Russian payday loans provider speeds up document scanning

MMK uses Quest® RemoteScan, which removes scanning bottlenecks, increasing customer throughput and boosting revenue

Magazin Malogo Kreditovaniya (MMK) is the organization behind the Russian brand Bystrodengi, meaning 'money for all occasions.' The online bank specializes in payday loans. These are short-term, instant loans of up to 16 days and are limited to 16,000 rubles (approximately $480 USD). Customers need only provide a valid passport in order to qualify for a loan, rather than undergo a credit check. MMK turned to Quest Software when the company needed to update its approach to scanning passports.

ANTIQUATED SCANNING CAUSES BOTTLENECKS

Every day, thousands of customers who wanted payday loans had their passports scanned by one of MMK's 1,500-member data processing staff. This was a time-consuming process and the equipment often failed, adding to the scanning time. The IT department was often dispatched to resolve technical faults and spent about 20 percent of its time dealing with problems related to scanning issues. Plus, the training to get staff up to speed on the scanning process was not straightforward, which impacted employee productivity and overhead costs.

With the recent growth in popularity of payday loans in Russia, MMK found that passport scanning had become a data processing bottleneck, and it was limiting the number of customer loans that could be issued. Until this problem was addressed, the lender would not be able to service additional customers, thus impeding business growth.

NEW APPROACH TO SCANNING WAS NEEDED

MMK recognized that it needed faster, more reliable document scanning software. The software would need to support any number of TWAIN and WIA compliant scanners, and it was important that network traffic would not increase as a result of increased volumes.

BUSINESS NEED
MMK needed to update its approach to scanning documents, which was time-consuming and unreliable, and created a bottleneck, which limited the number of customer loans that could be issued.

SOLUTION
MMK selected Quest RemoteScan because of its straightforward interface, speedy set up, and simplified approach to maintenance. The company reports that RemoteScan has simplified its scanning process and reduced the number of operations associated with delivering loans to customers.

BENEFITS
- Simplified the scanning process, enabling automation and increased customer throughput
- Reduced average scanning time by 50 percent, from ten minutes to five
- Boosted revenues by enabling greater volume of customer traffic each day
- Eliminated IT's involvement in resolving scanned-related issues
- Ensured network performance not impacted with increased traffic

SOLUTIONS AT A GLANCE
- Desktop virtualization

"RemoteScan has enabled us to simplify and automate data processing workflow, reducing the number of operations associated with customer service delivery. This has enabled us to increase the volume of customers that we deal with, which in turn has increased revenues."

Marat Salimov,
Deputy IT Director, MMK

MMK researched the market via seminars and online communities, and tested a couple of scanning solutions. One of these was Quest RemoteScan, a software solution that provides hassle-free network scanning connectivity for thousands of companies in nearly 120 countries. RemoteScan is the most stable, secure and seamless software solution for image acquisition in hosted environments, eliminating the need to worry about server boots.

MMK liked RemoteScan's straightforward interface, speedy set up, and simplified approach to maintenance. Local representation was also a factor for MMK. The company perceived Softline, Quest's partner in Russia, as being extremely competent and could provide support as needed.

The Quest solution was selected following a successful trial in which MMK established that its requirements would be fully met.

EASY TO USE, EASY TO INSTALL

RemoteScan enables scanning directly from any TWAIN or WIA compliant desktop or network scanner into any hosted software that requires an ISIS driver. This was an important factor for MMK since it uses a combination of network and desktop scanners. MMK can access scanners connected directly to client workstations with RemoteScan using any software running on its Citrix servers. (RemoteScan also supports vWorkspace, Terminal Server/Remote Desktop Session Host, VMware.) Now, MMK's data processing staff simply scans directly from their desktop or network scanners without compromising network security or

establishing shared folders or directories. RemoteScan allows them to share a single scanner or imaging device with other users over a network (IP, LAN, WAN), similar to sharing printers. Installation was quick and easy, taking less than two minutes.

SIMPLIFIED SCANNING BOOSTS REVENUE

After implementation, the Quest solution has simplified the scanning process at MMK. "RemoteScan has enabled us to simplify and automate data processing workflow, reducing the number of operations associated with delivering a loan to each customer," explains Marat Salimov, Deputy IT Director at MMK. "This has enabled us to increase the volume of customers that we can deal with, which in turn has increased revenues."

FASTER SCANNING DRIVES HIGHER CUSTOMER VOLUMES

Significant time savings has also been realized. "MMK's use of RemoteScan has reduced the average scanning time by 50 percent from ten minutes to five minutes," comments Salimov. "This time saving contributes further to the opportunity to serve more clients each day, boosting revenue even more."

TIME SAVINGS FOR IT

In addition, the technical problems associated with the previous scanning solution have been eliminated, so IT has more time to deal with other issues and projects. "The IT department has gained back the time previously spent fixing scanning-related issues, as a result of our use of RemoteScan," adds Salimov, again noting that IT previously spent 20

percent of its time dealing with scanning problems. "Plus, RemoteScan uses lossless compression for transmitting data, which ensures that the performance of our network isn't impacted by the increase in customer volumes."

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TECHNOLOGY AT WORK

SOFTWARE

RemoteScan

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