

# Gila Corporation

## Case Study

"I can't imagine where we would be without Creditron."

Suzi Tanksley  
Senior Manager, Operations  
Gila Corporation

## Outsourced Services Provider Speeds Posting, Reduces Staff and Enhances Customer Service with Creditron's Remittance Platform

### The Situation

Founded in 1991, Austin, TX-based Municipal Services Bureau (MSB), a strategic business unit of Gila, LLC, offers outsourced collections, payment processing and call center services to government entities, financial services companies, and higher education institutions nationwide. The company's services include a full suite of receivables management solutions, tailored to each client's specifications.

Over the past several years, Gila Corp. has achieved substantial growth, and recently relocated to a larger operations center offering more capacity to meet anticipated processing needs.

Gila Corp. credits its success to empowering talented employees with advanced technology, data management tools and leading-edge business practices to exceed client expectations. Case in point is Gila Corp's use of Creditron's image-based remittance processing platform. Using Creditron's best-in-class technology has helped Gila Corp. accelerate payment posting, reduce staff, and enhance customer service – all while supporting company's growth.

### The Solution

WMSB processes an average of 3,500 transactions per day, with peak daily volumes of 7,500 transactions. The majority of the remittances that Gila Corp. processes include a check or money order. The outsourced services company also receives some cash payments every day.

Because of its focus on tailoring its outsourced services to a company's needs, Gila Corp. has "too many special remittance processing requirements to list," said Suzi Tanksley, senior manager, operations, for Gila Corp. "All of our client types have unique requirements." For instance, Tanksley noted that one client assigns two account numbers to each of its customers; Gila Corp. must capture both account numbers to drive its processing. For other customers, Gila Corp. cannot post to closed customer accounts.

Before deploying the Creditron solution, Gila Corp. manually processed all of its remittances, and made photocopies of payments for storage. This process was slow and labor-intensive, made it difficult to research processed items, and wasn't suited to Gila Corp's anticipated growth.

In 2005, Gila Corp. deployed Creditron's remittance processing software with two



# Streamlined Payment Research

## Business Benefits

- Accelerated processing
- Improved payment processing accuracy
- Streamlined payment research
- Reduced labor
- Instant access to document images to enhance service

NCR iTRAN 180e document transports. The Creditron system includes image archive and retrieval. Migrating to a highly automated environment with the Creditron solution has helped Gila Corp. accelerate its posting and deposits. In most cases, Gila Corp. now posts payments same-day.

Additionally, the flexibility of the Creditron remittance system is critical to helping Gila Corp. meet the unique processing requirements of its customers, Tanksley said. "And Creditron's support team has always been responsive and willing to help us when needed," she added.

## The Future

Gila Corp. expects to build on this success when it upgrades this fall to the next-generation Creditron remittance processing platform. Tanksley decided to upgrade its Creditron platform after evaluating solutions from three other vendors over a six-month period. Tanksley said Gila Corp. selected Creditron's system based on its previous success at Gila Corp., the feature/functionality and price/performance of the system, its ability to process correspondence as well as payments, and Creditron's commitment to customer service.

By upgrading its Creditron system, Gila Corp. expects to reallocate half of its mail preparation staff to other tasks. Gila Corp. currently has six full-time equivalents (FTEs) opening, preparing, scanning, and depositing payments, and nine FTEs posting and verifying payments.

Additionally, the Creditron system will enable Gila Corp. to scan and electronically store correspondence, accelerating processing and providing instant access to document images to enhance service. Gila Corp. receives an average of 350 pieces of correspondence each day. Gila Corp. expects to achieve payback on the upgraded system in a little more than a year.

## The Future

"Creditron has been a tremendous business partner," Tanksley said. "The speed and accuracy of the Creditron solution has significantly reduced our costs," Tanksley said.

"Moreover, the flexibility of the Creditron's remittance processing platform, combined with its strong customer service and willingness to develop new functionality has proven invaluable to meeting the highly specialized requirements of our customers."

"I can't imagine where we would be without Creditron," Tanksley concluded.

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