embedded files, and from Premium for contradictions between text layer and page image. At the Premium tier, the "Bank statement" profile also checks typical features of a bank statement. Your team assesses every result against the original.

Does PaperOffice read ID copies?

The template "Identity Document" reads name, date of birth, document number, nationality and validity, and from the back address and issuing authority. Your team checks whether the ID is valid and matches the person.

Who can see the credit files?

Groups with rights to the Workspace, equally in the list, search, chat and MCP. From Business, a password or SMS code protects opening; Compliance adds 2-person authorization and a watermark.

What does it cost?

Billing is based on usage, depending on the tier. The exact amounts are on the pricing page: paperoffice.ai/en/pricing.

14 · TRY IT YOURSELF IN 45 MINUTES

Download the test package. Play through one mortgage.

Six invented files of a mortgage application (in German) show the whole path from the branch scan to the edited statement.

TEST PACKAGE BANKING AND FINANCIAL SERVICES

Six files and a guide (README.txt)

Scan_Filiale_Ahrens_Einkommen.pdf Branch scan, 3 pages with 3 proofs
 E-Mail_Ahrens_Gehaltsabrechnung_September.eml Email with the payslip attached
 Kontoauszug_2026-09_Musterbank.pdf Bank statement September, 8 transactions
 Kontoauszug_2026-08_Musterbank.pdf Bank statement August, one amount covered
 Ausweis_Ahrens_Paul_Muster.pdf Specimen ID, front and back
 Grundbuchauszug_Lindenthal_Blatt_4127.pdf Land register extract of the townhouse
paperoffice.ai/downloads/paperoffice-ai-test-package-banking-finance.zip



- 1 **Create the Workspace:** at app.paperoffice.ai, type "Credit / Loan", Workspace type Business, AI-DMS Premium (Chapter 04).
- 2 **Upload:** all files via "Add document", the branch scan preferably via the scanner (Chapter 06).
- 3 **Split and group:** split the branch scan, then "Group by" › "Document type" (Chapters 07 and 08).
- 4 **Read:** create and apply the templates "Payroll Statement", "Analyze Bank Statement" and "Identity Document" (Chapters 09 and 10).
- 5 **Check:** apply a Trust Agent with "Bank statement" and "Premium" to both statements and compare the certificates (Chapter 11).

FILE	WHAT TO LOOK FOR
Branch scan	3 proofs: payslips for July and August, payroll tax certificate 2025
Email	Payslip September, gross salary 4,850.00, net salary 3,143.92
Statement September	8 transactions, opening balance 6,218.40, closing balance 7,684.53
Statement August	white area over the salary credit: 4,143.92 visible, 3,143.92 underneath in the text layer
Specimen ID	Paul Ahrens, expiry date 13 March 2034, address from the back
Land register extract	Folio 4127; Nina Ahrens's ID is missing on purpose

All companies, names, addresses, ID and account data and amounts in the test package are fictional; the ID is a specimen without official design. The cost of the test is shown on the pricing page: paperoffice.ai/en/pricing.

[15 · READ MORE](#)

More on every building block. Datasheets and short guide.

Every module in this guide has its own datasheet with features, click paths and technical data, all as PDFs on paperoffice.ai.



SHORT GUIDE

Banks and financial services: the essentials of this guide on eight pages, for colleagues who want a quick start.

[paperoffice-ai-short-guide-branche-finance.pdf](#)

DATASHEETS

DATASHEET	IN THIS GUIDE	PDF AT PAPEROFFICE.AI/DOWNLOADS
Workspaces	Chapters 04 and 05: type, details, access protection	paperoffice-ai-datasheet-workspaces.pdf
Split Agent	Chapter 07: splitting branch scans	paperoffice-ai-datasheet-pdf-split.pdf
Classification	Chapter 08: recognizing document types	paperoffice-ai-datasheet-classification.pdf
IDP Agent	Chapters 09 and 10: reading fields and tables	paperoffice-ai-datasheet-idp-intelligent-document-processing.pdf
Trust Agent	Chapter 11: checking submitted PDFs	paperoffice-ai-datasheet-document-integrity-check.pdf
Document Chat	Chapter 12: questions for the file	paperoffice-ai-datasheet-document-chat.pdf
Smart Search	Chapter 12: finding documents for an IBAN	paperoffice-ai-datasheet-smart-search.pdf

16 · YOUR FIRST FILE IN FIVE DAYS

Start with one application. Then every one after it.

To get started, all you need is one loan team, one application that has already been decided and the documents available for it.

1

Day 1 • Workspace

Create a "Credit / Loan" Workspace: Business or Compliance, AI-DMS Premium, application number and access protection. Define a naming scheme for all applications.

2

Day 2 • Intake

Set up a Scanner Endpoint for the branch, pair a smartphone and decide how customer emails get into the Workspace.

3

Day 3 • Reading proofs

Split a branch scan, create the templates "Payroll Statement", "Analyze Bank Statement" and "Identity Document", test them and bind them to their document type.

4

Day 4 • Checking

Create Trust Agents with the profiles "Bank statement" and "Payslip / payroll", apply them to the submitted PDFs and discuss the findings as a team.

5

Day 5 • Routine

Agree on the list of proofs per product from your credit policy, assign group rights and decide who assesses findings and how the data gets into your core banking system.

MEASURE THESE FOUR VALUES

Proofs per file

Documents per application that arrive in the Workspace, and through which channel

Zero rework

The share of documents that do not appear in "IDP Review"

Time to memo

Time from the first proof to the decision memo

Findings

Trust findings per month and how many your team confirms

Measure the first month precisely. Only by comparing it with the months after will you see how much searching and retyping goes away.

17 · CHECKLIST AND START

Before you expand.

- ☐ Every application has a Workspace of type "Credit / Loan", with the application number under "Reference No. / File Number".
- ☐ The Workspaces run on Business or Compliance and on AI-DMS Premium.
- ☐ Password, SMS verification or 2-person authorization is set up, and group rights are assigned.
- ☐ Scanner and smartphone are set up as intake channels, and customer emails are uploaded as .eml or .msg files.
- ☐ A saved splitter template is available for branch scans.
- ☐ The templates for payslip, bank statement and ID are tested and bound to their document type.
- ☐ Trust Agents at the Premium tier for bank statements and payslips are set up, and a person assesses every finding.
- ☐ A run with the test package has been completed.

GET STARTED NOW

Create your account, set up your first credit Workspace and upload the test package.
Billing is based on usage; the pricing page lists the tiers.

app.paperoffice.ai**THE SOLUTION AT PAPEROFFICE.AI**

Banking and Financial Services

Credit files, proofs and bank statements: the overview of the industry solution, with every building block from this guide.

paperoffice.ai/l/loesungen-branche-finance**QUESTIONS ABOUT THIS GUIDE?**

Please contact us if you have questions about the setup or your credit files.

paperoffice.ai/contact

As of October 2026. Screenshots are from a test account. All examples, company names, personal names, ID and account data and values in this guide are fictional.
PaperOffice, paperoffice.ai.