

Case Study



# Stater Enhances Mortgage Services with Fast, Automated Customer Payments.

Mortgage service provider Stater is developing a mobile app that allows customers to submit claims for home renovation and construction expenses, anytime and anywhere.

Using Kofax Mobile Capture™ and Kofax Transformation™, the new solution accelerates payouts from five days to one day, putting money into customers' hands faster, boosting productivity and reducing risk for Stater and its partners.

**Accelerates**  
Payments to Customers

**Frees up**  
Staff from Routine Tasks

**Minimizes**  
Risk of Error and Fraud

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## Case Study



### About Stater

www.stater.nl

Stater is the largest mortgage service provider in the Netherlands, managing around one million loans for approximately one million customers. The company covers more than thirty percent of the country's entire mortgage market, and offers an end-to-end service.

### Products in Use

Kofax Mobile Capture™

Kofax Transformation™

### FOCUS

Claims Form Processing

## Challenge

Stater manages mortgage processes for more than 40 lenders in the Netherlands and Belgium, working with banks, insurance companies, investors and agents to deliver the best possible service to customers.

Many of Stater's partners offer home improvement loans to help homebuyers finance renovation and construction work. During the building works, customers submit expense claims, including invoices from contractors and suppliers, to their mortgage provider, which then reimburses the money and adds the amount to the loan.

Traditionally, financial services providers have relied on paper-driven processes to manage building expense claims. Customers usually complete a paper form detailing the services and supplies purchased, and submit the paperwork and supporting receipts and invoices by post. Stater works on behalf of its partners to process these claims, which has long been a costly and time-consuming process.

Arjan Hessels, Manager Innovation & Digitalization at Stater, commented: "Previously, when we received a building expense claim, we had to separate and scan all the associated receipts and invoices and manually enter supporting data into back-office systems before the claim could be validated and paid out. Certain claims could contain dozens of different receipts—which were not always in the best condition—and it took considerable time and effort to process it all.

**"We expect the Kofax solution to considerably reduce the cost, effort and risk associated with existing paper-based processes."**

**Matthijs Schouten, Business Consultant, Stater**

"Customers rely on us to process their expense claims quickly and accurately so they can pay contractors and suppliers on time. If we could find a more efficient way to manage claims processing, we had an opportunity to serve customers better, all while reducing costs and effort at our end."

## Solution

Seeking a way to streamline the building expense claim process, Stater turned to Kofax for a solution. The company decided to use Kofax Mobile Capture™ and Kofax Transformation™ to develop an innovative mobile app that turns customers' smartphones into advanced information capture devices.

Matthijs Schouten, Business Consultant at Stater, added: "The app makes it possible for customers with a smartphone to submit building expense claims anytime and anywhere. Users simply fill out a declaration form in the app, take photos of the supporting receipts and invoices using their phone camera, and press a button to upload it all."

Behind the scenes, the data flows through to back-end systems at Stater. Each claim submission is automatically assigned to a member of staff, who verifies the data before accepting or rejecting the claim. Once a decision has been made, Stater will send an email informing the customer, and pay the appropriate funds into his or her bank account.

Stater has already completed a successful trial of the new app with one of its partners, and is currently working to refine and enhance the solution ahead of a wider roll-out to other loan providers. To complement the app, the company plans to introduce a customer portal for expense claims, allowing customers to submit and manage their claims online. Arjan Hessels said: "Since launching six months ago, our client has reported that 60 percent of all its building loan customers now use the app to make claims submissions, and we believe that they find the new approach much more straightforward and convenient."

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Arjan Hessels added, “For example, in the past we found customers did not always fill out the declaration form properly. If the information was incomplete or incorrect, we returned everything to them by post so that they could correct the discrepancies. Sometimes a submission might be sent back and forth multiple times before we had all the information we needed to process a claim, incurring considerable cost and effort for customers and Stater.

“With the app, customers only have to fill in the electronic declaration form once. If we spot a discrepancy or missing information, in most cases we can correct this using information available in the supporting documentation attached to the submission.” Stater has its sights set on a number of functional and security enhancements that will help it deliver an even better user experience.

“Ultimately, we want to offer customers a true digital hub where they can not only manage expense claims submissions, but also obtain an up-to-date view of their loan balance and claims history,” explained Matthijs Schouten. “In addition, we are planning to introduce two-way communication capabilities, so that we can notify customers about the approval status of their claim directly in the app.”

He continued: “At the back end, we are working on tightening integration so that everything flows through faster. We also want to make use of OCR [optical character recognition] technology and business rules to automate data validation processes. Eliminating the need for a human operator to check submissions will speed cycle times and allow staff to focus on more productive work.”

## Results

Stater believes that the new app has the potential to revolutionize the way building expense claims are processed, and will help to put money into customers’ hands faster than ever before, all while driving greater productivity and reducing risk for Stater and its partners.

Arjan Hessels stated: “Using our traditional, paper-based process, it took around five working days to process a claims submission and pay money into a customer’s account. With the app, we can make

payments to customers the very next day in most cases. “Beyond speeding payments to customers, the app makes the entire submission process incredibly convenient, and without sending documents by post, customers can make a claim—anytime and anywhere.”

In addition, the new approach to claims submissions is anticipated to deliver significant efficiency gains and reduce business risk for Stater. Matthijs Schouten said: “Once it is fully rolled out, we expect the Kofax solution to considerably reduce the cost, effort and risk associated with existing paper-based processes. Our teams will be freed from data entry and other routine work to focus on higher-value tasks. This will make their jobs more rewarding, boosting employee satisfaction. What’s more, improved productivity will allow us to serve more customers without increasing headcount, helping Stater stay on track for profitable growth.”

Arjan Hessels said: “As teams move away from manual work, we can build more quality control and validation into the submission process, helping minimize the risk of error and fraud. For instance, staff will have more time to check that the total expenses claimed by the customer actually match the totals of the associated receipts, and take action if there are discrepancies. In the future, we are considering making use of advanced OCR techniques to automate the verification process.”

Embracing innovative digital solutions will help Stater stand out from the crowd and provide superior service as its business grows. Arjan Hessels concluded: “Digitalization represents an important part of our strategy, and embracing the latest technology, including mobile applications, will help us shape more efficient and agile operations that are ready to adapt as customer demands and market conditions change. We look forward to making the most of Kofax solutions to deliver leading-edge solutions for our customers and keep our business on track for productive, profitable growth.”

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