# Gain efficiencies and enhance customer service with Nuance Autostore.

**Challenge**
– Manage and integrate diverse loan documents across the current document management system while maintaining a high level of security, ease of use and the flexibility to adapt to a rapidly changing environment

**Solution**
– Leverage the use of data capture technology to reduce costs, increase the efficiency of its staff, enhance customer service and provide security for loan documents
– Centralize all customer classes into one technologiy solution, enabling document capture, routing and availability within multiple systems

**Results**
– High adoption rate and 100% compliance with business processes
– Eliminated shipping documents between branch offices and headquarters
– Increased security and environmental controls

## Company profile

Franklin American Mortgage Company (FAMC), based in Franklin, TN, is an emerging leader in the mortgage industry. It serves small to large lenders through its Correspondent Lending Division; mortgage brokers through its Wholesale Division; and consumers through its Retail Division's 35 branch offices.

The company is a member of the Inc. 500 Hall of Fame after being a six-time recipient of the Inc. 500 Award and has been consistently recognized by state and local organizations for business growth and contributions to its communities.

Franklin American
MORTGAGE COMPANY

NUANCE

# "The tipping point for choosing AutoStore was that it completely fit the need. It met our criteria with its versatility and the ability to leverage the capabilities of our existing mixed fleet of MFPs more fully."

Michael Rhoden
Vice President of Information Technology
FAMC, Franklin, TN

**Challenge.**
To maintain their competitive position and reputation as a market leader in the mortgage industry, FAMC leverages the use of data capture technology to reduce costs, increase the efficiency of its staff, enhance customer service and provide security for loan documents.

FAMC's advanced IT infrastructure includes the usual front and back office applications and several document management specific technologies to support mortgage lending functions. These include multiple systems for document imaging, storage, archive, retention, process automation, security and output management.

FAMC looked to centralize all customer classes—commercial, wholesale and retail—into one technology solution to enable document capture, routing, and integration to multiple systems. The solution had to leverage an existing investment in multifunction peripherals (MFPs) as a document on-ramp to other business processes. It had to be easy to use and flexible in a rapidly changing market and regulatory environment. It had to be a process-driven solution to ensure consistent business practices no matter where documents were scanned, and seamlessly connect to the firm's document storage systems.

The technology could not require extensive reconfiguration or employee training when FAMC needed to respond to changing regulatory or market demands. And, it had to leverage FAMC's privilege structures and provide audit traceability for all documents passing through the system. Finally, the requirements included recognition of users and the ability to automatically pre-fetch useful process data that would minimize manual data entry.

FAMC chose AutoStore® to meet the specifications.

AutoStore integrated with 67 devices, including 47 Ricoh MFPs and 20 Fujitsu network scanners. It applied indexing information to scanned documents while predictive intelligence recognized users and pre-fetched useful processing data automatically. "This process extends the business process to the front panels of the devices while minimizing data entry for the staff, yet gives us the metadata we need," says Michael Rhoden.

Each retail loan may generate 100 or more pieces of paper from credit information to title documents. In the Correspondent Division, there are many different sets of paper collateral and the Underwriting Group often manages up to six or seven document types at one time. AutoStore indexes these various document types so that underwriters, closers and other staff have a realtime view of the loan status when they log in.

**Results.**
"The positive experience for the FAMC staff translated to a high adoption rate and 100% compliance with business processes," says Michael. "The adoption of AutoStore was successful because it helped people do their jobs better and more efficiently."

One significant ROI benefit Michael singled out is the elimination of shipping documents between branches and headquarters. They hope to see a savings of over $15,000 a month once the entire program is in place. AutoStore is used currently in the lending departments, but Michael also sees possibilities for areas of the firm like Accounting and Human Resources, both paper rich environments.

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