



success stories

Industry: Automotive

Application: Financing Records

Locations: 1,000+ Dealerships
Nationwide & 9 Regional Call
Centers

Docufree Solutions: Secure
Central Repository, Document
Capture & Categorization, API
Integration to Customer Portal,
Workflow, One-Touch Search,
Annotations

Tedious, Paper-Based Workflows Created a Fleet of Challenges

Purchasing a car is a significant financial burden for many Americans. Last year, approximately 80 percent of new cars were financed along with more than 34 percent of used automobiles. With six to eight forms involved in the application process, then another five to six documents required for a loan, that's a significant number of paper-based records to manage and maintain.

One Fortune-500 Automobile Finance Corporation was struggling with paper-based processes across all its dealerships and embarked on an initiative to digitize its loan-related documents. The Corporation offers services to help satisfy consumers' financing needs for items such as automobiles, sport-utility vehicles, minivans, motorcycles, powersport products, marine engines and power

Fortune-500 Automobile Finance Corporation Credits Digital Document Management System for Improved Customer Service

equipment. Financing is offered in the form of both retail installment sales contracts and leases, depending on the product and the needs of the particular customer. The Corporation also administers vehicle-service contracts sold by its dealers throughout the United States.

Previously, after each sale, the related documents were physically sent to one of nine different regional call centers around the country. Each one of the centers had "a wall" where all the documents were stored on big, heavy floor-to-ceiling rolling cabinet shelves. All the paper documents from every car ever purchased through the Corporation in the last seven years were kept onsite. After that, they would be sent to a regional offsite storage facility for yet another seven years.

It became increasingly evident that customer service was being negatively impacted by this tedious, paper-based process. Whenever customers would call one of the call centers with a question about their contract, gap insurance or warranty, customer service would have to create a ticket, which then went to the file clerk who would pull the file and return it to the reps either that afternoon or the next morning. This meant that the reps had to pick up the phone and call customers back to answer the original questions versus

having information immediately accessible when they were first contacted. Not to mention, the physical back-and-forth file deliveries significantly increased the risk of lost or misplaced documents.

In order to eliminate the paper-based documents and related manual workflows that accompanied its automobile financing, the Corporation made the decision to go digital using a phased approach with the help of Docufree.

Docufree Applied Multiple Solutions to Solve Customer-Centric Issues

Initially, the Corporation wanted to start having its dealerships offer customers digital documents to sign when they went in to buy a car. However, the Corporation also had all the existing documents stored in the regional call centers' rolling file-cabinet shelves that would need to be scanned and archived so customer-service representatives could access that information directly from the customer-service system as well. As part of the digitization process, the Corporation decided to go digital and invest in Docufree's "paperless office platform" that integrated with its loan application software.

Docufree began working with the Corporation to allow documents from the dealerships—whether customers signed digitally



The traffic volume from customers going online to access their documents jumped from 2,000 to 8,000 per day—eliminating thousands of calls that would have come into the call centers.

or on paper—to be uploaded into the Docufree application. The nine call centers now had all the new contracts in a digital format so the reps could answer customers' questions on the first call. The Corporation has been uploading more than 305 million images per year into the application.

As the years went by, the Corporation continued putting additional documents into the application, so customer service was becoming increasingly more efficient and effective—especially as the old documents still in paper form on the rolling file-cabinet shelves were transitioning out of storage. Eventually, the Corporation got to the point where it had no more paper in the call centers. Everything, at last, was digital.

Docufree's team of experts worked closely with the Corporation to solve its existing paper problems by:

- Implementing a secure, encrypted, geographically redundant centralized repository;

- Integrating with newly implemented paperless processes to automatically ingest and categorize loan documents;
- Deploying a process to receive paper loan files that stores images by document type;
- Creating search functionality directly from within the loan application system for immediate access;
- Executing a redaction workflow to permanently apply annotations to documents for distribution of personally identifiable information (PII); and
- Implementing a fully integrated Customer Portal for client self-service.

Comprehensive Document Management System Delivered Qualified Results

In addition to solving the Corporation's initial customer-service challenges of paper-based processes; no immediate access to customer files; time-consuming workflows; manual redactions of PII; and misplaced files, Docufree created an annotation feature within the system that allowed customer-service reps to pull up a copy of a contract, use a stamp to indicate a loan was paid in full on a certain date, and send that document to the customer (without PII information).

The sheer number of digital activities is significant with approximately 1.5 million actions happening per month in the Docufree Platform. As an example, in a single month, the Corporation logged 131,000 searches; 180,000 views; 400,000 edited documents; 212,000 downloads; and 55,000 annotations.

Over the course of seven years, Docufree's solutions have delivered these results for the Corporation:

- Elimination of paper-filing needs and physical storage requirements;
- Disaster recovery for business continuity;
- Increased customer service due to immediate access to files;
- Reduction in call-center calls due to client self-service through the portal;
- Removal of manual redaction processes;
- Increased compliance with an audit trail for every document processed; and
- Strategic repurposing and repositioning of call-center staff.

On the horizon, the Corporation is working with Docufree to institute digital fill-and-sign forms, for an odometer disclosure as an example, as well as a digital mail platform that scans, captures and processes both inbound and outbound documents.

About Docufree

Docufree is a business process services provider of large-volume document scanning, cloud-based document management, and intelligent process automation. Since 1999, Docufree has securely managed and modernized how people and the systems they use every day interact with data and each other, driving measurable outcomes for both clients and their customers—from providing an on-ramp to digital transformation to automated invoice processing, human resources and customer communications.

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