



INTELLESE



*Transform Financial Services with*

# INTELLIGENT DOCU MENT PROCESSING

*The Search  
for Intelligent  
Automation*

Processing documents for dozens of nationwide branches, the support services department at American Airlines Credit Union was looking for a new way to modernize document data processes and workflows.

The Credit Union implemented their first document capture solution in 1997. The system was an improvement over 100% manual data entry, but as years passed, and technology evolved, the time to revisit transformation arrived.



- **Industry or Business Type**  
*Finance*
- **Organization Size**  
*1,000 Employees*
- **Location**  
*Fort Worth, Texas*

## **Mission Statement**

*Our vision is for every member-owner of American Airlines Credit Union to realize their life and financial welfare are enriched as a result of their Credit Union participation.*

American Airlines Credit Union is a not-for-profit financial cooperative founded in 1936 by a small group of American Airlines employees who shared the goal of creating a member-owned, cooperative financial institution where employees could help one another. Today, the Credit Union serves 291,000 member-owners made up of active, former, and retired employees of American Airlines, workers in the air transportation industry, and their family members.

## **Legacy Document Capture Limitations**

Complex forms were tough for the legacy system to capture, as its optical character recognition (OCR) technology was limited to pre-defined zones. That meant that a hard-coded template was required for every document type. If a page was offset by a small fraction of an inch, the zonal OCR wouldn't capture the required data.

Even in the best of circumstances, the Credit Union's legacy system could only capture partial information on simple documents. When it came to member records, loan documents, or mortgage documents, much of the data was hand keyed. This immense amount of manual labor created frustrating delays as members were expecting increasingly faster communications.

**20** *Years*  
*Documents & Data*

## **Inefficient Data Workflows**

Other data tasks, like finding specific documents in a repository, protecting Payment Card Industry (PCI) data, or purging old documents, could not be accomplished with their legacy software. These tasks required a manual search through files; a time-consuming process considering they had nearly 20 years of documents and data to work with.



## ***A Faster, More Effective Solution***

The proverb “necessity is the mother of invention” is cliché, but it couldn’t be more accurate in this case. In 2015, BIS - a company with deep document capture roots, released Grooper®, the world’s first intelligent document processing solution. Built with a modern software architecture and advanced data science tools like computer vision, natural language processing, and machine learning, Grooper would become a transformative tool for enterprise document data projects.

Eager to embrace intelligent automation, American Airlines Credit Union manager of support services, Gerald Davis, saw the potential to speed up data processing tasks. When presented with the outcomes that would be possible with intelligent document processing, Credit Union leadership saw the opportunity to reduce costs while improving member experience.

## ***The Proof of Concept***

A proof of concept was designed to test the Grooper platform. One month’s worth of reports would be processed and benchmarked against the legacy software and manual processing. And it was no small task; Davis’ support services received 120 daily reports, with many consisting of hundreds of pages each.

The proof of concept was successful, and the Credit Union chose to migrate all legacy workflows and software to Grooper.

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*After going live with Grooper, American Airlines Credit Union sent an application support analyst and a business technology analyst to be trained in the platform. They found that using the interface and creating data capture processes was intuitive and straightforward.*

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## **Results**

The Credit Union's support services department oversees the capture and indexing of numerous files, including member documents, loan documents, and mortgage documents for nearly 50 branch offices. The department includes four employees concentrating on document and data processing. Davis said that Grooper is saving three hours daily per employee, which amounts to a total savings of more than 3,000 hours every year.

### **3,000 Hours Saved Annually Through Intelligent Document Processing**

The Credit Union has 25 applications in their file repository, and Grooper was used to capture data off eight of those applications. Davis and his team made plans for expanding use-cases and into other departments, such as legal, mailroom automation, and adding new processes for forms.

### **Streamlined Direct Deposit Workflows**

The Credit Union also uses Grooper to streamline their direct deposit system. Davis estimated that Grooper is capturing 95% of the data off direct deposit forms, including account number, social security number, and employee name.

As they incorporate Grooper intelligent document processing into other daily workflows and departments, support services will continue to save even more time and money for the Credit Union.



*Our team was able to adapt quickly to learning Grooper. The learning curve was not bad at all. I don't think anyone would have that much difficulty in using it. It's a fairly easy process.*

*- Gerald Davis, Manager  
Support Services,  
AACU*





## ***Rapid Mortgage Processing Improves Customer Service***

One set of documents the Credit Union handles are mortgage documents. This was a large volume of work for support services as they are the centralized mortgage processing office for all branches, and process 15,000 to 25,000 documents each month.

Some of the documents are physical copies shipped to support services and some are electronic files sent via email. With previous capture software, it took 10 days to image that month's documents and index the data in the Credit Union's electronic content repository.

Once Grooper was implemented, mortgage processing time was cut in half. They are using Grooper to capture account and loan ID numbers, and then working with a cross reference to populate the document with the member's name and social security number.

***“We're really happy with Grooper. We've been able to save a lot of time and money and I am excited about future opportunities where we can leverage Grooper's functionality to optimize in other areas.”***

***- Gerald Davis Manager - Support Services, AACU***

As a result of processing mortgages rapidly, one of the biggest benefits the Credit Union has seen is improved customer service. Members routinely call with mortgage questions, and the Credit Union now provides information much quicker. Additionally, any branch office across the country will now provide mortgage information to a member regardless of where the mortgage originated.



## ***Thousands of Hours Saved in PCI Data Detection and Migration***

The Credit Union recently used Grooper's exclusive features to quickly complete a vast project. Davis' team was asked to locate and export all document images containing PCI data from among a billion pages stored in their electronic content management (ECM) system. As it turns out, the number of documents extracted was over 40,000. This would have required thousands of hours to complete with reasonable accuracy before deploying Grooper.

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*One unique Grooper feature is the capability to connect to ECM systems and process documents without extracting them. This includes email servers, file systems, FTP sites, SharePoint, Box, and all CMIS-friendly ECM systems.*

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Davis and his team used Grooper to process and quickly export the required files to a secured network location.

American Airlines Credit Union is also planning to use Grooper CMIS integration features to purge a large number of files from their system. First, certain documents will be flagged in various databases for elimination. Then Grooper will be pointed at the applications to identify the flagged documents and finally purge them from the repositories.

## **KEY OUTCOMES**

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# 3000

***HOURS SAVED ANNUALLY  
ON BETTER DOCUMENT  
CAPTURE***

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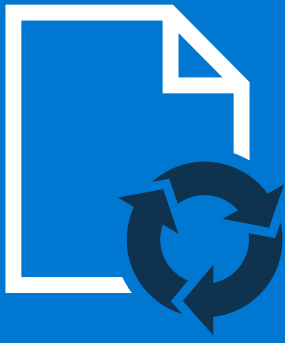
# 50%

***FASTER MORTGAGE  
PROCESSING, IMPROVING  
MEMBER SERVICE***

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## **THOUSANDS**

***OF HOURS SAVED IN  
DATA DETECTION  
AND MIGRATION***



***Choosing intelligent document processing saved the Credit Union valuable time and expenses while improving customer service, and ensuring the security of stored data.***



Grooper® was built from the ground up by BIS, a company with 35 years of continuous experience developing and delivering new technology. Grooper is an intelligent document processing and digital data integration solution that empowers organizations to extract meaningful information from paper/electronic documents and other forms of unstructured data.

The platform combines patented and sophisticated image processing, capture technology, machine learning, natural language processing, and optical character recognition to enrich and embed human comprehension into data. By tackling tough challenges that other systems cannot resolve, Grooper has become the foundation for many industry-first solutions in healthcare, financial services, oil and gas, education, and government.

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## **Grooper – Embedding Intelligence Where Documents and Data Meet**

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***Start a conversation today to discover new ways of working with your documents and data.***



**INTELLECT**