Online Documents
Automated Document Processing

Project Overview

Online Documents is a large mortgage document processor that was being overwhelmed by their success. They had so much business that they were having trouble keeping up with the manual processes used to process mortgage documents for lenders and title companies. Their existing aging system was taking much too long to process the documents that were being submitted in the proprietary format the company demanded, and it was not able to process paper documents at all. The average time to process a document set was 3 days.

This client needed a new system that would process mortgage documents using an industry standard format, and get the process document set back to the customer within 1 hour. This was a huge improvement over the existing process, and the in-house development team was having a difficult time achieving the goal.

Solution

We teamed up with the in-house development team to help change the design of the system so that it could respond to the business time requirements. We also worked with the existing team to build the system on time and on budget.

By augmenting the existing team, Online Documents was able to keep the knowledge of the inner workings of the system in-house so they could support the system without the need for outside help. Also, there were certain skill sets that were needed for this project that the client did not have on their internal development team, and did not need to keep long term. We provided those hard to find skills that would have gone unused after the system implementation, and would have been prohibitively expensive to attain.

Technical Details

All technical decisions had already been made when we were brought on board to assist with this effort, though we would have made the same decisions. They were using ASP.NET with a SQL Server back end, and a services oriented architecture implemented using WCF.

The process was asynchronous, meaning the user submitted a request and the response was emailed to them a few minutes later. This approach allowed us to implement many options that would have been too time consuming to implement if we had tried to make the response come back in real time. This approach still gave the users much faster feedback since they were already waiting several days for a response.

All processing was implemented as WCF services so they could be updated and replaced at will during normal business hours. We also made liberal use of Queues to enable a fail-safe architecture that would not lose any critical data.

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Benefit

Improved Customer Service – The customers received their required document sets much faster after the system was implemented than before, saving days in the mortgage closing process.

Increased Revenue – This client was able to increase the fees for their services due to the rapid delivery of the document sets, thereby paying for all development costs within 2 years.

Reduced Expenses – Augmenting their internal development team with our developers allowed them to get access to the technical skills they needed without the ongoing unnecessary costs once the system was implemented.