

## Computime Case Study: Mortgage Returns CRM

### Customer:

Mortgage Returns, developers of an industry-leading CRM tool for residential loan officers, serves a broad and diverse customer base spanning the United States.

### Challenge:

Mortgage Returns identified two key areas where paper was slowing the pace of business – Contract Execution and User Enrollment.

- **Contract Execution** - Mortgage Returns' paper-intensive contracting process consisted of an account manager printing a user agreement, signing it, then sending it to the customer via fax or courier. The customer would sign the agreement, scan or photocopy a duplicate for their records, then return the paper original to Mortgage Returns' corporate offices. It was not unusual for this process to take as long as one month, with copies lost or misplaced along the way.
- **User Enrollment** - Similarly, the user enrollment process had loan officers signing a piece of paper and scanning or faxing the image back to Mortgage Returns. An account manager would then "cut & paste" using graphics software to create a usable image of the signature for personalizing direct mail & email marketing templates, a key feature of the Mortgage Returns CRM system. Loan officers would sometimes have to repeat this enrollment process due to poor image quality.

### Solution:

Mortgage Returns reached out to Computime, an authorized fulfillment partner for Topaz Systems®, to learn how Topaz's industry-leading signature capture products and SigPlus® software could assist with their contracting and enrollment challenges. Computime's consultative sales specialists worked with Mortgage Returns to identify multiple signature capture integration opportunities:

- **Contract Execution** - Once a prospect nears the closing stage, Mortgage Returns emails their Word document contract agreement with embedded signature placement fields and ships a Topaz SigLite® 1x5 electronic signature pad to the prospect. The prospect signs the electronic contract using the Topaz pad and emails it back to their Mortgage Returns account manager.
- **Signature Imaging** - All Topaz signature capture pads come bundled with Topaz's robust SigPlus software suite, which includes Sig Tool Imager Plus™, a comprehensive tool for making images of electronic signatures. Equipped with this software, Mortgage Returns customers can simply sign their SigLite signature pad and save the signature directly as a high quality JPEG, TIFF, or Bitmap image for use in personalizing their marketing templates. No more scanners or graphics software required.
- **Signing in Word, Excel & Adobe Acrobat** - Also included in Topaz's software suite are plug-ins that allow any Microsoft Word, Excel or Adobe PDF document to be signed electronically. This extends Mortgage Returns customers' eSignature ROI across additional business processes outside of their CRM system, such as accounting, human resources, and more.

**Results:**

Mortgage Returns has integrated Topaz products within their contracting process and now provides signature capture hardware and software functionality as a value-add to its mortgage industry CRM customers. With more than 4,000 loan officers using Mortgage Returns CRM, the paper process savings is substantial, and the benefits of straight-through-processing are impressive – not only for Mortgage Returns, but for their customers as well.

- **Reduced Contracting Costs** – No more printing, scanning, sending, and storing paper contracts.
- **Accelerated Sales Cycle** – Reduced the Contracting Process from weeks to minutes, resulting in fewer setbacks and more new business closed.
- **Improved Customer Satisfaction** – The Topaz value-add increases customers’ ROI turnaround and can be utilized in other areas of daily mortgage business, such as completing and signing loan documents.

**About Topaz Systems**

Topaz Systems is a leading developer and manufacturer of electronic signature software and hardware, and has been based in Simi Valley, California since 1995. Topaz provides all the hardware, software, intellectual property, and expertise to enable paperless document creation, signing, and authentication of electronic forms with digital handwritten signatures. Topaz is the recipient of multiple industry awards including six-time consecutive wins of the Deloitte Technology Fast 50 award for outstanding growth, Deloitte technology Fast 500 honors, INC 500, and INC 5000 recognition. [www.topazsystems.com](http://www.topazsystems.com)

**About Computime**

Headquartered in St. Louis, MO, Computime has become a trusted source for Topaz Systems electronic signature capture devices by providing appropriate, cost-effective eSignature products for an ever-expanding customer base of Financial Institutions, Government Agencies, Insurance and Healthcare Providers, and the Point of Sale, Point of Delivery, Automotive, and Photo ID/Security industries. For more information on Computime’s services and industry-proven reputation for quality service and customer focus, visit [www.computimeonline.com](http://www.computimeonline.com)