



American General Finance

Handling credit applications in half the time



American General Finance is a subsidiary of American General Corporation, one of the nation's largest diversified financial services organizations, with assets of \$61 billion. From 1,411 branch offices, AGF serves the credit needs of thousands of retail businesses ranging from independent "Mom and Pop" stores to national megachains. AGF relies on Esker Fax to deliver high volumes of credit documents in record time.

Challenge

AGF built its business on fast credit application turnaround time — 15 minutes, guaranteed. To do it, AGF had to hustle — literally. The typical retailer faxed a consumer's credit application to AGF's Credit Processing Center, where one of a staff of runners would grab the incoming document from a bank of 70 fax machines and speed it to one of 60 credit analysts. The analyst would immediately score the application, print out the response, and hand it to the closest available runner. The runner then ran back to the Processing Center, and the scored response was faxed back to the retailer.

Delivering on their promise of the speediest application turnaround, AGF's business grew. The manual fax process grew too — into a logistical nightmare. Runners, fax machines, and credit analysts were working at maximum capacity, with no room for breaks or breakdowns. Something had to give.

Even as they began review of their critical document exchange process, AGF realized that fax was the only viable option. It was the one technology accessible and affordable to their broad customer base, and it was the only way to handle application documents appropriately. AGF had to add more printers, fax machines, and staff — or find a better way. They turned to fax automation.

Technical requirements

AGF needed a fax automation solution that could handle production levels of fax — up to 75,000 pages per month — and have the potential to accommodate increasing demand and continued corporate growth. It would also have to handle both inbound and outbound fax, integrate seamlessly with AGF's LAN-based business software and LAN-attached printers, and manage complex document routing. One fax solution met every AGF requirement — Esker Fax.

Solution

Esker Fax delivers true enterprise fax automation — sending, receiving, routing, and archiving high volumes of documents with unsurpassed speed and economy. Esker Fax performs flawlessly in even the most heterogeneous environment. From a single server, Esker Fax simultaneously integrates with SNA hosts, Unix systems, AS/400s, and LANs to handle high-volume production fax, intra-network fax, mission-critical inbound fax, and fax routing.

Esker Fax is compatible with a wide range of network types. It also integrates seamlessly with business systems like SAP and ERP applications, as well as all major messaging programs, including Microsoft Exchange and Lotus Notes.

For AGF, Esker Fax delivered full inbound/outbound fax capability, end-to-end compatibility with all hardware and software, and marked improvements in speed and efficiency. Of particular interest to AGF was Esker Fax Advanced Inbound Routing (AIR). AIR allows administrators to route incoming documents according to any document attribute — originating CSID, time of day, file size, number of pages, etc., and to any destination — fax machines, desktops, or forms-recognition applications and document management systems.

AGF uses AIR round-robin routing to automate both inbound and outbound processing. When a fax arrives from a retailer, Esker Fax electronically verifies which credit analysts are available and routes the document directly to the printer at the desktop of the "next available" analyst (determined by a configured algorithm). Analysts receive and score applications without any of the delay associated with fax machines or runners. Esker Fax then performs routing on the outbound side, automatically sending scored applications back to the retailer — all the analyst has to do is select "Return."

Result: The total cycle from receipt of application at the analyst's desktop to receipt of response at the retailer's fax machine was cut dramatically — from 15 to as little as 8 minutes.

Benefits

AGF realized immediate benefits from unrivaled Esker Fax fax volume and robust AIR routing features. Fax machines are being retired by the dozens, and the supply and maintenance cost of fax machines continues to fall. Efficiency has increased across the processing floor — applications go to the right place every time in either direction, documents get processed faster than ever, and

analysts can work at a steady pace without the frenzied pitch of harried runners and flying paper. Add it all up, and Esker Fax paid for itself in less than a year.

Customers and company couldn't be happier. AGF still delivers the fastest turnaround in the industry — they breathe just a little easier doing it.

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