



CASE STUDY

AUTOMATED LOAN PROCESSING

*With
AI Document Processing*



Prompt-Built Data
Models



Multi-Channel
Integration



Engineering
Flexibility



Direct System
Integration

AUTOMATED LOAN PROCESSING

- **Industry:** Automotive Fintech
- **Core Challenge:** Manual processing of high-volume, diverse "deal jackets" and handwritten auto contracts.
- **Solution:** Grooper (Advanced Data Integration & AI Platform), implemented by ImageNet Consulting
- **Key Outcome:** Reducing deal jacket processing time from 45 minutes to 10 minutes, while tripling the volume of actionable data collected.

The Problem: The Manual Inefficiency of the "Deal Jacket"

In the automotive finance industry, the "deal jacket" (the collection of 30 to 50 pages of paperwork generated when a consumer buys a vehicle) is a massive administrative burden. This packet includes retail installment contracts, odometer statements, reference pages, credit applications, and many more documents.

Before implementing Grooper, the client did not have an automated scanning solution. This led to several critical bottlenecks:

- **Extensive Manual Data Entry:** A single deal jacket could take a human reviewer up to 45 minutes to manually type into the system. Because of the sheer time required, the team could only key in minimal information, such as a consumer's name and address from a single document.
- **The Handwriting Hurdle:** Key documents, such as reference pages, are almost exclusively handwritten by consumers. "Nobody types it, so we get all various flavors of handwriting," said the Executive Vice President and Head of Technology.
- **Limited Data Scope:** Due to the manual nature of the process, the client was forced to limit the amount of data they collected, which restricted their ability to cross-verify information across the entire document set.

77% REDUCTION IN TIME REQUIRED TO PROCESS DEAL JACKETS

The Solution: Intelligent Ingestion Beyond the Scanner

The client's technology partner, ImageNet Consulting, implemented Grooper not just as a document reader, but as an intelligent document processing engine integrated deeply into their technological ecosystem. Unlike traditional setups, the client moved beyond the "paper scanner" to automate data flow from multiple digital sources.

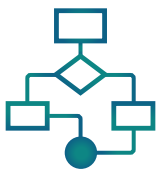
Key Features of the Implementation:



- **Prompt-Built Data Models:** Leveraging the latest 2025 version of Grooper, their production environment is now 100% prompt-built. This allows them to generate complex data models and extraction processes through natural language prompts.



- **Multi-Channel Integration:** The client has integrated Grooper to monitor Outlook mailboxes for incoming attachments and even connected it to Slack. Documents dropped into specific Slack channels are automatically ingested and processed.



- **Engineering Flexibility:** Using Grooper's API, the client's engineers can interact with the system programmatically. This means they can break large batches into smaller ones and customize workflows to stop or pivot at specific validation points.



- **Direct System Integration:** Once Grooper extracts the data, it is sent directly to their internal loan origination platform and archived in Laserfiche.

The Outcome: Triple the Data, Triple the Confidence

The transition to Grooper has allowed their organization to revolutionize their processing speed and the quality of their loan data.

1. 77% Reduction in Processing Time

The time required to process a single deal jacket has dropped from **45 minutes** of manual typing to approximately **10 minutes**. With the optimizations available in the 2025 version, they expect to reach a goal of **5 minutes** per jacket.

2. Increased Data Volume and Accuracy

By using Grooper, they have been able to **triple the amount of data** they are collecting from every deal jacket.

- **Systematic Validation:** Instead of extracting a name or address from just one page, they now pull that data from every document in the packet.
- **Cross-Verification:** This allows the system to cross-reference data points like VINs or addresses across the entire jacket. If the data matches consistently across 30+ pages, it creates a high confidence score that the documents are valid and accurate.

3. Superior Handwriting Recognition

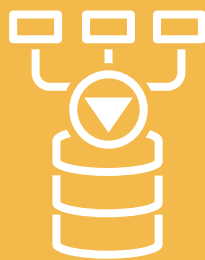
The ability to handle handwritten reference pages has been a game-changer. In particular is the system's ability to outperform human eyes.

"Nobody types it, so we get all various flavors of handwriting. It has been a remarkable feat to see the accuracy of the handwriting recognition. In some cases, we couldn't understand the handwriting visually, yet Grooper actually derives plausible information," said the Executive Vice President and Head of Technology.

4. Massive Scalability

The platform's power was proven during a bulk deal involving over 6,000 contracts. Using Grooper, they classified and extracted data from these thousands of jackets in a 72-to-96-hour window. They estimate this task would have taken a human team 100 days to complete.





3X MORE DATA COLLECTED WITH GROOPER

Executive Perspective: Advice to Tech Leaders

For other technology leaders considering building their own internal OCR or extraction platforms, the client offers a clear warning based on his experience:

"A lot of people are trying to build their own. And at the end of the day, it's a lot less expensive and a lot easier to use the platform you guys have constructed. Whatever they're building already exists in Grooper."

By leveraging Grooper's existing architecture, the organization has successfully moved away from manual "stamping" and toward a high-fidelity, "zero-touch" world of automated automotive finance.



For more information, go to
www.Grooper.com

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