

# Alliance Bank

Case Study

**TUNGSTEN**  
AUTOMATION

 ALLIANCE BANK

## Case Study

# Bank Leverages Automation to Improve Productivity and Efficiency

Alliance Bank Malaysia Berhad aimed to enhance its customer experience by digitizing its manual-based back-office processes and integrating them with its loan origination system. They chose Tungsten Automation as the solution. Users utilize OCR technology or a multi-functional printer to digitize documents, which are then categorized and exported in various formats, resulting in streamlined processes and improved efficiency.



**20%**

of time saved in data-entry by sales personnel

**Expedited**

loan processing services

**Increased**

fraud prevention and detection

“Manual-based processes were inefficient, time-consuming and required too many hand-offs, which increased the risk of errors. The Bank wanted a solution that could digitise their physical information and auto-populate it into their loan origination system (LOS).”

## USE CASE

SME loan applications, bank statement analysis, fraud detection

## PRODUCTS IN USE

- Ephesoft PS

### About Alliance Bank Malaysia Berhad

Alliance Bank Malaysia Berhad and its subsidiaries, Alliance Investment Bank Berhad and Alliance Islamic Bank Berhad, is a dynamic, integrated financial services group offering banking and financial solutions through its consumer banking, small/medium enterprise (SME) banking, corporate and commercial banking, Islamic banking, investment banking and stockbroking business. Based in Kuala Lumpur, the Bank employs over 3,500 employees.

The Bank provides easy access to its broad base of customers throughout the country via multi-pronged delivery channels that include retail branches, Privilege Banking Centres, Business Centres and Investment Bank branches located nationwide, as well as mobile and online banking.

### The challenge

Alliance Bank wanted to transform its business processes to deliver faster, simpler and more responsive customer experience for its clients. At that time, its back-office processes were manual-based. This was inefficient, time-consuming and required too many hand-offs, which increased the risk of errors.

The Bank wanted a solution that could digitise their physical information and auto-populate it into their loan origination system (LOS). Tungsten was selected because it could (1) meet the Bank's criteria for digitisation, (2) enable the Bank to modify the programme coding with minimal vendor's involvement, (3) provide a rule-based engine for use and training, and (4) affix a fixed subscription fee for unlimited scanned pages.

### The solution

The system's users realised they could improve the data with different configurations and machine learning technology. More importantly, users without coding knowledge found the system to be user-friendly as the solution enables greater flexibility in configuring the programme to get the data we need. In addition, it offers a wide range of pre-coded templates making it easy for users without coding skills or knowledge to design the programme.

### How it works

Users use the loan origination system's optical character recognition (OCR) technology or multi-functional printer (MFP) to digitise the documents and upload them into Tungsten Transact. This data is categorised as needed and exported in different formats for download.

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### Results

- Expedited loan processing services
- Exceptional experience with Ephesoft PS and Support teams
- 20% of time saved in data-entry by sales personnel
- Ability to add casting and check kiting functionality from extracted data
- Increased fraud prevention and detection

[Learn more about Tungsten Transact](#)

"Exceptional experience  
with Ephesoft PS and  
Support teams"

Alliance Bank Malaysia Berhad

## About Tungsten Automation

Tungsten Automation, formerly Kofax, is the global leader in intelligent automation solutions with a trusted legacy of nearly 40 years, with a team of 2,000+ employees in 40 countries, serving 25,000+ global customers. Our dedication to innovation and customer success has earned us industry recognition, including being named a leader in Intelligent Automation (IA), Intelligent Document Processing (IDP) and Process Orchestration by top analysts. We are trusted to help businesses gain unprecedented efficiencies and reduce costs through AI-powered workflow automations that propel their businesses into the future.

To learn more, visit [www.TungstenAutomation.com](http://www.TungstenAutomation.com)

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