

Case: Decision Approval & Signing Solution

About the client

Raiffeisen Bank is one of the leading banks in Serbia, operating under the Raiffeisen Bank Group. The bank serves more than one million clients and has equity exceeding €600 million.

About the project

Raiffeisen Bank Serbia collaborated with Comtrade System Integration to **develop a Decision Approval & Signing solution aimed at optimizing the credit approval process**. The project involved creating a streamlined workflow using Microsoft Power Apps Canvas applications and Dataverse. This solution covers the decision approval, signing, and notification processes, facilitating digitalized, centralized information and activities to improve efficiency.

Challenges

- **Implicit challenges:** The project likely addressed challenges related to scattered data and manual processes.
- **Addressed challenges:** Related to real-time information access.

Outcome and benefits

- **Efficiency:** Provided customized applications and digital tools necessary for an efficient credit approval process.
- **Integration:** Enabled an all-in-one solution that allowed users to access all relevant documentation, make decisions, and keep the team informed with just a few clicks.
- **Service improvement:** Improved staff management and overall service provided to clients through digitalization and centralization of the processes.

Project goals

Digitalization:

Achieve a completely digitalized business process.

Information accessibility:

Ensure easy access to information for all participants.

Simplification:

Simplify the decision-making process.

Systematic notifications:

Provide systematic notifications with sufficient information for all business process participants.

Key numbers

300+ Employees using the app

30% Reduced data preparation time