

CASE STUDY

Lost Among Mountains of Paperwork

Electronic Clearing House, Inc.

How Electronic Clearing House, Inc. (ECHO) cut its physical file storage by 2,000 pages per day.

Electronic Clearing House, Inc. (NASDAQ: ECHO) provides a complete solution to the payment processing needs of merchants, banks and collection agencies. The company's services include debit and credit card processing, check guarantee, check verification, check conversion, check representment, check collection, and inventory tracking. ECHO clients include over 60,000 retail merchants and U-Haul dealers across the nation.

The manual process of records management at ECHO was cumbersome and time consuming. Files for merchants applying for credit or check

processing services could include up to 150 pages. ECHO employees were strapped with making photocopies of every document to produce a duplicate file for on-site storage before the original file was sent to its sponsoring bank. ECHO needed a process that would free in-house resources to focus on core business tasks.

The Solution

Access fit the bill with an imaging and storage solution built upon two key factors: It's outsourced and Web-based. Using Access' hosted services, ECHO now scans each new merchant file and uploads it to Access. Access stores ECHO's data within its fully replicated storage network that's protected by an industry-leading firewall technology. ECHO employees can now process a complete file in less than two minutes—right from their PCs. At the end of each day, employees simply mouse-click an icon on their PC screen to initiate the upload process that sends the day's complete files to Access. The next day, the files are easily accessible and searchable by file number, merchant number, or merchant name. Because the Access solution uses industry-standard tools and a browser-based interface, ECHO did not have to invest in any additional technology to adopt the system.

Benefits

By implementing Access' Web-based document imaging solution, ECHO has eliminated the need to prepare paper files for any new merchant. As a result, ECHO's data management department has cut its paper file storage by about 2,000 pages per day and reduced employee filing time by about 25 hours per month. Now, licensed users in other ECHO departments can access the files from any PC. Any changes made to a file and scanned into the system become part of the appropriate database merchant file. Also, Access' hosted imaging solution, which is accessed from a standard browser-based desktop,

has allowed ECHO to gain additional office space by reclaiming a large file room. After witnessing the success of its new file automation process, ECHO is aggressively implementing other solutions from Access:

- Conversion of all existing merchant files to the Access hosted imaging solution —will result in further space and time savings.
- Storage of chargeback files from clients— will eliminate the need for multiple copies, reducing labor and saving space.
- Creation of a closed-account database—will eliminate another 25 file cabinets' worth of documents and the need to store hard copies of files going forward.



“We wanted a simple system that would mimic a file cabinet and paper in the cabinet,” said Vince Lombardo, Manager, Data Management Department at ECHO. “Our people can conduct their jobs more efficiently because they don't need to spend time sorting and filing paperwork. We were able to implement the Access' Web-based imaging solution in just two days because there was no new technology to install and learn. As time goes on, the improved efficiency is going to help other departments.”

About FileBRIDGE

From storage and document handling to on-demand digital file delivery with our FileBRIDGE platform, we offer the services and solutions that enable you to cross the bridge to less paper.

To find out how Access and its FileBRIDGE products can help your business, contact our team today at 1 877 FileLine!

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