Case Study 1
Verification Mortgage Services

The Business Problem
One of Anju's major customer provides income verification to major financial lending institutions. Two years ago, this customer was responding to an average of 400 requests per day with approximately 20 data operators. The process consisted of a minimum of 10 manual steps. These manual steps were performed in a quality manner and, as a result, the business was able to meet its 48 hour turnaround to its clients. However, this service was provided with a higher cost of delivery and a constraint on the customer's ability to rapidly increase its transaction volumes.

The Solution
In 2008, Anju's customer implemented an advanced automated solution leveraging the Anju DocXLogic document and workflow manager. Based upon a thorough review of the internal business processes involved in this service, Anju Technology customized the rules based workflow manager in DocXLogic to eliminate 90% of the client's manual activities.

In this new configuration, the request for income verification from a financial institution is faxed in and automatically filed into the DocXLogic document repository. From there the service request is automatically routed to a work queue where a Data Operator enters the details of the request into a DocXLogic data entry screen. Upon submission, the request for income verification is automatically faxed to the IRS; the returned information from the IRS is systematically matched to the individual request, routed to the Data Operator for review and automatically faxed back to the customer. All of these transactions are conducted in a secured data environment.

Due to the increased automation and increase in efficiencies, Anju's client was able to increase its productivity by 400%, currently processing over 4,500 requests per day with only a 50% increase in staff. In addition, new client installations currently take one day as opposed to 2-3 weeks prior to the implementation of DocXLogic.