

Express Capital Lending CASE STUDY

XMediusFAX® 
ENTERPRISE EDITION
BOARDLESS, T.38 FAX OVER IP SERVER

XMediusFAX® Enterprise transmits Express Capital's mission-critical loan documents

THE CLIENT

Express Capital Lending is a wholesale niche lender specializing in ALT-A loan products that cater to mortgage brokers. The company employs a staff of 165 people, 99% of whom rely heavily on faxing for their daily business needs. With three U.S.-based offices, two in California and one in Florida, Express Capital Lending required a fax server solution for its VoIP network to assist its mortgage brokers, underwriters and loan officers in transmitting mission-critical loan documents and appraisals more rapidly and effectively.

THE CHALLENGE

The company was seeking a cost-reducing, desktop fax server solution capable of tracking and transmitting Express Capital's daily average of 350 to 400 incoming

faxes, some of which are quite voluminous. Typical mortgage appraisal documents at Express Capital each average 40 to 50 pages in length.

Easy fax retrieval and filing was also an important prerequisite. "Before, faxes were paper copies that we would print out, attach to loan documents, and then file away. Our faxes were hard to trace. We needed a solution that archives faxes for easy retrieval 30–40 days later," said Kelvin Bustillo, SVP of Information Technology/Facilities at Express Capital Lending.

The company's analog fax machines were also creating situations where important faxes sometimes got lost or were inadvertently thrown away. Express Capital necessitated an IP fax solution to improve its business workflow.

Express Capital Lending saved more than \$40,000 annually in analog phone lines, plus toner, paper and maintenance costs, while increasing employee productivity.



Express Capital Lending says that XMediusFAX was "easier to set up than RightFax." It took only 30–45 minutes and did not require any user training.

XMediusFAX Enterprise now integrates with Express Capital Lending's Cisco VoIP and unified messaging infrastructure, enabling staff to send and receive nearly 400 mission-critical loan documents and multipage appraisals per day.





The world's
pioneer and leader in
boardless T.38 FoIP software.

XMEDIUSFAX
ENTERPRISE – BUILT
FOR MEDIUM TO
HEAVY FAX
VOLUMES

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THE SOLUTION

The company first heard of Sagem-Interstar's XMediusFAX through its investor, who had selected XMediusFAX after testing industry-leading solutions.

"Our investor had Captaris RightFax running in test mode for a few months, but the solution experienced problems printing and viewing legal-size documents. Furthermore, RightFax was complex to install and required expensive fax boards and servers. When I discovered XMediusFAX can operate boardless, I was amazed," said Kelvin Bustillo.

In April 2003, Express Capital Lending also followed the same footsteps and deployed Sagem-Interstar's XMediusFAX Enterprise Edition into its Cisco VoIP infrastructure, which includes Cisco Unity unified messaging and Cisco CallManager.

"XMediusFAX was easier to set up than RightFax. I was surprised it only took 30–45 minutes. I installed the email gateway, typed in a DID, set up a profile, tested it for dial-tone, and it was done!" indicated Kelvin Bustillo.

The organization's productivity has since improved. Funders, brokers and underwriters

no longer walk to and from fax machines. They now have full unified messaging and control over faxing, directly from their own familiar email inboxes. "Our staff members no longer wonder whether an important document has arrived or not," continued Kelvin Bustillo.

Furthermore, XMediusFAX integrates with Express Capital's Citrix MetaFrame access infrastructure. "Our workers can send and receive faxes at home or on the road. That helps a lot," he said.

RESULTS AND BENEFITS

The cost benefits of deploying XMediusFAX were enormous for Express Capital. In all, Express Capital reports annual savings of more than \$40,000 in analog phone lines for 19 fax machines and all associated toner, paper and maintenance costs. In addition to that, users can now transfer fax documents to different people electronically inside or outside the organization, saving on paper copies and improving productivity. Loan documents are processed more rapidly, improving on the company's bottom line.

And to top it off, no user training was required for implementing XMediusFAX.

TESTIMONIAL

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I installed the email gateway, typed in a DID, set up a profile, tested it for dial-tone, and it was done!

Also, we had no technical problems at all. Express Capital has only consulted Sagem-Interstar Technical Support on minor issues like archive backup, and response has always been fast and skillful."

– Kelvin Bustillo,
SVP of IT/Facilities
Express Capital Lending
www.expresscap.com

XMediusFAX FoIP in finance/mortgage

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