



NATIONWIDE ADVANTAGE MORTGAGE CASE STUDY

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IDEAL COMBINATION OF SPEED, EFFICIENCY, AND SECURITY

OCIE® offers an ideal combination of speed, efficiency, security and cost containment for Nationwide Advantage Mortgage, a \$3.8 billion mortgage loan servicing company located in West Des Moines, Iowa. OCIE (Online Computer Information Exchange) is a report and document management service developed and provided by Donnell Systems.

Nationwide Advantage Mortgage, formerly known as ALLIED Group Mortgage Company, is a highly innovative mortgage banking company that currently services approximately \$3.8 billion in 1-4 family residential mortgage loans in West Des Moines, Iowa. NAMC is part of the Nationwide family, the 30th largest insurance and financial services company in the work, with more than \$117 billion in statutory assets.

From their early beginnings, Nationwide has focused on delivering Premier Service to their customers and rely on state of the art technology, such as OCIE, to help reduce costs and allow for significant savings. For long term data storage, OCIE replaced a microfiche service.

According to Barbara Hiltbrunner, Vice President-Loan Administration for NAMC, "The idea was to get all of the reports in a retrievable format and not have the items on fiche. First, we looked at purchasing OCIE, but I couldn't get that through. Then we did a cost study and found that, based on the fiche charges we had with our existing service bureau, we could pay for the OCIE Service and get all of the extra benefits at no additional cost. OCIE probably is costing us a little less."

"We really like and endorse it," says NAMC President Rolland K. Riley. "It works very well for us. I can definitely recommend it because it eliminates the need for a customer service rep to get up and go to the big, thick computer files just to find a balance." With OCIE, they can bring up the balance or other information on their computer screen, at their desk, while talking to the customer. "It is a rapid retrieval system for data that used to take quite a bit of time to locate. Now it is easy to locate," says Riley.

One of Nationwide's biggest uses for the system is retrieving customer payment histories, duplicate year-end statements in particular. "The microfiche makes a very poor printed copy," says Hiltbrunner. "Donnell developed a new year-end statement form for us, which we now have in OCIE. It allows us to print a very nice year-end statement for our customers." Because OCIE gives Nationwide the ability to go back to any of their reports, they have been able to eliminate a lot of printing, saving paper and storage space. The company uses OCIE on an existing Novell network.

"I can tell you that we have some very happy people here who use it," says Hiltbrunner. "Our investor accounting department loves it because they don't have to look up this stuff on fiche and print it out which, depending on the quality of the fiche, is not always the best." The investor accounting and customer service departments use the system daily. "It is basically very easy to use," says Hiltbrunner. "I would recommend it to anyone."

Ultimately, the OCIE Subscription Service option made OCIE irresistible for Nationwide. "When Donnell presented the subscription service concept we were able to show, on a cash flow basis, that it wouldn't cost us any more. We were replacing one cost with another and getting many added benefits," says Hiltbrunner, who immediately recognized the many advantages of OCIE and fought for it within the company.

"When we turned it down as a purchase, everybody thought it was a dead issue. But after visiting Donnell and seeing what the system could do, I kept after them," she recalls. "Being on the servicing side, I knew what it could do for us, so I was very glad when we were offered the subscription service concept. It enabled us to compare apples to apples."



In making the case for OCIE, she didn't even have to factor in soft costs like personnel time. "Just comparing the fiche costs to the Donnell costs, I was able to show that it would not cost us any more, but would give us additional functionality." As an example, Hiltbrunner cites their use of OCIE to quickly research and correct mis-posted payments. "The system allows us to enter an amount and date," she explains, "and it brings back all of the items for that dollar amount."

In addition to rapid data retrieval, OCIE provides off-site storage for disaster recovery. Donnell uses computer output to laser disk (COLD) technology for archival storage and keeps the disks in a bank vault, for added security.

"We are using it exclusively in servicing at this point," notes Nationwide President Riley, "but I think it is going to expand into other areas." Hiltbrunner says they are considering OCIE for "imaging our insurance policies and other items."

"We also haven't brought data in to produce spread sheets yet," she observes. "We haven't really explored that. We are also looking at the system for investor accounting that will allow us to add notes and corrections to documents, which will eliminate a lot of paper storage."

Another advantage of the service bureau concept is that it eliminates most management concerns about technology choices. "With changes in technology, if a company puts all of that money into a system and then it becomes obsolete, it can be very costly," cautions Hiltbrunner. "With the OCIE Subscription Service concept, Donnell has to make those changes, not us. We stay up-to-date without ending up with an obsolete system in a couple of years."

Donnell Systems believes it a noble enterprise and our mission to combine technology and problem solving talent to help customers like Nationwide Advantage Mortgage fulfill their mission statements. Today's technology decisions can have sweeping ramifications which impact far more than back-office processes and procedures; without question, they have a direct impact on the bottom line. OCIE and Donnell Systems offers a wide range of services, solutions, and consulting to maximize your technology investment.

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