

American Fair Credit Association

American Fair Credit Association contracted NBS to perform a complete caging operation of all credit card mail solicitations.

Challenge:

American Fair Credit Association (AFCA), is a secured credit card issuer in Denver, Colorado. AFCA mails solicitations to individuals who have trouble qualifying for credit cards. These individuals would complete credit applications and enclose a processing fee payment in the return envelope. The applications came to a Denver Post Office Box.

Solution:

NBS was contracted by AFCA to perform a complete caging operation. Our staff opened the mail, separated the payments and coded the credit card applications with the payment information. All mail was then imaged and indexed, including the applications, payments (checks, money orders and cash), and any white mail or miscellaneous material. After imaging all documents, the payments were provided to AFCA for deposit. The applications and white mail were also returned to AFCA. The images were then transmitted to our office in West Allis, Wisconsin where we performed the data entry from the images at this location. AFCA provided NBS with the mail file for the solicitation. The operator first keyed an identification number from the individual imaged application, accessing the corresponding name and address from the mail file. The name and address information then populated the appropriate data fields on the operator's screen and were verified on each imaged application. The operator then continued to enter the additional required information from the application. NBS provided AFCA with data transmissions on a daily basis.

Conclusion:

The images were output to CD and provided to AFCA along with summary reports on a regular schedule dependent upon the number of applications received. AFCA's volumes ranged from several hundred applications per day to 8000 per day during peak periods. NBS also provided AFCA with summary reports on a daily basis.