

# Nations Lending Builds Savings by Streamlining Invoices

Nations Lending saved money on their telecom and data by working with an aggregator and consolidating their invoices, giving them the time and data they needed to move to a new, more affordable UCaaS solution.



## BACKGROUND

Founded in 2003 by two lifelong friends, Nations Lending Corp. (NLC) has always been about making home loans human and seeing the individual behind the credit scores. This approach has led to massive growth and in the last few years, with continued expansion planned.

“We have visibility into everything in one place –that’s the beauty of it.”

**DEBBIE BOUR**  
NATIONS LENDING  
SR. IT OPERATIONS AND  
INFRASTRUCTURE MANAGER

## CHALLENGE

With only three IT employees, as the organization grew, so did the challenge of managing IT. This was especially acute given the lack of available documentation –i.e., no network diagrams or configurations—on each location, making it exceptionally hard to know how technologies were being used at each branch. Meanwhile, redundant expenses were increasing with each branch acquisition. Ninety branches meant different technologies, vendors, providers, contracts, and invoices for each branch. Late fees were common, and NLC was paying a 1% fee per invoice for a managed pay solution. In addition, inefficient, long-term contracts meant the organization continued to pay for IT infrastructure costs even after they had offloaded branches. Even when the team found a way to reduce cloud PBX costs by 50%, they didn't have enough time to manage an RFP process.

## SOLUTION

Soon after joining NLC, Debbie Bour, Senior IT Operations and Infrastructure Manager, began expanding the vCom relationship that had been in place before her arrival. “We needed to consolidate everything under vCom to keep costs under control,” she says. She quickly moved the company’s IT expenses and invoice management to vCom, leveraging the centralized vManager platform as a single source of truth across the organization.



## Locations Under Management

- 90

## Challenges

- IT Telecom employees managing 90 locations
- Redundant IT payments across the organization
- No documentation or visibility into inventory

## Impact

- Savings over first 3 years: \$800,000+
- Cloud PBX costs cut by 50%
- Invoices for 90 locations condensed to one invoice

Bour and her team reduced costs by migrating their telecom and data contracts to the vCom Buyers' Club to centralize control and take advantage of pre-negotiated pricing and eliminate late fees.

Simultaneously, NLC engaged vCom to spearhead the RFP process for a new cloud-based communications system (UCaaS) to be used company-wide. "It was like having my own department," Bour says. "It would have taken me months to do the RFP and maintain the business."

## RESULTS

"vCom built a platform that makes it simple for managers to manage," says Bour. "It's very intuitive, easy to use, and flexible." Every bit of information relating to a piece of inventory is captured and stored in vManager. "We just type the branch's address in vManager, and it says which services are available there and their costs. We place orders in vManager, and vCom works with the carrier to get it done. We get more competitive quotes this way."

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As a QuantumShift by vCom member, Nations eliminated myriad invoices; there's only one invoice, without late fees, instead of dozens for each branch. An added plus: "Each of our cost centers has their own P&Ls. When the vCom invoice comes in, I don't need to provide the breakdown of what expenses belong to which cost center. We attach every piece of inventory to a cost center through vCom, so at the end of the month, we just run a report. It saves hours every time," Bour says.

Even better, Bour and her team don't worry about each provider's processes for getting help: all tickets are opened through vManager. With branches being onboarded and offloaded frequently, the ability to manage MACDs has been key. Instead of paying early termination fees on contracts for closed branches Bour says, "Thanks to vCom, we just move the service or exchange it to elsewhere in the organization, and we're not penalized. That's a big positive."

Thanks to a successful RFP, NLC was able to move to a new UCaaS solution, cut their cloud PBX costs in half, and saved more than \$800k over 36 months.

"When you're trying to grow so quickly, it's hard to keep ahead of the curve, and having a business partner like vCom really helps us. It allows us to focus on strategic development of other applications in-house, so it really does pay off."

