

## Case Study:

# INOVA Credit Union



INOVA FCU has a team of seven lenders serving over 34,000 members. Quick to realize the power of texting members to help accelerate the lending process, INOVA resorted to the only means then available and provided each lender with a cell phone. Given several communication options, most members unsurprisingly opted to text, especially to send photos of income information, identification, VINs, and other documentation. Although members were delighted by the ability to text, INOVA wasn't finding the process to be as efficient as it could be.

## Challenges

INOVA staff were spending a lot of time sending and receiving files via text on their issued mobile phone and then emailing documents to their work emails. The process went as follows:

- Customer sends photo of document via text to INOVA cell phone
- Lender emails image to work email address from cell phone
- Lender opens email, saves image and converts to PDF
- Lender puts image in the appropriate folder on the desktop

Beyond the irritation of spending the day thumbing through multiple devices, the lenders ran into some greater difficulties. They frequently experienced network delays by trying to push too high a volume of texts through a system designed for more limited peer-to-peer messaging. It could take several minutes for a single image to load on the cell phones.

It was time consuming, and expensive. INOVA needed a better way to consolidate these documents and streamline the work flow at an affordable price.

## Results

In late 2016, INOVA traded in their cell phones and text-enabled the business phone number for each lender instead. There was some initial hesitation from the lenders to give up their cell phones, but such hesitation quickly turned to excitement when they saw how much easier Zipwhip made their lives. Elizabeth Varela, Assistant VP of Centralized Lending, estimates that each lender now saves 45 minutes to an hour each day by using Zipwhip.

“With Zipwhip it's easy to drag and drop an image into a folder, rename it, and archive it,” Elizabeth says.

For example, the process of receiving documentation from members has now been simplified to:

- Customer sends a picture text to same number they have been calling
- Photo pops up on lender's computer. Lender saves image as a PDF to desktop folder

“*Zipwhip is fast, easy, and convenient*”

– Elizabeth Varela  
Centralized Lending



Zipwhip lets businesses add texting to their existing landline, VoIP, and toll free numbers so customers can choose to text or call. Our software makes it easy to handle text message conversations at scale.

Zipwhip for Financial Services  
Text or Call  
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