

Credit reporting business moves from an office-based to a paperless remote business model, resulting in productivity gains of 50% and improving employee retention by 100%.



**Don Unger, President, Advantage Credit, Inc.,
Evergreen, CO**

“Being able to offer flexible work schedules has enabled me to keep my experienced staff, a valued asset to my company. We’ve also been able to grow our business without adding personnel and we still have room to grow in the future.”



Location: USA
Industry: Finance
Deployment: Cloud
Department: Finance, HR,
Quality Compliance
Management

Advantage Credit, Inc., (ACI) provides credit reporting services to mortgage lenders, brokers and banks. Services include credit reporting, fraud alerts and identity theft recovery.

ACI's staff depended on intensive paper-heavy work processes that did not allow the company to offer any type of remote work flexibility. After a decade in the credit reporting services business, Don Unger, President of ACI, started seeing a trend of increased employee turnover as his workforce matured.

He realized that if he could allow his employees to work remotely, he could offer them more flexibility with their schedules, and thereby retain this highly skilled work force.

Transitioning from paper to digital files

Unger knew that offering ACI employees more flexibility would ease staff turnover. Given the large amount of paper files and records that each employee needed to have access to, he knew he needed a secure document management solution; one that was capable of digitizing paper documents, securely archiving them and also offering fast retrieval, collaboration, editing and other actions from anywhere and at any time. Advantage Credit, Inc. was recreated as a remote business, just as Unger envisioned it.

"Employees are happy they can do their jobs more effectively and that's a huge benefit. All employees have the capability to work remotely."

Remote workers are productive and happier

Now that the majority of staff work remotely, ACI has experienced no turnover since their digital transformation. With the previous business model, three to four employees typically left each year causing service, training and cost challenges. Over his +12 years in business, Unger studied the problem and felt the crux of this challenge was that employees were expected to come into an office and work in a cubicle environment that offered no job flexibility.

Smaller office space means reduced costs

With nearly 90 percent of the workforce working remotely, ACI benefitted from other cost savings by reducing their office space from 2,400 square feet to 400 square feet. By subleasing the unused space, ACI cut its rent costs by approximately 65 percent.

Digital offices are more readily compliant with industry standards

In addition to increasing productivity, the remote business model helped employees meet strict industry compliance requirements. Documents are now shared securely between employees as the new system provides remote access to these documents. The physical copying, storing and retrieval of these documents has been eliminated.

"We can scale our business better and I attribute most of that to DocuWare ... it's doing everything we hoped for."

Sustainable, paper-free and productive business

Most of all, Unger is pleased with the 50% increase in productivity. Employees are more efficient and don't have to expend time receiving a fax or filing and retrieving paperwork and re-distributing it. ACI eliminated the need for filing cabinet's altogether and is 100 percent paperless.

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