



Preparing Lenders for 2026: Secure, Audit-Ready Scanning Workflows

Building a Paper-to-Digital
Workflow to Meet Regulatory
Standards

Learn about new 2026 standards to guide lenders on building secure, traceable, and audit-ready document workflows, to improve compliance, and operational efficiency.

RICOH is a global industry leader in innovative, superior document digitization with award-winning document scanners, software, and services. RICOH supports mortgage teams in optimizing the lending customer experience, and maintaining secure, reliable records.

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imagine. change.

Executive Insight:

Managing Paper-Based Workflows Securely

Audit readiness can cost lenders millions in fees, reaching over \$3 million dollars in 2024¹. Streamlined digitization at intake can address these issues upstream.

Most lender processes have shifted online, leveraging streamlined loan origination platforms, document management systems, and secure, compliant electronic signatures for mortgage transactions.

However, a significant portion of document workflows remain paper-based: Today's borrowers seek personalized interactions, combined with digital convenience and human guidance. With a 9% increase in audit fees in 2025², lenders require true operational optimization toward digital and hands-on compliant processes.

Customer Preference in 2026:

Human touchpoints drive trust in mortgage decisions

Currently, 90% of lenders now offer digital closings. However, only 14% of them close more than 80% of those loans digitally, making hybrid or in-person closings still very common³. As a result, many lenders manage parallel digital and paper-based workflows, each with its own compliance and documentation demands.



Customer Preference: Hybrid Closings Remain the Norm, Complicating Audit Requirements
Borrowers continue to value a mix of in-branch support and digital loan processing.

Key Compliance + Audit Requirements for 2026

How are lenders supporting core compliance and audit requirements?

Three pillars underpin a scanning environment that is both audit-ready and borrower-friendly.



Ensuring Document Integrity and Accessibility (RESPA, TILA/TRID):

Every document must be complete, unaltered, and easily retrievable to satisfy audits and regulatory review.



Meeting Data Security and Privacy Standards (GLBA):

Borrower data must be encrypted and securely managed from intake through storage, ensuring compliance with privacy regulations.



Enacting Workflow Traceability and Audit Readiness (RESPA, TILA/TRID, GLBA):

Mortgage and borrower processes must create an end-to-end audit trail with accessible metadata and evidence of internal quality control oversight.



Key Leverage Point: Digitization Meets Capture Device

Optimizing document intake with advanced scanning and capture technology offers the greatest opportunity to manage audit, compliance, and operational costs.

2026 Shifts:

Outlook for Compliance Changes

In 2026, increased supervisory oversight, tighter quality controls, and more complex document retention requirements stand to make audit-ready digitization a key priority. For lenders, staying ahead of these changes is essential for protecting margins.

2026 Regulatory Focus:

1

Increased CFPB supervisory focus on data handling

Current Consumer Protection Finance Bureau (CFPB) prioritizations point to an increase in oversight in how lenders collect, store, and send consumer data⁴.

2

FNMA/FHLMC focusing on document integrity

Freddie Mac and Fannie Mae are focused on tightened quality control audits to ensure accuracy, and authentication⁵.

3

Multi-channel borrower intake is standard (online + in-branch + hybrid)

Borrowers are continuing to interact across both digital and in-person touchpoints, creating complexity in audit-controls across workflows.

4

Expanded retention and access requirements

By the end of 2025, major financial services regulated by the SEC must be in compliance with SEC Regulations S - P Amendments. These changes expand the types of documents and customer records to be retained, the duration for storage retention, and the more secure access. Smaller financial SEC-regulated firms must be in compliance by June 2026. Lenders need systems capable of tracking, storing, and retrieving documents aligned within these standards⁶.

5

Competitors may be tightening internal audit schedules

To keep pace with regulatory requirements, many lenders are scheduling more frequent and time-intensive internal audits.

Preparing for 2026

Preparing Mortgage Scanning for 2026 Compliance Goals



**Consistent
PDF/A
capture**



**Encrypted
transfer from
capture to
DMS**



**Zero
manual
naming**



**Meta
data-rich
files**



**Protected
profiles**



**Monthly and
Quarterly QC
routines**

These practices ensure succinct long term archiving, secure data transmission, reduced errors, faster loan processing, and more searchable, audit-ready files.

Costs of Poor Readiness

Material Weaknesses

Poor data quality, weak internal policies, and gaps in IT oversight can drive higher audit costs⁷.

Inadequate Compliance Oversight

According to a 2023 survey, 42% of banks' C-suite time and 43% of board time went to compliance⁸.

"1-10-100 Rule"

In terms of data quality, the cost of correcting an error grows exponentially: What costs \$1.00 to prevent at entry can cost \$100 when it reaches decision-making downstream.

Secure, Traceable Document Scanning for 2026 Mortgage Workflows

Secure, encrypted document scanning with centralized controls can provide mortgage lenders with more confidence that every file is protected and easy to retrieve when audits arise.

Encryption across the full document workflow is essential. Today's scanning technology helps lenders stay secure while offering advanced OCR searchability for key data fields or missing information, and numerous document management integrations.

RICOH fi-Series: Key Features for Secure, Audit-Ready Scanning

PRODUCT SCANNERS



fi-8950



fi-8930



fi-8820

Encrypted Transfer	HTTPS
TLS Version	TLS 1.2
Gold-Standard Encryption Algorithm	AES
Device Setting Control	LCD with password, Software Operation Panel
Password-Protected Software	✓

DESKTOP SCANNERS



fi-8190



fi-8170



fi-8150



fi-8290



fi-8270



fi-8250

Encrypted Transfer	HTTPS
TLS Version	TLS 1.2
Gold-Standard Encryption Algorithm	AES
Device Setting Control	Software Operation Panel
Password-Protected Software	✓

NETWORK SCANNERS



fi-8040



fi-7300NX

Encrypted Transfer	HTTPS
TLS Version	TLS 1.2
Gold-Standard Encryption Algorithm	AES
Device Setting Control	LCD with password, Software Operation Panel
Password-Protected Software	✓

Next Steps for Mortgage Teams in 2026

Save Hundreds of Dollars Per Loan

Mortgage teams can take targeted, impactful steps to prepare for 2026 compliance and may find significant savings.

Standardizing scanning workflows, implementing internal QC checks, and leveraging scanning automation reduce manual errors and facilitate file security. These practices also help streamline day-to-day operations, saving up to \$1,200 per loan⁹ and providing leadership with greater confidence in workflow accuracy.



Ensure 2026-Ready Mortgage Operations

Book a strategic executive session to see how secure, audit-ready scanning workflows can streamline your 2026 mortgage operations.

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¹<https://www.thecorporatecounsel.net/blog/2025/10/audit-fees-20-years-of-trend-data.html> via ideagen, 2025 ²<https://www.ideagen.com/resources/whitepapers/audit-fee-trends-20-year-review> ³<https://www.thecorporatecounsel.net/blog/2025/10/audit-fees-20-years-of-trend-data.html> via ideagen, 2025 ⁴<https://www.ideagen.com/resources/whitepapers/audit-fee-trends-20-year-review> ⁵SnapDocs, 2025 ⁶<https://www.snapdocs.com/resource-center/press-release/snap-docs-study-finds-90-of-lenders-offer-digital-closings-yet-only-14-achieve-high-adoption> ⁷CFPB, 2024 ⁸<https://www.consumerfinance.gov/compliance/supervisory-highlights/> ⁹National Mortgage Professional, 2023 ¹⁰<https://nationalmortgageprofessional.com/news/new-compliance-requirements-add-challenges> ¹¹SEC, 2024 ¹²<https://www.sec.gov/files/rules/final/2024/34-100155.pdf> ¹³KPMG, 2024 ¹⁴<https://kpmg.com/us/en/articles/2025/trends-material-weaknesses-non-ipo-companies.html> ¹⁵BPI ¹⁶<https://bpi.com/survey-finds-compliance-is-growing-demand-on-bank-resources> ¹⁷National Mortgage News, 2025 ¹⁸<https://www.nationalmortgagenews.com/news/how-technology-factors-into-the-cost-of-mortgage-closings>