



UNBOUNDED SOLUTIONS CASE STUDY

International Mortgage Bank

***Captaris RightFax e-document
delivery solutions***

***Elimination of paper-based
processing***

***Optimized workflow and reduction
of errors***

The Organization:

The customer is a diversified financial service holding company engaged primarily in residential mortgage banking and related businesses. It operates in five segments: Mortgage Banking, which originates, purchases, securitizes, and services mortgages; Capital Markets, which operates as an institutional broker-dealer that primarily specializes in trading and underwriting mortgage-backed securities; Insurance, which offers property, casualty, life and credit insurance as an underwriter and as an independent agent; Banking, which operates a federally chartered bank that primarily invests in mortgage loans and home equity lines of credit primarily sourced through its mortgage banking operation; Global Operations, which provides mortgage loan application processing and loan servicing.

The Business Challenge:

In the early '90s, the customer was using paper-based, stand-alone fax machines, a process of having users walk to machines to send and receive documents, and storing paper copies in large files while trying to manage thousands of investor properties. Property information stored in paper-based folders were often transferred in whole or in part to different departments that were involved with managing a property. When a sale or financial transaction was in process, brokers and customers would frequently want immediate answers and approvals. Offers, quotes, and other activities were often requested to be routed within minutes and a response provided within an hour, which was not possible. Documents had to be sent by priority overnight delivery to escrow agents and it was difficult to track and monitor processes. Finally, management needed an improved method to generate metrics in order to scrutinize process efficiency and evaluate employee productivity.

This time-consuming and expensive manual system resulted in numerous problems including busy fax machines, lost documents, the lack of immediate feedback and tracking of faxes, an increased errors, poor service to brokers and customers, and significant overnight delivery charges

The Project Background:

The customer had stand-alone fax machines dispersed throughout the enterprise and used Lotus Notes as its enterprise email system.

1. **First Priority:** Replacing manual fax machines, modems, phone lines, and supplies associated with fax machines would result in the greatest savings in time, resources, and costs.
2. **Phased Deployment:** The customer selected one department to serve as a pilot project. Lessons learned from this pilot implementation would help provide for efficiencies when deploying to other departments.
3. **Lotus Notes Integration:** A critical feature was for fax status data to be available to users on the user desktop.

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About USI:

Unbounded Solutions, Inc (USI) is an Information Technology services and software consulting firm specializing in Enterprise Content Management, Enterprise Application Integration, and Customer Relationship Management. USI was established in 2000 with the objective of providing corporations the competitive advantage to sustain success. USI has time and again been trusted by leading organizations with crucial assignments.

At USI our focus is on result-oriented technology solutions. Our consultants are experienced professionals who constantly provide high-impact solutions that set the standard in systems design and delivery. We treat each customer as our partner in solution delivery and strive to reward their trust by adding value to their organization. We work with our clients from insight to execution - providing a technical approach and end-to-end solutions that are unique in their professionalism and pragmatism.

The Unbounded Solution:

Leveraging the features and benefits of Captaris Rightfax e-document delivery solutions, USI delivered the infrastructure to support the customer's migration away from costly manual processes towards an efficient and streamlined operation. Documents and files that were previously sent to brokers and customers via stand-alone fax machines were now available to be sent from users' workstations. What previously took users anywhere from 5 to 10 minutes to transmit could now be accomplished in seconds.

Using Rightfax, users could define groups and automatically distribute documents from common desktop applications like Microsoft Word and Excel directly to the Rightfax server and on to recipients. Also, rather than wait by the fax machine for a confirmation of delivery, users could now receive transmission notifications as an email from the server.

Business Benefits:

Productivity: users could distribute important documents more quickly and receive transmission notification automatically, minimizing the time to process transactions.

Lower Costs: many documents that were previously sent out by priority overnight shipping to escrow agents could be sent via Rightfax.

Improved Quality: the overall workflow improvements help greatly reduce errors and lost documents.

Compliance: meeting Sarbanes-Oxley security and reporting requirements.

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