

# Case Study: Umpqua Bank

Experian QAS reduces costs and improves customer service at Umpqua Bank



## Situation

Umpqua Bank wanted to verify customer addresses beyond city, state and ZIP to improve the quality of its customer data, reduce operating costs and provide the highest level of customer service possible.

## Solution

QAS Pro was deployed in all Umpqua stores and customer service centers to ensure that all addresses are verified at point of capture when customers open new accounts or when a customer address is changed.

## Results

Umpqua credits its address verification project with saving \$200,000 annually in the form of employee efficiency, returned mail reduction and postal discount eligibility. Additionally, Umpqua achieves higher levels of customer service by improving on-time delivery of crucial documents such as statements, bank cards and marketing offers.

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**“In total we’re saving roughly \$200,000 annually in the form of employee efficiency, returned mail reduction and postal discounts eligibility, but equally as important is the higher level of customer service we can provide.”**

**Ricky Silvas**  
Systems Analyst  
Umpqua Bank

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Umpqua Bank prides itself on customer service – with 150 stores in Oregon, Washington and California and the vision of being “The World’s Greatest Bank” this is no small task. While the Oregon-based bank considers its unique service culture and delivery its best asset, maintaining accurate customer data is also an important step in providing over 225,000 personal and commercial customers with the service they deserve.

In 2004, when migrating to a new FiServ application, Umpqua Bank sought to put processes in place to ensure that all new and existing customer addresses were verified and accurate. “Our previous banking application was able to append ZIP+4 information,” explained Ricky Silvas, Systems Analyst at Umpqua Bank, “but our new application didn’t have anything built in so, we needed to make sure we put something in place.” While having

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a ZIP+4 is an important element to capturing a full address, it's only one step of the process. With an eye to find a complete solution Umpqua Bank began researching and evaluating available products.

After completing research on address verification software, Umpqua Bank ultimately narrowed the search down to two different products. "We did a thorough review of the two products and decided on QAS Pro," said Silvas. "We chose Experian QAS because it's able to verify customer addresses down to the apartment level and it has a slick interface with a type-down methodology that saves our employees time." QAS Pro's type-down methodology takes an address by starting with the ZIP code first and then continues to the street and premise number to reduce the number of keystrokes and time required to enter an address.

Once the decision was made to go with QAS Pro, it was time to begin the next phase of the project: installation and implementation. Umpqua Bank wanted to ensure that anywhere an address could be captured, it would be verified. This requirement meant QAS Pro needed to be rolled out to all stores, the customer contact center and back-office processing locations. "The installation process was pretty quick and painless," commented Silvas. "We had two people from Experian QAS on-site for 2-4 hours and the installation and setup was complete." By installing QAS Pro at the central data center, in

its core system, as well as within its banking application, FiServ Expedite, Umpqua Bank was able to easily roll out address verification enterprise-wide.

Umpqua Bank first realized the benefits of verifying addresses in real-time with QAS Pro at its stores. When setting up new customer accounts, customers are required to provide a government ID but there is no guarantee that the address on that ID is correct. The address may be misspelled or missing an address element such as an apartment number or street directional that will make it undeliverable. Verifying the address during account setup allows employees to correct the address while the customer is still engaged to ensure that new account information, statements and bank cards will be delivered in a timely fashion.

Umpqua Bank's customer service and back-office processes have also benefited from verifying addresses with QAS Pro. "Our call centers have definitely seen time savings by using QAS Pro," said Silvas. "The type-down functionality cuts the time required to take an address in half, from 45-60 seconds down to 25-30 seconds." Additionally, since QAS Pro passes the address directly into the address fields of the banking application the chance of an employee mistyping or "fat-fingering" an address is completely eliminated. "With 150 new customer setups and 200 address changes per day, we're saving roughly three hours per day and that doesn't

factor in savings from reducing spelling mistakes and return mail processing."

Address verification has also helped Umpqua Bank's compliance and fraud efforts. Verifying customer addresses as they are entered during account setup strengthens customer identification programs as required by the Patriot Act and helps keep customer documents from being delivered to the wrong location. When a customer address change is requested, verifying that address in real-time allows Umpqua Bank to ensure that the address is being changed to a current and accurate mailing address to help avoid fraudulent activity.

Implementing real-time address verification has been a big win for Umpqua Bank. "In total we're saving roughly \$200,000 annually resulting from employee efficiency, returned mail reduction and postal discounts eligibility," states Silvas, "but equally as important is the higher level of customer service we can now provide. At Umpqua Bank our vision is to be 'The Worlds Greatest Bank,' it's in our stores and its how we answer our phones. QAS helps us reach that goal by allowing us to achieve the high level of customer data quality that supports our strategic initiatives."

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