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Optimised Operations |

How Saratoga's Agentic AI Improved Document Processing for a Leading FinTech Client

Overview

FinTech businesses often deal with a common challenge: managing many diverse documents from various sources. Traditional methods can be costly and often inefficient. This case study looks at how Saratoga's Agentic AI framework provided a practical solution for a FinTech client, leading to better automation, significantly reducing processing times and costs, and setting up a solid base for future growth.

The challenge

In the fast-moving, data-heavy world of FinTech, businesses frequently encounter a significant hurdle: processing large quantities of documents that arrive in many different formats, structures, and layouts. Historically, the industry has relied on either time-consuming manual data entry or document processing platforms that still required considerable human effort. While these platforms offered some help, they still needed people to handle exceptions and unclear information.

This often led to:

- **Higher Costs:** Each document needed substantial human work, directly affecting expenses.
- **Ongoing Inefficiencies:** Manual checks caused delays and made it hard to grow operations.
- **Limited Data Use:** The sheer volume and complexity made it difficult to get detailed, useful insights from the data.

For our client, a notable FinTech company, this issue was particularly evident. They managed very high volumes of claim-related documents, each varying widely in format and containing multiple complex data points. The expense of manual capture meant that they were not able to cost-effectively capture all of the data that they needed in order to implement their envisaged business model and market offering.

The Saratoga solution: A Smarter Approach with AI

Recognising the recent progress in AI technology, Saratoga introduced its Agentic AI framework as an effective solution. Unlike older systems, our framework uses advanced AI to largely automate document processing, reducing the need for human input.

We developed a solution that can competently handle even difficult ambiguities and complex reasoning tasks; challenges that typically required human judgment.

For our client, this meant a new way of working:

- **Faster Processing:** Incoming claim documents were processed quickly upon arrival, instead of waiting for manual processing when an agent was available.
- **Accurate Data Capture:** Our Agentic AI accurately captured detailed data, storing it precisely and making it ready for a final, streamlined human review.
- **Smooth Integration:** This approach not only solved the immediate need for automation but also integrated completely with their existing systems, including built-in human-in-the-loop checks to help maintain quality.



The impact: Clear Results and Real Value

Once Saratoga's Agentic AI was implemented, it brought immediate and measurable benefits that improved our client's operations:

- **Faster Processing:** The significant reduction in processing time per document meant that the client had cost-effective access to a significant volume of detailed data that was not previously available for use.
- **Unlocking the potential of untapped data:** Access to a whole new level of detailed transactional data has allowed our client to implement trend analysis and predictive analytics that allow for better process efficiencies and an improved end-user experience – this is a key market differentiator.
- **Better Performance:** These data capture costs were substantially lower than what traditional OCR and legacy document processing platforms offered, while also improving overall accuracy and handling complex information better.

While the cost savings and efficiency gains were important, the real advantage of Saratoga's solution went beyond simple automation. Our client now has better access to large amounts of detailed, instantly captured data.

This comprehensive data now enables:

- **Proactive Cost Management:** Businesses can gain insights into their ordering processes, finding ways to manage costs more effectively.
- **Earlier Fraud Detection:** The quick and accurate availability of data supports detailed analysis for identifying and addressing fraudulent activities sooner, making security stronger.

Future Potential: Ready for Growth

With the demands of manual document processing eased, our client's business is now **well-positioned for growth**. They can confidently expand their operations, putting their energy and resources into new and existing markets, rather than being held back by data entry challenges.

Saratoga's solution has not only improved their current operations but also built a sturdy, scalable base for their future.

Other Applications

The capabilities of Saratoga's Agentic AI framework are useful across various FinTech and other industries. Similar valuable applications include:

- **Customer Onboarding / KYC (Know Your Customer)**
- **Creditworthiness Checks**
- **Advanced Fraud and AML (Anti-Money Laundering) Checks**

Curious to See How AI Agents Can Help Your Business?

Enquire today, and let's create your own success story.



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