



SAFCO IMPROVED OPERATIONS AND CX BY COMBINING DIGITAL AND PRINT COMMUNICATIONS ON ONE PLATFORM

“Nordis offered us the best, most flexible platform to improve connectivity with all our customers.”

George B. Fussell

Founder, CEO and president of SAFCO

- + Customer since 2019
- + EspressoFinancial, Print/Mail, Email
- + 350,000+ statements/letters processed annually



4401 NW 124th Avenue
Coral Springs, FL 33065
nordistechnologies.com
(954) 323-5500

The Challenge

Southern Auto Finance Company, LLC (SAFCO) is a preferred non-prime auto lender to some of the largest U.S. dealer groups in the country as well as other retail outlets. Founded in 1990, the company lends to buyers who traditionally have a difficult time securing financing. SAFCO recently expanded its customer base to include military service members and now operates in 38 states. SAFCO has developed a culture and processes to help customers improve their credit for a better tomorrow.

To make this happen, SAFCO has found that regular communication with its customers is critical. As a leader in using technology and data analytics to improve the customer financial experience, SAFCO looked to consolidate all communications on one versatile platform and offer seamless omnichannel billing. This technology would allow the company to directly manage communication content and present documents into their customer portal.

The Solution

SAFCO chose Nordis Technologies' EspressoFinancial® customer communications management platform and integrated print and mail services. Nordis offers a complete solution for managing welcome letters, billing statements, adverse action letters and other customer correspondence, then distributing the documents through digital and print channels.

Espresso lets SAFCO automate and easily update the format, content and delivery method for more than 30,000 individualized e-statements and mailed documents each month. Nordis executes digital delivery including email, secure email and SMS/texting while its state-of-the-art document production facilities handle print and mail services for paper communications. Documents are archived within Espresso and presented via API into SAFCO's customer portal.

Benefits

- + **Simplified compliance.** Present only state and federal disclosures and disclaimers unique to each customer and quickly revise as needed to meet changing state and federal rules.
- + **Improved customer experience.** Offer omnichannel communications options, including print/mail, and digital delivery, and the ability to present rules-driven content for a more personalized communication.
- + **Automated record retention.** Set custom timelines and easily update to meet legal requirements with archiving feature.
- + **Digital presentment.** Draw from Espresso's archive to make accessible billing statements and other critical communications to customers accessing the SAFCO portal.
- + **Reporting features.** Track file processing results, return mail, email delivery opens and bounces and other key metrics.



“We’ve never had this control and agility before Nordis.”

Daniel Baggett

Senior Vice President of Compliance and Loan Servicing SAFCO

Results

SAFCO has the power, control and flexibility to manage and personalize content and delivery channels, making communications more efficient and effective to produce while adding more convenience and engagement for customers. SAFCO employees develop, edit, upload, test and release documents to production in hours without vendor assistance, compared to a week or longer with their previous process. In addition, the company can include dynamic consumer and marketing messages in paper and e-billing statements as well as customize compliance and legal disclosures that can vary from state to state.

“We’ve never had this control and agility before Nordis,” said Daniel Baggett, senior vice president of compliance and loan servicing.

By using Espresso, the company achieved a goal to move more customers to digital customer communications. Before Nordis, about 20% to 25% of communications were electronic. Now, about half of customers receive electronic financial communications. Additionally, the digital presentment of billing statements into the SAFCO customer portal has resulted in a nearly 50%

30,000 individualized digital and mailed documents distributed each month

reduction in customer requests to call centers to obtain past statements. “We are seeing huge demand for digital options, and Nordis offers robust omnichannel communications options. We are servicing accounts more efficiently with lower headcount,” Fussell said.

The flexibility and speed to engage is also important during emergencies, such as a hurricane. “Following any type of natural disaster (or pandemics like Covid-19), we want to be able to quickly communicate with our customers who are affected, giving them more time and options to pay their monthly auto finance bill,” Fussell said.

SAFCO also relies on Espresso’s detailed and timely reporting to keep track of customer interactions, especially any returns or email bounces, and adjust them as needed to make the connection and remove barriers to payment. All records processed through Espresso are automatically updated based on NCOA, CASS and DPV information, ensuring optimal address hygiene to improve mail delivery. Any returned mail is also processed by Nordis with impacted records delivered electronically to SAFCO.



4401 NW 124th Avenue
Coral Springs, FL 33065
nordistechnologies.com
(954) 323-5500

Nordis Technologies is an innovator and leader in technology solutions that solve complex communications and payment challenges. Our Espresso® CCM application and integrated Print/Mail Services, including EspressoCertified®, provide a complete omnichannel communications solution, from planning and development to print and digital production and distribution. Nordis offers print/mail, email, SMS/text and digital wallet capabilities, seamlessly connected for fast and easy document development and management among channels. To further cater to customer preferences and enhanced customer experience, Nordis offers our EspressoPay® electronic bill presentment and payment system for a fully integrated communications and payments solution.

Contact us today at (954) 323-5500, or email sales@nordistechnologies.com, to learn how our end-to-end technology and print/mail solutions can give you a strategic advantage in your business.