



Customer

Nissan Motor Acceptance Corporation

Solutions

eiStream ViewStar Workflow and Imaging

Application

Loan processing

Challenge

The loan processing organization at Nissan was organized into ten units; each serving a region of the U.S. Within each unit backlogs were built up and workflow traffic was unpredictable. There was little accountability and files were often lost.

Solution

eiStream ViewStar increased productivity, giving NMAC much better control over workflow through the organization. Instead of the 10 regional units, agents are able to handle contracts from any state.

Return on Investment

A staff of 125 worked 10-hour days, six days a week for a month to process 40,000 contracts before the eiStream ViewStar deployment. After eiStream ViewStar the same volume was handled by 102 employees working normal hours.

Nissan Motor Acceptance Corporation

Eliminating Paper Bottlenecks with eiStream ViewStar

Streamlined workflow books deals, funds dealers faster

For most people, buying a new car involves financing the major portion of the purchase price, either through a retail loan or lease arrangement. Naturally, manufacturers and dealers alike want to make the financing process as quick and painless as possible for their customers. Once the customer financing is complete, however, it is just as important that the dealers receive payment from the manufacturer in a timely manner.

Nissan North America has implemented a financing system through the Nissan Motor Acceptance Corporation (NMAC) that keeps both car buyers and dealers happy. It is an efficient, customer friendly and flexible system that enables rapid processing of contracts and prompt payment to dealers. Central to the success of this system is the use of advanced imaging and workflow from eiStream ViewStar.

Paper, Paper Everywhere

Selling vehicles in the United States since 1958, Nissan has a long history of quality

and innovation. NMAC is no less a part of that tradition, being one of the first organizations in the industry to employ an imaging and workflow system to handle front-end processing.

From its Customer Center in Dallas, Texas, NMAC serves 1,250 Nissan and Infiniti retailers across the United States. Today, the center is a highly efficient and flexible consolidated unit, able to handle huge volumes of contracts with a lean staff. But, that was not always the case.

"Prior to installing the eiStream ViewStar system, we had piles of paper everywhere," recalls Joe Bielinski, Corporate Manager of Contract Processing at NMAC. At the time, NMAC was organized into 10 units serving different regions of the country. Within each unit, people were trained to handle only the tax questions and other state-specific issues for their regions. As a consequence, one unit could be flooded with contracts and another unit slow. "Controlling the volume and balancing the workload was a big issue,"

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Joe Bielinski, Corporate Manager of Contract Processing at NMAC

continues Bielinski. "Our old way of doing things was inflexible and it was very difficult to keep track of where a contract was at any point in time. Plus, it was easy for documents to get misfiled, routed to the wrong unit, stuck in a drawer or misplaced."

"If a dealer called and we needed to find a particular contract, it would be very time consuming to locate that contract," adds Maria Rios, Credit Analyst. "In addition, Nissan requires us to keep track of our volume, so at certain times throughout the day, we had to manually count the number of contracts on everybody's desks. That also took a lot of time."

Streamlining the Process

Imaging and workflow have transformed NMAC into a tight, highly efficient organization. "eiStream ViewStar was the solution to the problems we faced with our old manual process, enabling us to improve productivity and customer service dramatically," states Bielinski.

Now, as contracts come into the mail room, they are bar-coded, scanned, and indexed. The images are then immediately routed into queues for processing. Moreover, instead of dividing the work among ten units based on state or region, NMAC has what Bielinski refers to as "universal agents;" that is, all agents are universally available to handle contracts for any state. That's because the eiStream ViewStar system enables NMAC to define key questions and action items tied to each contract. For example, a contract from a dealer in Oklahoma will prompt the agent with tax and other questions pertinent to that state. The

agent is then able to review the contract for compliance and move it through the rest of the process more efficiently. eiStream ViewStar is integrated with NMAC's credit system to facilitate a seamless process of obtaining credit approval, reviewing contracts, creating receivables, and triggering electronic funds transfer to pay dealers.

Tracking and locating contracts is now much easier, thanks to eiStream ViewStar. "We can easily locate a contract, determine the date and time we received it, review its history, and see where it stands in the process," reports Kim McMillon-Williams, Senior Processor. "Before eiStream ViewStar, if a dealer called from New Jersey, we'd go over to the unit handling New Jersey to find the contract, but there might be five agents in that unit, so it was difficult to determine who had the contract. Now, we simply enter the customer's Social Security number or account number and the contract comes up right away on-screen."

The need to manually count contracts to determine volume has also been eliminated. "We now get counts at any point throughout the day and they're accurate to within 15 minutes of real time," points out Bielinski. "So even with contracts coming in constantly, we're able to know exactly what we have in the queues."

Improving Productivity

One of the most dramatic results of implementing eiStream ViewStar has been the increase in productivity, best illustrated by comparing two very high-volume periods: one before and one after eiStream ViewStar. In the first instance, NMAC received

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Joe Bielinski, Corporate Manager of Contract Processing at NMAC

approximately 40,000 contracts in a single month. To handle the load, a staff of 125, along with additional temporary helpers, worked six days a week, 10 hours per day throughout the month processing contracts. More recently, when a similar volume of contracts came in, the same work was performed by just 102 people working mostly normal hours and only one Saturday. There was even time enough to still enjoy a one-day holiday that month.

"eiStream ViewStar really made a big difference in our productivity," affirms Bielinski. "Plus, it enables us to work smarter. For example, it used to take us a long time to respond to dealership questions — we typically took a message and called them back when we had an answer. Now, we can answer questions right on the phone because the contract information is right there on the screen."

eiStream ViewStar also affords NMAC greater control and accountability for the work being done. The volume of contracts is more easily balanced among the agents, keeping the flow of work more steady. Without the need to interrupt work to manually count contracts, agents are able to stay focused on the task at hand. And management reports provide important insight into individual productivity to identify issues and prevent bottlenecks.

"We have individual productivity reports that show us how much work each agent is processing in a day and how much time is spent on each contract," explains Amie Crews, Supervisor. "If someone is getting backed up, we can shift contracts in that queue to someone else. We can also check on the quality of each

agent to make sure that all the proper checks are being made and that appropriate state regulations are being followed."

Bielinski's group continues to work closely with its internal IS department to refine the workflow for ongoing improvements. They are also looking into further streamlining the process by introducing forms recognition from Kofax on the front end to eliminate bar coding. "By eliminating bar coding, we'll be able to scan a greater volume of documents, so we can turn around contracts and fund dealers even faster," Bielinski anticipates. "In addition, we'll be able to reallocate people from doing prep work to doing more productive jobs, again increasing our efficiency and turn-around time. I would estimate we'll be able to process an additional 8,000 - 9,000 contracts with the same staff. That's our objective, to continually improve the system so we can book more financing deals faster and at less cost. eiStream ViewStar is really helping to make that possible."

"eiStream ViewStar has helped eliminate a manual, paper-driven inflexible system and turn it into a highly efficient, very flexible and easily controlled environment."

Joe Bielinski, Corporate Manager of Contract Processing at NMAC

About Nissan Motor Acceptance Corporation

The Nissan Motor Acceptance Corporation provides Nissan and Infiniti customers with retail installment loans and lease financing. NMAC also offers commercial lending services to Nissan and Infiniti retailer.

NMAC's National Customer Center in Dallas handles more than 300,000 contracts annually and responds to more than 900,000 customer calls per month. The corporation services more than \$12 billion in loans and leases for more than 750,000 Nissan customers and retailers in the United States.

About eiStream, Inc.

With headquarters in Dallas, Texas, eiStream serves more than 4,000 customer sites in 134 countries. Its comprehensive product and services portfolio addresses all aspects of information management, process management, and enterprise workflow. eiStream companies today include eiStream Government Services, eiStream Services, eiStream Technologies, eiStream ViewStar, eiStream WMS and numerous international subsidiaries. For more information about eiStream, visit the Web site at www.eiStream.com



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