

# Texas Higher Education Coordinating Board: Loan Payment Processing

Deborah Whitis, Manager of Operational Support Services, describes how Laserfiche Workflow improved the efficiency of the Texas Higher Education Coordinating Board's loan processing operations department.

Contributed by: Deborah Whitis, Manager of Operational Support Services, Texas Higher Education Coordinating Board

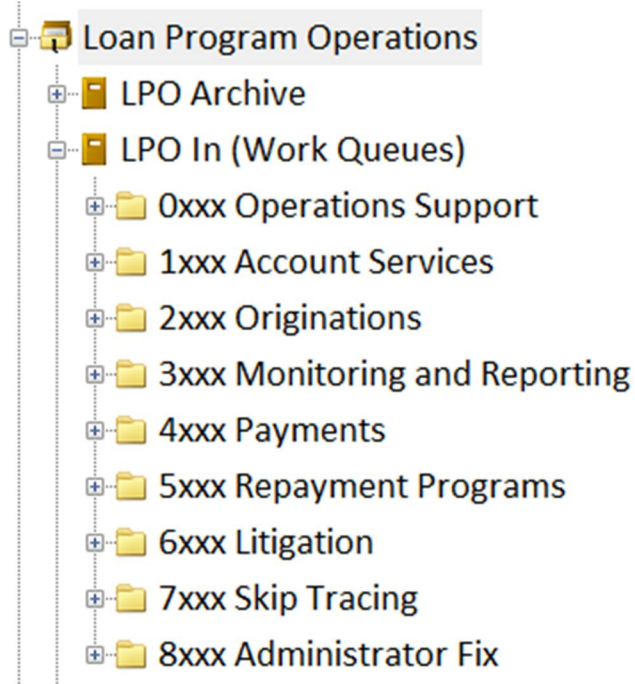
The Texas Higher Education Coordinating Board (THECB) provides low-interest loans for students who are eligible to pay in-state tuition. All loans are serviced at THECB until they are paid in full. Processing loans is a very paper-heavy process—we process an average of 1.5 million documents a year. Here is how we used Laserfiche to streamline loan payment processing and ensure a smooth flow of information throughout the department.

## Import documents

Loan applications arrive at THECB in two ways:

- Electronically.
  - These applications are then transferred to the Laserfiche repository by **Laserfiche Import Agent**.
- By mail.
  - These applications are scanned and indexed manually.

Due to federal and state mandated regulations and the prospect of future litigation, we have to document and archive every single piece of information regarding the loans we process. This results in a great deal of supplemental documentation—ranging from e-mail and electronic customer service requests to screenshots of our Loan Management System and several other third-party systems—that must be archived for each loan. We use **Laserfiche Snapshot** to quickly and efficiently print these supplemental documents into the Laserfiche repository.



During the Snapshot process, we select the required template and manually enter the required metadata, the most important of which is the “LPO Department” field and “LPO Document Type” which are provided in a drop-down list.

**SnapShot Processing Properties**

**General**

Name:

Description:

Field Name	Type	Width	Default Value	Multiple	Required	Constraint	Description
LPO Department	List	40		<input type="checkbox"/>	<input type="checkbox"/>		LPO Departments
LPO - Document Type	List	51		<input type="checkbox"/>	<input type="checkbox"/>		
Processing Notes	Char	80		<input type="checkbox"/>	<input type="checkbox"/>		Processing Notes
SSN	Char	9		<input type="checkbox"/>	<input type="checkbox"/>		

## Process documents with Laserfiche Workflow

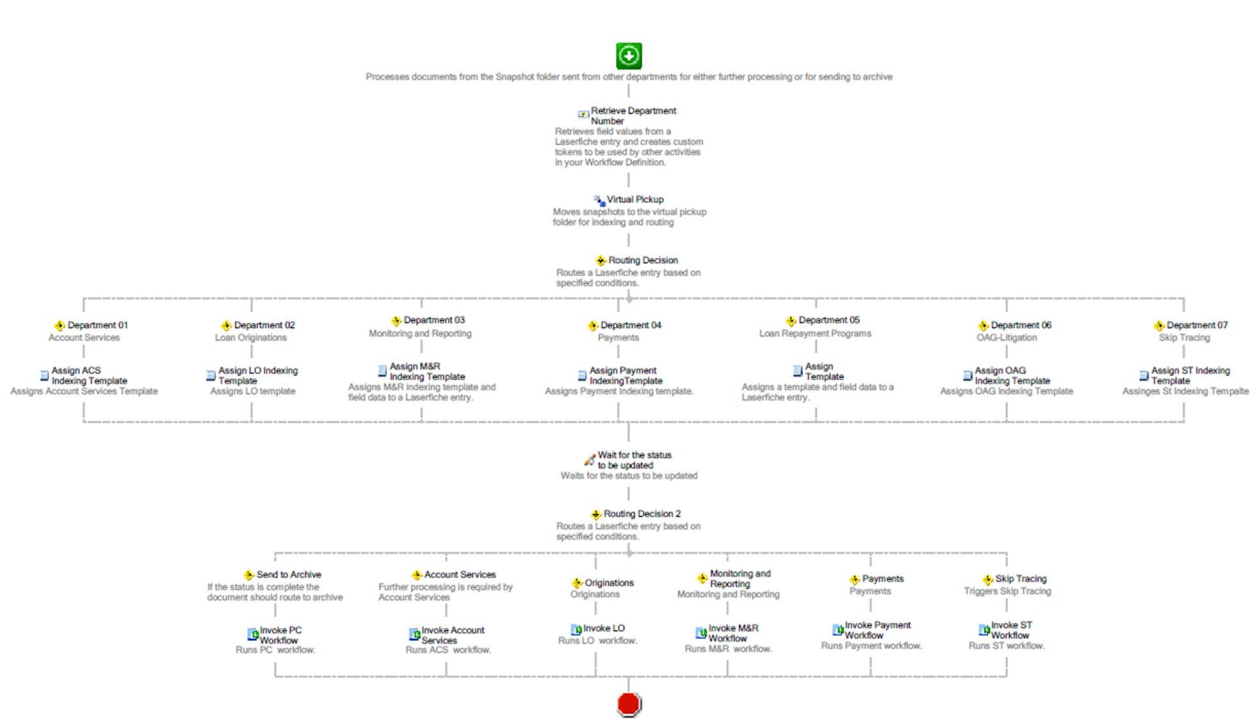
### Documents that have been printed with Laserfiche Snapshot

Once the supplemental documents have been printed into Laserfiche, the “Virtual Pickup” workflow is invoked. It routes the newly imported document to the “Virtual Pickup” folder in the repository. Depending on the value of the “LPO Department” field, it assigns the correct document template. The document is then routed to the correct

folder in the Laserfiche repository based on the value of the “LPO – Document Type” field.

The document then waits in the folder for a reviewer to read through it and manually update the value of the “Status” field. Depending on the status update, another workflow is invoked for further document processing. For example, if the document happens to be a copy of a personal check, the “Payment Workflow” gets invoked.

Here is what the “Virtual Pickup” workflow looks like:



Click on image to enlarge.

## Documents that have been scanned

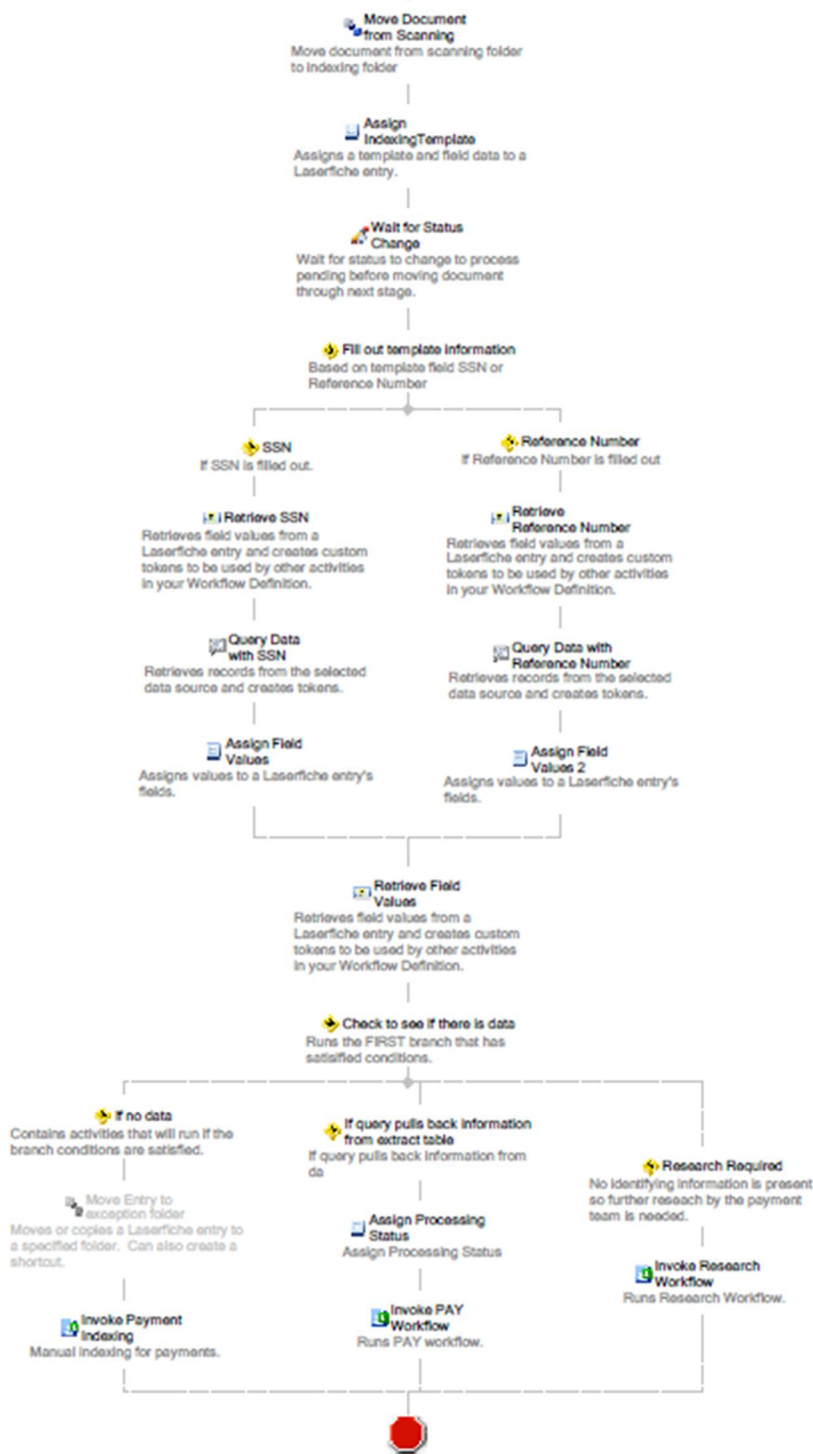
Once payment documents are scanned into the “Scanning” folder, the “Payment Indexing” workflow is invoked.

- The documents are moved from the “Scanning” folder into the “Indexing” folder and assigned to the “Indexing” template.
- A technician looks at the documents in the “Indexing” folder and manually fills out either the “SSN” field or the “Reference Number” field. He then changes the “Status” field to “Process Pending”.

- Laserfiche Workflow uses the [Query Data](#) activity to pull the rest of the information from the database based on the Social Security Number or Reference Number (depending on which was filled in by the technician). The [Assign Field Values](#) activity is then used to populate the remaining fields. This eliminates manual user entry error.
- Next, Laserfiche Workflow checks to make sure that the template was filled in completely.
  - If most fields are blank, which means the database lookup failed due to an incorrect Social Security Number or Reference Number, the document is routed to an “Exceptions” folder. The “Payment Indexing” workflow is invoked again, giving the technician an opportunity to correct the mistake.
  - If all of the data is successfully populated, the “Payment Processing” workflow is invoked.
  - If somehow there is no Social Security Number or Reference Number filled out, the issue needs researching by the payment team and the “Research Workflow” is invoked.

Here is what the “Payment Indexing” workflow looks like:

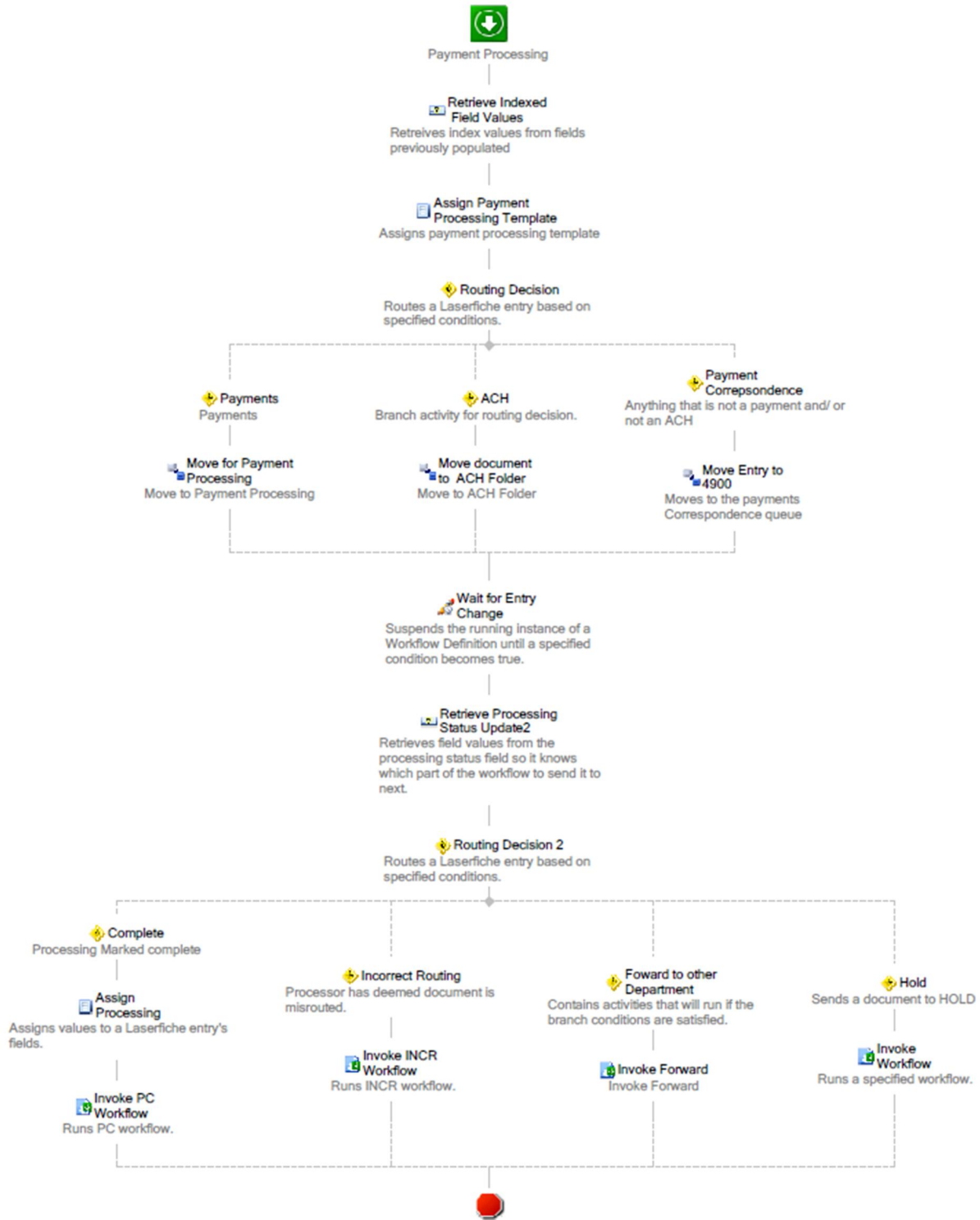
Payment indexing workflow with lookup in current archive for existing borrower information and auto populate template fields



## Payment workflow

- The “Payment Workflow” uses the [Retrieve Field Values](#) activity to obtain the field values from the template, including the “LPO Department Number”, and turns them into tokens for later use.
- It then assigns the “Payment Processing” template to the document using the **Assign Field Values** activity. Depending on the value of the “LPO – Document Type” field, the document gets routed to the “Payments Processing” folder, the “ACH Folder” or the “Correspondence” folder using the [Move Entry](#) activity.
- The [Wait for Entry Change](#) activity waits until the value of the “Status” field is updated by the reviewer who monitors the particular folder on a regular basis.
- The **Retrieve Field Values** activity then converts the “Status” field into a token that is used in the [Routing Decision](#) activity to determine where the document needs to be routed next.
- This document can be completed, routed incorrectly (some documents originally appear to belong to one department but really should be processed by another), sent to another department for further processing (some documents need to be processed by multiple departments) or put on hold. Each of these actions invokes a separate workflow.

Here is the full “Payment Workflow” design.



Click on image to enlarge.

**Keep tabs on everything that is being processed**

Since there are more than 29 different workflows running regularly, it is very important that I, as the manager of operational support services, am able to track their progress quickly and effectively. The **Laserfiche Workflow Administration Console** makes it easy to monitor where any document is at any given time. The first thing I do each morning is look in the **“Wait Conditions”** tab in the **“Monitoring Node”** to see if there are documents that have been stuck in any of our workflows for 24 hours or more.

The screenshot shows the Workflow Administration Console interface. On the left is a tree view with the following structure:

- Workflow Administration Console
  - THECBLPAPDBWN01
    - Workflows
    - Starting Rules
    - Monitoring
      - Subscribers
      - Wait Conditions
        - LPO 00 Rejected (I)
        - LPO Archiving
        - LPO-00 Incoming Fax (SR)
        - LPO-00 Snapshot Processing (SR)
        - LPO-00 Administrative Push (SR)
        - LPO-00 Forward and Return (I)
        - LPO-00 Hold (I)
        - LPO-00 Incorrect Routing(I)
        - LPO-00 Letter Required (I)
        - LPO-00 Manual Import (SR)
        - LPO-00 Payments to Archive
        - LPO-00 Processing Complete(I)
        - LPO-00 Skip to Archive (SR)
        - LPO-00 Working File Name(I)
        - LPO-01 Account Services Indexing (SR)
        - LPO-01 Account Services Processing(I)
        - LPO-01 Account Services Return (I)
        - LPO-02 Originations Data Entry(I)
        - LPO-02 Originations Indexing(SR)
        - LPO-02 Originations Processing(I)

The main pane displays a table of wait conditions:

Entry ID	Repository	Activity Name	Instance ID	Time
342799	THECB	WaitforEntryChange	c321a205-a29e-4230...	Friday, May 04, 2012 2:15 PM
379916	THECB	WaitforEntryChange	aaf9a1e0-d721-433e...	Monday, May 21, 2012 7:49 AM
379943	THECB	WaitforEntryChange	c69ede18-cd7d-40b3...	Monday, May 21, 2012 7:49 AM
379944	THECB	WaitforEntryChange	d6b0e56d-d98f-4cbd...	Monday, May 21, 2012 7:49 AM
379945	THECB	WaitforEntryChange	100b2a85-133a-4086...	Monday, May 21, 2012 7:49 AM
379947	THECB	WaitforEntryChange	098feb5-dba1-4e06...	Monday, May 21, 2012 7:49 AM
379949	THECB	WaitforEntryChange	5b798350-20ff-4d0b...	Monday, May 21, 2012 7:49 AM
379951	THECB	WaitforEntryChange	2813899b-430e-4083...	Monday, May 21, 2012 7:49 AM
379953	THECB	WaitforEntryChange	c2e0829a-83b9-4fd8...	Monday, May 21, 2012 7:49 AM
380445	THECB	WaitforEntryChange	517b9987-ee20-44fb...	Monday, May 21, 2012 8:09 AM
380446	THECB	WaitforEntryChange	82546304-5c02-4822...	Monday, May 21, 2012 8:10 AM
380456	THECB	WaitforEntryChange	380420f5-1beb-462a...	Monday, May 21, 2012 8:10 AM
380460	THECB	WaitforEntryChange	3b78a4af-b1e2-408f...	Monday, May 21, 2012 8:10 AM
380464	THECB	WaitforEntryChange	7ca542e3-28c0-4dab...	Monday, May 21, 2012 8:10 AM
380467	THECB	WaitforEntryChange	bfc7501b-b00a-4baa...	Monday, May 21, 2012 8:10 AM
380476	THECB	WaitforEntryChange	2074018d-5d32-4e24...	Monday, May 21, 2012 8:10 AM
380480	THECB	WaitforEntryChange	8532acca-39f6-48b2...	Monday, May 21, 2012 8:10 AM
380483	THECB	WaitforEntryChange	d3946566-59fb-4576...	Monday, May 21, 2012 8:10 AM
380488	THECB	WaitforEntryChange	e50e9a32-8340-44e5...	Monday, May 21, 2012 8:10 AM
380491	THECB	WaitforEntryChange	5df74d3b-c0f0-447c...	Monday, May 21, 2012 8:10 AM
380495	THECB	WaitforEntryChange	6f79ff7-e0e7-44d7-8...	Monday, May 21, 2012 8:10 AM
380499	THECB	WaitforEntryChange	a5d8e7ad-ef60-43f1...	Monday, May 21, 2012 8:10 AM
380505	THECB	WaitforEntryChange	5a11145a-85c7-41ce...	Monday, May 21, 2012 8:10 AM
380507	THECB	WaitforEntryChange	30c09f3f-a350-483a...	Monday, May 21, 2012 8:10 AM
380508	THECB	WaitforEntryChange	7cb3e8d-721c-4399...	Monday, May 21, 2012 8:10 AM
380511	THECB	WaitforEntryChange	5396c44d-1581-402b...	Monday, May 21, 2012 8:10 AM
380513	THECB	WaitforEntryChange	107cf0fa-df61-40d5-9...	Monday, May 21, 2012 8:10 AM

Click on image to enlarge.

Selecting a document in the **“Wait Conditions”** node returns its **“Entry ID”** in the **“Actions”** pane. I can copy this number and, after clicking on **“Open Workflow”**, open the particular workflow in the Workflow Designer. I can then use the **“Search”** function in Workflow Designer to search by the **“Entry ID”** (which I had copied previously).



Search

**New Search**

**State**

- Status
- Errors, Warnings, or Messages
- Time of Last Action

**Start Information**

- Workflow Name
- Start Date
- Starting Rule
- Started By

**Entry**

- Entry Name
- Entry Path
- Entry ID**

13209

- Only include starting entries

**Advanced**

- Laserfiche Server
- Laserfiche Repository
- Activity Name

[Reset](#) [Save](#)

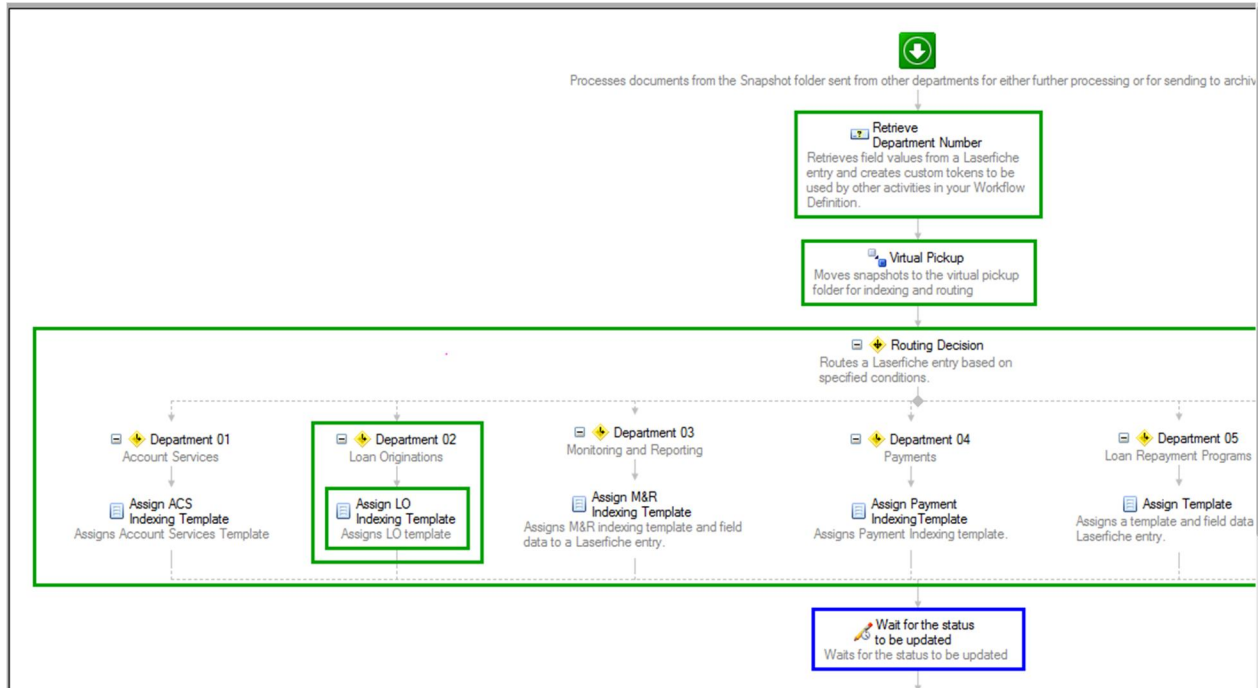
Toolbox Search

Ready

This search will return all of the workflows that are currently processing the selected document.























Workflow Name	Workflow ID	Total Instances	Running Instances	Average Time	Maximum Time	Minimum
LPO-00 Snapshot Processing (SR)	5	25	25	42 m 10 s	2 h 6 m	6 s 927 m
LPO-00 Incorrect Routing(I)	8	2	2	1 h 3 m	1 h 12 m	54 m 34 s
LPO-01 Account Services Processing(I)	16	10	10	1 h 23 m	1 h 28 m	1 h 19 m
LPO-02 Originations Data Entry(I)	17	2	2	2 h 9 m	2 h 10 m	2 h 8 m
LPO-02 Originations Processing(I)	19	50	50	1 h 34 m	1 h 35 m	1 h 34 m
LPO-05 LRP Indexing (SR)	25	103	103	1 h 5 m	1 h 13 m	1 m 20 s
LPO-00 Hold (I)	36	1	1	57 m 59 s	57 m 59 s	57 m 59 s
LPO Archiving	40	97	97	21 m 43 s	33 m 30 s	183 ms

Double-clicking on one workflow opens it in the designer pane. The path that the document took through the workflow is clearly marked in green and the place where the document is stuck is marked in blue. I can then investigate the problem and resolve it.



Click on image to enlarge.

I can also view workflow statistics under the "Monitoring - Statistics" node.

Workflow Name	Workflow ID	Version	Total Instances	Running Inst
 LPO-00 Snapshot Processing (SR)	5	3	28	28
 LPO-00 Incorrect Routing(I)	8	40	5	5
 LPO-00 Letter Required (I)	9	3	4	4
 LPO-01 Account Services Processing(I)	16	8	1	1
 LPO-01 Account Services Processing(I)	16	11	1	1
 LPO-01 Account Services Processing(I)	16	12	41	41
 LPO-02 Originations Data Entry(I)	17	2	2	2
 LPO-02 Originations Indexing(SR)	18	4	1	1
 LPO-02 Originations Processing(I)	19	7	275	275
 LPO-03 Monitoring and Reporting(I)	21	4	37	37
 LPO-03 Monitoring and Reporting(I)	21	5	25	25
 LPO-04 Payment Processing(I)	23	5	1	1
 LPO-04 Payment Processing(I)	23	7	3	3
 LPO-05 LRP Indexing (SR)	25	2	100	100
 LPO-06 OAG Indexing (SR)	26	4	1	1
 LPO-07 Skip Tracing Processing(I)	29	18	62	62
 LPO-07 Skip Tracing Processing(I)	29	19	35	35
 LPO-00 Hold (I)	36	7	2	2
 LPO-00 Hold (I)	36	9	24	24
 LPO Archiving	40	3	95	95
 LPO-01 Account Services Return (I)	42	2	11	11
 LPO-01 Account Services Return (I)	42	4	1	1

## Efficiencies gained by implementing Laserfiche

- Documents are now available immediately after being scanned or printed into Laserfiche.
- Business processes can be monitored efficiently and problems identified and resolved as they occur.
- Unnecessary and redundant processes have been eliminated.
- Data entry error is significantly reduced.

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