



National Payment Network, Inc.

Automating customer communications



National Payment Network, Inc. is the nation's leading provider of loan acceleration programs for the automotive industry. The company's solutions allow agencies, service contract administrators, menu providers and other organizations to offer biweekly payment programs to help borrowers customize the timing of payments, accelerate loan payoffs, and build equity faster.

Founded in 2001 in El Segundo, California, National Payment Network adapted the practice of loan acceleration programs very familiar to the home mortgage industry, to the automotive industry. Over the past several years, the company has experienced tremendous sales growth. Andrew Typrin is Co-founder & Chief Operating Officer of National Payment Network.

The Situation

National Payment Network (NPN) provides the technology infrastructure and services for borrowers to sign up for loan acceleration payment programs. NPN has partnered with automobile dealerships to allow their loan officers to offer this option to its customers and finance & insurance institutions to provide the monetary back-end support.

Each time NPN receives a new customer, the company sends a two-page welcome letter to that person. The letter is a formal introduction to the loan acceleration service and also includes the expected payment schedule, and payment due dates for that borrower.

"These letters are our way of reaching out to the customer and thanking them for their business. It's a small gesture, but we believe it's very important to our overall service," said Typrin. "These letters also outline their payment schedule so often people stick them on the fridge or keep it handy so they know how much they owe and when it's due."

Once a new customer was received, NPN employees wrote and printed the letter; and then manually stuffed, sealed and metered it to be delivered. As the company continued to grow, this task was becoming more difficult to complete in a timely manner.

"Our employees were spending hours each day preparing the welcome letters," said Typrin. "This wasn't acceptable – we are a small business and cannot afford to spend all this time on manual tasks. Each hour spent sealing envelopes was an hour when we were not focusing on core business activities. There had to be a better way."

The challenge remained for NPN to find a solution that could automatically assemble and deliver the welcome letters in an efficient manner, regardless of the volume.

The Solution

NPN's business is centrally managed by Salesforce.com's web-based CRM solution. When searching for an automated mail delivery service, NPN turned to Salesforce.com for recommendations. Only Esker was recommended and as a result of trust in Salesforce.com's endorsement, NPN contacted Esker.

"We are a very happy Salesforce.com customer and put a lot of faith in their recommendations," said Typrin. "They spoke very highly of Esker as a trusted partner with excellent on-demand services. We didn't need to evaluate any other offerings."

NPN implemented the Esker on Demand for Salesforce service in 2005. Since then, Esker has restructured its offerings and NPN is a customer of the FlyDoc service.

FlyDoc is an on-demand service that enables organizations to send invoices and other business documents via fax, postal mail, email and SMS directly from user desktops and enterprise applications. FlyDoc also has online archiving and tracking capabilities and a user-friendly interface.

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Andrew Typrin ■ Co-founder & Chief Operating Officer ■ NPN



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Now when a customer is signed up for NPN's loan acceleration program, FlyDoc automatically uploads the welcome letter with the relevant information from the NPN CRM system, using Web Services. The letter is sent to an Esker Production Facility where the document is printed, stuffed, addressed and delivered anywhere in the world.

Over the last two years, the number of letters NPN is sending per month has increased more than five times. They are now also sending cancellation and confirmation letters. If these letters were still being handled manually, it would take one person dedicated to this all day, every day.

"Sending letters to customers is not our core business — we're not a mail shop," said Typrin. "This is a classic outsourcing success story — Esker is the expert in document delivery. With FlyDoc we are more efficient — customers are hearing from us much quicker than before. We also know that as we continue to grow, FlyDoc will no doubt be able to handle the increase in documents that need to be delivered. This gives us great peace of mind."

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