

Digital document processes in banking:

Increase efficiency and minimize security risks

Learn how banks can reduce costs, improve customer experience and manage compliance risks with digital solutions.

**Get your
bank ready
for 2025**

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The financial sector is in the midst of a profound transformation, driven by the growing pressure for digitalization. Banks today are faced with the challenge of not only meeting increased customer expectations, but also optimizing the efficiency of their internal processes.

On the one hand, the focus lies on simplifying processes for bank employees, while on the other hand, customer processes are to be improved – both with the aim of reducing costs and time. Traditional methods of document exchange, such as sending documents by post, are not only slow and resource-intensive, but also entail considerable security and compliance risks.

Technological innovations deliver efficiency gains and improved customer interactions across all sectors. The banking sector in particular can increasingly benefit from these innovations: An analysis by [Accenture](#) shows that productivity could be increased by 20-30% and revenue by 6%. In order to exploit this potential, banks are not only relying on cloud technologies and data analysis, but are also increasingly revising their entire work processes.

This epaper highlights some of the key challenges and opportunities of digitalization in banking and shows how banks can significantly improve their efficiency as well as their sustainability and security through innovative approaches, such as the secure digital transformation of document processes.

Productivity in banks can be increased by 20-30% and revenues by 6% thanks to technological innovations, according to a [report by Accenture](#).



01. Challenges of traditional document exchange in the banking sector

1.1. Long case processing times and suboptimal customer experience

Traditional methods of document exchange, such as sending paper documents by post or exchanging them by fax (yes, by fax), are time-consuming. Manually processing documents, sending them by post and holding additional client meetings to hand over documents to each other – for example in the case of mortgage applications – leads to delays and increased personnel costs. In addition, advisors often have to sort, check and forward documents manually. In addition to the direct costs for paper and postage, banks also have to accept the increased time expenditure that can result from additional human errors.

Faster processing times and enhancing the customer experience are key concerns in the banking sector. According to a survey conducted by HSLU, cost pressure is the most important motive for digital development.

The extra work not only drives up costs considerably, but also leads to longer processing times, which can have a negative impact on the customer experience. Advisors and bank managers spend their valuable working time on administrative tasks instead of using it for customer advice and support. This can lead to staff being overworked, and affect employee satisfaction. A survey conducted by the Lucerne University of Applied Sciences and Arts (HSLU) revealed that faster processing times and an improved customer experience are two of the main motives for digitizing banking processes. This is often easier said than done.



1.2 High Cost Pressure

In the same survey, cost reduction was named as the most important reason for switching to digital processes. According to the Neue Zürcher Zeitung, personnel is actually the biggest expense item for the management of small and medium-sized banks in Switzerland. In addition to personnel administration, a significant proportion of resources is spent on document management, as mentioned above. Planning and monitoring costs requires close cooperation between departments, but paper-based exchange processes often lack transparency in this context. Without the use of modern IT solutions and digital technologies, transparency often remains insufficient, which in turn makes it difficult to control and optimize costs. This lack of transparency impairs profitability and therefore also damages competitiveness on the market.

1.3 Security Risks and Legal Conformity

Sending sensitive documents by paper poses considerable security risks. Physical documents can be lost, stolen or manipulated. The process is also prone to human error, which can lead to data breaches. At a time when cyber attacks are becoming more sophisticated, banks need to ensure that sensitive information is exchanged with the highest possible level of security. Traditional methods of document exchange are often unable to meet modern security requirements, which can also have regulatory consequences.

Strict data protection laws apply in the DACH region, such as the General Data Protection Regulation (GDPR) in the EU and the Federal Act on Data Protection (FADP) in Switzerland – which was further supplemented in January 2025 by the EU's Network and Information Systems Regulation (NIS2). These laws require personal and sensitive data to be treated securely and confidentially. End-to-end encryption and zero knowledge are thus becoming prerequisites for business continuity and cyber resilience. Manual handling of physical documents makes compliance with these regulations much more difficult. Lack of traceability of paper documents and lack of certifications expose banks and their employees to legal consequences and fines.



**End-to-end encryption and zero knowledge
enable business continuity and cyber resilience.**



While digital solutions come with their own risks, they also offer advanced security measures such as encryption, multi-factor authentication and regular security updates. These measures and procedures are crucial to protect against cyber-attacks and data leaks. Smaller institutions are already relying on IT partners with such security measures and certifications and are outsourcing the necessary expertise in order to reduce costs and provide a better customer experience, as the [University of Lucerne](#) explains.



02. | The importance of digitalization in banking

2.1 Tech solutions for greater efficiency and safety

Advancing automation offers the opportunity to fundamentally optimize processes. According to Gartner, 69% of executives in the financial services sector say that the use of digital technologies is becoming increasingly important. The majority of them expect digital technologies to significantly transform their industry by 2026. In particular, these initiatives promote the provision of personalized services, increase efficiency in wealth management and optimize customer interaction.

Modern technologies such as cloud computing, blockchain and artificial intelligence play a central role in the transformation of traditional document processes.

- **Cloud computing:** By using cloud solutions, banks can securely store and exchange documents. This enables fast and secure access to important information, regardless of the user's location.
- **Blockchain:** Blockchain technology offers a secure and unalterable way of storing and verifying documents. This increases transparency and reduces the risk of tampering or fraud.
- **Artificial intelligence:** AI can be used to efficiently analyze and process large volumes of documents. This not only speeds up processes, but also enables banks to identify potential risks at an early stage and act accordingly.

40%

of German citizens consider ESG criteria to be a decisive factor in their investment decisions according to the Digital Banking Experience Report 2022.



2.2 Sustainability as a strategic priority

Sustainability is playing an increasingly important role in strategic prioritization. Banks and financial institutions have recognized that incorporating ESG factors into their business strategies and investment decisions should not only be a response to pressure from regulators and consumers, but also plays an important role in minimizing risk and creating long-term value.

According to the Digital Banking Experience Report 2022, 46% of German citizens consider ESG criteria to be a decisive factor in their investment decisions. In addition, 28% of respondents would use their bank's service to check the carbon footprint of their purchases. This trend is emerging not only in Germany, but also in most European countries and the USA. It is essential to increase the focus on sustainability and ESG investments in order to meet growing social expectations and contribute to tackling global challenges such as climate change.

By switching to electronic document processes and increasingly shifting document exchange to the digital space, banks can improve their ecological footprint and significantly reduce paper consumption. This not only contributes to environmental friendliness, but also helps to meet increasing regulatory requirements and social expectations.

According to the NZZ, most financial institutions still have considerable scope for optimization, particularly in the area of information technology (IT). By using electronic document processes and shifting away from paper-based processes, banks can not only improve their environmental footprint, but also meet the increasing regulatory requirements. For example, the use of technologies such as blockchain to increase transparency and artificial intelligence to analyze sustainability data makes it possible to proactively pursue sustainability goals and increase efficiency at the same time. However, banks can also make even more targeted use of resources in their day-to-day interactions with customers or as part of internal processes.



03. | Advantages of **digital document exchange**

3.1 More efficient customer advisors and more direct customer relationships

The digital transformation of customer processes enables banks to not only optimize internal processes, but also to make external consulting more efficient. As the administrative burden is reduced, advisors can look after more customers with less effort. Instead of dealing with sorting and sending documents, advisors can focus on individual customer cases in greater depth. Mortgage applications, for example, can be more personalized, which better meets customers' general desire for individual interaction with their bank on the one hand and for tailored advisory services on the other, as [a study by PwC Germany](#) shows. This not only leads to better utilization of advisors and back-office staff, but also enables banks to reduce staff costs and serve more customers better at the same time.

By using digital tools, customers can get in touch with their advisor faster and more often, and resolve urgent matters quickly.

Direct and fast communication through digital exchange platforms also strengthens the customer relationship. [Netzwoche](#) reports, for example, that Swiss banks do not know their customers well enough and are therefore not responsive enough to their needs. Thanks to digital data exchange solutions, customers can upload or download documents and receive immediate feedback without having to wait for physical mail or appointments. This creates a stable foundation to build stronger relationships. Clients can get in touch with their advisors faster and more often and resolve urgent matters quickly. Using such tools makes the exchange of sensitive information secure and immediate, building trust with clients while reducing the need for additional meetings to hand over documents.



Modern IT solutions also make it possible to assign clearly defined roles and access rights for all employees. This not only promotes clarity, but also the confidential handling of sensitive information. Improved role management within the bank allows advisors to work more efficiently and concentrate on their individual areas where they can add value. This separation of work facilitates the tracking of work steps and improves internal communication, which ultimately leads to a smoother process and optimal customer service.

Clear role management not only improves internal communication and facilitates the tracking of work steps relating to customer cases, but also ensures increased security and confidentiality.

3.2 Simplify costs and cost overview

The introduction of digital solutions offers banks a significant improvement in cost transparency, especially compared to traditional, paper-based processes. While the costs of postage, paper, physical archiving and manual processing are often hidden or difficult to track, modern IT solutions offer a much more transparent and precise cost structure. IT costs, such as for the implementation and operation of cloud systems, can be clearly defined and planned. This makes it easier for management to maintain an overview and control expenditure in a targeted manner.

If banks are exposed to high cost pressure, digital transformation can lead to tangible savings. Many small but constant sources of costs associated with paper-based processes, such as shipping costs, printing materials or physical document archives, can be reduced by digitizing such processes. At the same time, the effort associated with manual work processes is reduced, which not only lowers personnel costs but also increases efficiency.

Digital transformation enables clearer cost control and planning, which can lead to tangible savings.



In addition, IT expenditure can generally be better monitored and scaled. This enables more precise budget planning and better control over long-term expenditure. Thanks to modern IT solutions, detailed reports can be created that enable a clear analysis of the IT costs incurred compared to the savings made by eliminating conventional processes. This not only increases cost transparency, but also enables profitability to be monitored and improved in the long term.

3.3 Data protection, compliance and prevention of cyber attacks

Banks are playing an increasingly important role in ensuring data protection and compliance with legal requirements; compliance with data protection laws in Switzerland and the EU is therefore essential. Digital solutions must therefore not only enable efficient processing, but also ensure that sensitive customer data remains protected at all times. This requires a combination of robust security measures, regular training for employees and continuous monitoring of systems to identify potential risks at an early stage. Some of these activities can be outsourced to technology partners.

As banks manage sensitive financial and personal data, they are increasingly the focus of cyber attacks. Protecting this information is a top priority, and innovative security solutions offer decisive advantages here. Security measures such as end-to-end encryption ensure that data remains unreadable throughout the transfer, even if it is intercepted. Two-factor authentication (2FA) further strengthens security by introducing multiple layers of security that make unauthorized access much more difficult. These measures are now standard requirements to protect against increasingly sophisticated cyber attacks.

Banks must meet technological requirements in order to protect their customers in cyberspace: 48% of German bank customers believe that processes such as two-factor authentication (2FA) are essential for protection against cyberattacks.



A crucial aspect of the security strategy is also the continuous monitoring of systems in order to detect and stop unusual activities immediately. By combining these technologies with regular security updates and access rights checks, banks can minimize the risk of data leaks and other security-related incidents. According to the [Digital Banking Experience Report 2022](#), 48% of German bank customers believe that procedures such as two-factor authentication (2FA) are crucial to protect them from cyberattacks. These prevention measures are essential for banks to not only meet legal requirements, but also to secure customer trust in the long term.



Summary: The path to customer-oriented digital document processing



The optimization of document processes in banking offers many advantages, including reducing costs, improving efficiency and strengthening security. By automating administrative tasks, banks can not only reduce the workload, but also personalize and speed up customer service, which in turn has a positive impact on customer satisfaction.

However, this change requires careful planning and the integration of appropriate technologies. Robust security measures such as end-to-end encryption and two-factor authentication (2FA) are essential to meet data protection requirements and reduce the chances of cyberattacks. At the same time, the digital exchange of documents enables a clearer cost overview and flexibility in budget planning.

Ultimately, the future of banking lies in a secure, efficient and digitalized world. Banks that actively drive this change and find the right balance between technological innovation and customer focus will secure a long-term competitive advantage and strengthen their customers' trust.



Rethinking **mortgage applications**: Efficiency and security with SecureExchange

An independent regional Swiss bank was faced with the challenge of optimizing the document management process in connection with mortgage applications. The previous process, which relied heavily on the exchange of documents by email, was not only cumbersome but also associated with increased security risks.

Solution

The bank decided to implement SecureExchange to make the process more secure and efficient. The solution was implemented in less than three months and enabled customer advisors to manage documents in a structured way and exchange them securely with customers.

Success

- **Fast implementation:** SecureExchange was implemented quickly and without delay, minimizing downtime and ensuring a smooth transition.
- **Seamless onboarding:** SecureExchange's intuitive user interface enabled customer advisors to quickly familiarize themselves with the new system without the need for training.
- **Improved document management:** The structured management of customer documents led to a significant reduction in processing times and an increase in accuracy in the application process.

Results

Following the implementation of SecureExchange, the bank saw a significant increase in efficiency in the mortgage application process. Customers benefited from faster processing times, while the bank gained a more reliable and secure system for exchanging documents. SecureExchange has proven to be a key tool in the bank's digital transformation and has set a new standard for document handling and customer service efficiency.



One possible solution:

digital transformation with SecureExchange

In order to successfully meet the challenges of digitalization, a transformation of document processes is essential for banks. With SecureExchange, DSwiss offers a solution that not only meets the highest security standards, but also enables efficiency gains and flexibility while supporting sustainability goals.

Key Features of SecureExchange



Highest security standards: SecureExchange offers short-term data storage for secure, bidirectional file exchange between parties. Access is straightforward via a link and two-factor authentication (2FA) via cell phone, without the customer having to create an account.



Increased efficiency: Automation of document exchange leads to considerable time and cost savings. Customers can upload documents flexibly, fill out PDF forms directly in the SecureExchange room and send them to advisors, which reduces processing time.



Flexible role and case management: Advisors can set up customized folder structures and manage document requests flexibly. Both advisors and clients can access relevant documents at any time.



Customizability: SecureExchange offers white labeling. This includes customization of colors, logos and product names, as well as templates for external notifications to ensure brand loyalty.



User-friendliness and multilingualism: The customer receives a link by e-mail and can immediately start uploading various file formats. The language settings can initially be set by the consultant and later adjusted by the customer.



DSwiss: Your partner for secure and confidential document exchange



DSwiss has established itself as a trusted partner for digital security solutions over the last 17 years. Our easy-to-integrate solutions help our customers to digitize and optimize their processes, making them more efficient, sustainable and secure overall.

Our solutions meet the highest security standards, are **ISO 27001** certified and have been audited by international banks and insurance companies. We offer **zero-knowledge protocols**, multiple layers of encryption and triple redundancy in data storage.

Our customers range from small and medium-sized companies to large corporations that rely on our expertise, including numerous **cantonal banks** and leading banks such as **Volksbank Wien** and **Deutsche Bank**. Banks and financial institutions benefit from our solutions in particular in that they help them comply with strict regulatory requirements while driving digital transformation. With millions of end users using our solutions every day, we offer our customers outstanding stability, reliability and performance.

Start your digital transformation with DSwiss

Take the opportunity to optimize your processes and make them more secure. Contact us today to find out more about SecureExchange and our solutions. Together we can make your bank fit for a secure digital future.



[Get a free consultation](#)