



SHORT GUIDE · INDUSTRY · BANKS AND FINANCIAL SERVICES

Another proof missing from the credit file?

Now you see at a glance which documents are on file.

Loan applications, payslips, bank statements, ID copies and land register extracts arrive by mail, email and scan. This short guide shows how PaperOffice recognizes and reads the documents and checks submitted PDFs, in one protected file per application. For banks and loan brokers.

WHAT IT IS ABOUT

One file per application, documents grouped by type, income, balances and ID data as fields with their source, submitted PDFs checked for hidden content, and access by password or SMS code.

01 · THE PROBLEM

One application, many proofs. One is always missing.

A loan application brings payslips, bank statements, an ID copy, a self-disclosure form and, for mortgages, the land register extract. The documents trickle in by mail, email or through the branch. Before the decision, someone leafs through everything and retypes income and balances.

WHY IT HAPPENS

Documents trickle in

The application is in, the second payslip follows by email, the land register extract weeks later by mail. Anyone who wants the current status searches inbox, scan folder and core banking system.

Every institution prints differently

Statements from other banks and payslips from different payroll programs look different every time. Net pay, deductions and balances get retyped and easily mixed up.

Genuine or edited?

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

HOW YOU NOTICE IT

- Before the credit decision, the file is searched several times for the same proof.
- Net pay, deductions and balances are copied by hand from the documents into an overview.
- ID copies sit as front and back in separate files.
- Whether a submitted bank statement was edited is judged by eye alone.
- Credit files sit in a folder that more colleagues can open than necessary.

02 · THE WAY WITH PAPEROFFICE

Collect, read, have it checked.

Your core banking system remains the system for accounts, contracts and decisions. PaperOffice brings the documents of an application together in a protected Workspace, reads them and checks submitted PDFs.

1

One file per application

Every application gets a Workspace of type `Credit / Loan`. From Business, password and SMS code open it; Compliance adds 2-person authorization and a watermark.

[MODULE: WORKSPACES](#)

2

Recognize every document

AI-DMS recognizes payslip, bank statement, identity document, land register extract, balance sheet and loan agreement as types of their own, from Premium also sender and amounts.

[MODULE: CLASSIFICATION](#)

3

Income and balances as fields

Templates read gross, net and deductions from payslips, account holder, period, balances and transactions from statements, and name, date of birth and validity from IDs.

[MODULE: IDP AGENT](#)

4

Check submitted PDFs

The Trust Agent checks PDFs for hidden and covered text and embedded files. From Premium, it compares text layer and page image, with profiles for bank statements and payslips.

[MODULE: TRUST AGENT](#)

5

Ask the file

Document Chat answers questions such as "Which months do the payslips cover?" and names the documents. You check every figure in the original.

[MODULE: DOCUMENT CHAT](#)

03 · IN THE APP

How you see what is in the file.

This is how loan processing and back office set up the process. The basis is a Business or Compliance Workspace per application with AI-DMS Premium.

1

Create the file

Under **Document AI › Workspaces**, create a Workspace per application and choose **Credit / Loan** as type. Workspace type Business or Compliance, AI-DMS Premium, plus password and SMS code.

2

Sort the documents

In the document list, choose **Group by › Document type**. Payslips, bank statements and ID sit in groups of their own, and a missing group stands out right away.

3

Use templates

Per group, select one sample, open **Actions › Agents & workflows › IDP**, create an agent from **Payroll Statement**, **Analyze Bank Statement** or **Identity Document** and then apply it to the other documents.

4

Check proofs

Under **Document AI › Trust Agent › Create Trust Agent**, create one agent each at the Premium tier with the bank statement or payslip profile. Then select the PDFs and choose **Actions › Agents & workflows › Trust › Check with Trust Agent**.

5

Ask the file

Use **Ask Agent**, pick the file's Workspace in the Agent context and ask. The documents found sit below the answer; a click opens the original.

TIP FROM PRACTICE

Both ID sides in one PDF Scan front and back of the ID as one PDF. The template reads address, issue date and authority from the back, so all fields sit on one document.

04 · AN EXAMPLE

A private bank knows what is in every credit file.



A small private bank with 45 employees grants mortgages and business loans. The loan officer gathers application and proofs, compares income and balances and prepares every file for the credit decision.

BEFORE

- Proofs arrive by mail, email and from the branch and land in a paper file.
- Whether the second payslip is in yet, she finds out by leafing through.
- She types net pay, deductions and balances from the documents into her overview.
- She checks submitted bank statements for edits by eye alone.

WITH PAPEROFFICE

- Every application has a Business Workspace, opened with password and SMS code.
- Grouped by document type, she sees which proofs are already there.
- The templates deliver net pay, balances and ID data as fields with their source.
- The Trust Agent checks submitted PDFs; she assesses findings against the original.

An invented example for illustration. Check for yourself which proofs your credit policy requires, who assesses findings and which regulatory requirements apply to your files.

05 · CHECKLIST

Is your credit file ready for read proofs?

Use these points to prepare loan processing and back office. The clearer it is which proofs a file needs, the faster you see gaps.

- ☐ Every application has a Workspace of type **Credit / Loan** with Workspace type Business or Compliance.
- ☐ For every product type, it is set which proofs belong in the file.
- ☐ IDs are scanned with front and back as one PDF.
- ☐ Trust Agents at the Premium tier with the bank statement and payslip profiles are set up.
- ☐ Whoever decides checks every figure of a chat answer in the original.
- ☐ The Workspaces ask for password or SMS code on opening. Compliance also for 2-person authorization.
- ☐ The agents for payslip, bank statement and ID have been tested on real documents.
- ☐ Someone compares the ID's expiry date as read with the date of the check.
- ☐ A person assesses Trust Agent findings before the file moves on.
- ☐ Full access to the credit files is reserved for the loan team's group.

06 · FREQUENTLY ASKED QUESTIONS

What back office and internal audit ask first.

How does PaperOffice work with our core banking system?

Accounts, contracts and the credit decision stay in your systems. PaperOffice reads the documents around them. You pull income, balances and ID data into your system as an export or via the REST API, and AI assistants ask over MCP.

How does PaperOffice check submitted bank statements?

The Trust Agent checks PDFs for hidden and covered text and embedded files; from Premium, also text layer against page image and, with the bank statement profile, typical features. Your team assesses every result against the original.

Who can see the credit files?

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

Does PaperOffice show whether a file is complete?

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

Does PaperOffice read ID copies?

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

Can we find every document for an IBAN?

Enter the IBAN in the search bar. Search finds it in the text of all documents, including scans, and highlights the spot on the page. It searches the Workspaces you have rights to.

07 · HOW TO START

Set up your next credit file in PaperOffice.

Create an account at app.paperoffice.ai, set up a Workspace for one application, upload the proofs and process them with AI-DMS Premium. You pay for what you process; the pricing page lists the tiers.

Test a decided file

Upload the documents of a completed application. You will see how the groups by document type look and which fields the templates deliver.

Set the list of proofs

Decide per product which proofs belong in the file. Assign each agent to its document type, and it runs along once that type is recognized.

Assign the reviews

Decide who assesses Trust Agent findings and who takes on review tasks for missing required fields.

DATASHEETS ON THIS TOPIC

Workspacespaperoffice.ai/downloads/paperoffice-ai-datasheet-workspaces.pdf**Classification**paperoffice.ai/downloads/paperoffice-ai-datasheet-classification.pdf**IDP Agent**paperoffice.ai/downloads/paperoffice-ai-datasheet-idp-intelligent-document-processing.pdf**Trust Agent**paperoffice.ai/downloads/paperoffice-ai-datasheet-document-integrity-check.pdf**Document Chat**paperoffice.ai/downloads/paperoffice-ai-datasheet-document-chat.pdf**Smart Search**paperoffice.ai/downloads/paperoffice-ai-datasheet-smart-search.pdf

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