

# Case Study

## General Motors Acceptance Corporation

### GMAC “Express Application,” the Largest Automobile Loan System in the World, Approves Auto Loans in Eight Minutes or Less Using Cardiff TeleForm

Cardiff® enables “Express Application,” a centralized, automated loan application processing system from General Motors Acceptance Corporation (GMAC), to process auto loan applications in only minutes using Cardiff® TeleForm® data collection software. Since implementing Express Application to automate and speed up the approval process for millions of General Motors auto loans, GMAC has reduced turnaround time from 30-60 minutes per application to just 8 minutes or less. Express Application is the largest automated automobile loan system in the world.

#### The Challenge

The pilot system for Express Application was designed and built by Fox Systems (Brighton, Michigan), a certified Cardiff value-added reseller that introduced TeleForm to GMAC. After a successful one-year test program involving a few hundred dealerships, Fox Systems teamed with Texas-based Electronic Data Systems (EDS) to build and install two regional production systems based in Flint, Mich. and Phoenix, Ariz. Both are maintained by EDS.

Prior to implementing Express Application, loan applications were faxed to one of 200 GMAC local Sales Purchase Branches (SPBs) located throughout the United States and Canada. At each SPB, operators would manually key in loan application data at a rate of approximately 80 applications per operator per day. Once Express Application was implemented, processing was centralized at just two regional sites, freeing SPB staff to focus on more value-added activities, while boosting operator productivity by 600%, or up to 60 applications per operator per hour. Combined, both regional processing sites require only



about 70 operators to handle as many as 32,000 applications daily. During a single month, for example, Express Application processed over 490,000 auto loan applications. Without the Express Application system, hundreds of additional operators would be required to process this volume, costing GMAC millions of dollars each year.

#### The Solution

Today, when applying for a GMAC auto loan, customers simply complete an application form, and the dealer faxes it to the Express Application system. The loan application is automatically routed to one of the two regional processing offices. There, a RightFax fax server receives the document and automatically forwards it to TeleForm, which identifies the fax as a credit application and interprets the hand-printed information.

The TeleForm verification process immediately flags any errors and illegible entries for quick correction. The captured data is then exported to a Sybase database where it is automatically prepared for import into a mainframe system. There, the data is analyzed and scored based on credit information and consumer financial data. A loan decision is then faxed back to the dealership, usually in eight minutes or less.

#### The Benefits of Cardiff

“While the dollar savings is terrific,” said Bruce Maddox, GMAC senior analyst at the Document Processing Center in Arizona, “the greatest benefit is the customer service improvement. The system is transparent

#### Customer at a Glance

**General Motors Acceptance Corporation**

**Industry:** Financial Services

**Application:** Loan Applications

**Challenge:** Streamline processes, improve customer service, and reduce processing time for applications

**Solution:** Cardiff TeleForm, RightFax Servers

**Partner:** Fox Systems

#### Results:

- Processing over 32,000 applications every day
- Reduce application processing time to under eight minutes
- Improved customer service through speedy turnaround

“We had to have confidence that the document processing solution, which sits at the core of the system, was capable of scaling up to the volume that GMAC demanded. We are very impressed with the speed and robustness of TeleForm. It is an extremely efficient piece of software.”

—Bill Weber, Account Manager at EDS

to customers and dealers. It's easy and fast, and enables our dealers to sell more cars more quickly. In addition, we have provided an alternative to the dealership having to enter the customer data through a direct link connected to a lender's host system. Our process allows the customer to complete the Express Application and the Document Processing Center to enter the information. This combination provides more time and flexibility for the dealership staff."

"In creating a solution for GMAC, we really needed to focus on workflow, accuracy, and speed," said Jim Fox, president of Fox Systems. "TeleForm allowed us to build the most efficient workflow to satisfy GMAC's specific needs while delivering highly accurate recognition of handwritten text at speeds that enabled a tremendous productivity boost. There is just no comparison when it comes to the power, flexibility and cost-savings benefits of (Cardiff's) products."

"In developing the production system for GMAC," said Bill Weber, Account Manager at EDS, "we had to have confidence that the document processing solution, which sits at the core of the system, was capable of scaling up to the volume that GMAC demanded. We are very impressed with the speed and robustness of TeleForm. It is an extremely efficient piece of software."

"The greatest benefit is the customer service improvement. The system is transparent to customers and dealers. It's easy and fast, and enables our dealers to sell more cars more quickly."

—Bill Weber, Account Manager at EDS

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**Other Offices**

Cardiff has additional offices in Boston, New York, Sunnyvale, Vista and Washington DC, as well as in Amsterdam, Beijing, Brussels, Hamburg, London, Madrid, Milan, Munich, Oslo, Paris, Rome, Shanghai, Singapore, Stockholm and Sydney and Taipei.



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