



Toshiba America Business Solutions Helps Small Office-Based Company Transform Into A Remote Business Model And Improve Employee Retention

“ We’ve also been able to grow our business without adding personnel and we still have room to grow in the future,” said Unger, “We can scale our business better at new customers without having to add personnel, and I attribute most of that to the DocuWare and faxing solution. ”

— Don Unger, president of ACI

Challenge

Advantage Credit, Inc. (ACI) was facing several challenges, the main challenge being the service-oriented company needed to transition from an office-based business to a remote business model in order to reduce employee turnover. Additional needs included: reducing the amount of paperwork generated; improving the ability to share information among employees; and increasing workforce productivity.

Solution

Toshiba Business Solutions-Colorado (TBS-CO) provided ACI with a copying and document management solution, using the Toshiba e-STUDIO281c MFP and DocuWare software, and worked with a third-party telco partner to provide a fax/phone solution, transforming the ACI business into a remote location business.

Benefits

- As a result of the new system, ACI:
- Transformed into a remote business
 - Increased productivity by 50%
 - Eliminated paper completely
 - Decreased rent costs by 60%
 - Increased employee retention 100%
 - Improved information sharing



Background

Advantage Credit, Inc. is based in Evergreen, Colorado and provides credit-reporting services to mortgage lenders, brokers, banks, home equity lenders and others in the mortgage industry. Services offered include credit reporting, customer training, fraud alerts, identity theft recovery, credit analysis, bi-lingual service and more. Having opened its doors in 1993, and since grown to a workforce to a total of 16 highly-trained personnel, the business relies heavily upon sharing sensitive information about their customers, a task typically seen as paper document-intensive.



Over a decade in the credit-reporting services business, Don Unger, president of ACI, started seeing an alarming trend of employee turnover as his workforce matured. He realized that if he could allow his employees to work at home, he could offer them more flexibility with their schedules, and thereby retain his well-cultivated company assets. After much thought, he came to the conclusion that transitioning to a remote business model solution would deliver him the best of all worlds. Unger knew that offering ACI employees more flexibility would help control turnover. He initially started looking for a phone enhancement system, but, given the large amount of paper files and records that each employee needed to have access to, he knew he needed a document imaging system and records management solution as well; one capable of taking paper forms and faxes, and converting them to a digital format that could be reviewed, edited and faxed or e-mailed back to his customers. Having had exceptional experiences with Toshiba telecommunications equipment, he turned to TBS-CO, and his personal representative, David McNeely, to develop the copying and document imaging system to fit his specific needs. As a result, McNeely and the highly-professional TBS-CO staff recommended and installed the Toshiba e-STUDIO281c MFP and DocuWare software, re-creating Advantage Credit, Inc. as a remote business, just as Unger had envisioned it..

A Remote Business

Of his 16 employees, 14 now work remotely at their homes and ACI has experienced no turnover since the transition more than a year ago. With the previous business model, three to four employees typically left each year causing service, training and cost challenges. Over his 12 years in the business, Unger studied the problem and felt the crux of this



challenge was that employees were expected to come into an office with a cubicle environment that offered no job flexibility.

“Employees are happy now, they can do their job more effectively and they don’t want to leave, and that’s a huge benefit,” said Unger. All employees now and in the future will have the capability, and be expected to, work remotely.”

As a result of going remote, ACI experienced other cost benefits. With nearly 90 percent of the workforce working remotely, ACI was able to reduce its office space from 2,400 square feet to 400 square feet. By subleasing the unused space, ACI cut its rent costs more than 66 percent.

Information Sharing



In addition to increasing productivity by eliminating the copying, storing and retrieval of documents, the remote business model needed to help employees meet strict industry compliance requirements, as information and documents need to be shared regularly. Documents can now be shared across employees and the new system provides remote access to these documents. The physical copying, storing and retrieval of these documents has been eliminated.

Increasing Productivity and Eliminating Waste:

Most of all, Unger is pleased with the savings in people productivity, which he says is 50 percent higher. Employees are more efficient and don’t have to expend time receiving a fax, filing paperwork, retrieving paperwork, and re-distributing it. ACI eliminated the need for filing cabinets altogether and is 100 percent paperless.

“We’ve also been able to grow our business without adding personnel and we still have room to grow in the future,” said Unger, “We can scale our business better at new customers without having to add personnel, and I attribute most of that to the DocuWare and faxing solution.”

“It’s doing everything we had hoped for,” said Unger.