

# Major Credit Card Company Streamlines New Account Setup



**Company Size**  
**Major US Bank**

**Industry**  
**Financial**

**Type of Solution**  
**New Account Setup**



## Challenge

- Paper-based applications were scanned and data keyed manually, slowing card activation and balance transfer
  - Scanning – 3 day delay
  - Data entry 7 – 10 days
  - Overnight shipping - 1 day, plus fees
  - Poor image quality
- The temporary workers employed were low skilled
- Other digital data capture alternatives failed, the applicants refused to use them

## Solution

- ExpeData Digital Writing
- Digital account application forms

## Results

- Digital writing was simple to use and accepted by applicants
- Two weeks cycle time for completion of application reduced to one day
- Faster card activation lead to increased revenue and fewer cancellations
- 60% cost reduction over current process