

## CUSTOMER SUCCESS STORY



### AT A GLANCE

Heartland Bank and Trust, a fast-growing, 22-branch community bank, increased employee productivity, improved customer service levels, supported corporate accountability and disaster recovery strategies, and reduced physical storage costs by integrating a content management system with its core processor.

### SYSTEM BENEFITS

- Reduction in physical resources and space allocated to document storage
- Supports an increased volume of business without increasing staff
- Reduces time expended on document retrieval and other processes, improving customer service levels
- Enables multi-user access to relevant documents from any of 22 branches
- Complements compliance and accountability initiatives, such as CIP and field audits
- Meets the needs of virtually every business unit while preventing unauthorized access to privileged documents

### APPLICATION

- Enterprise-wide/multi-department use

# Heartland Bank & Trust

### CHALLENGE

Faced with regulatory requirements, strained physical resources, high customer service standards and the challenges associated with rapid growth, Heartland Bank and Trust (Bloomington, IL) realized paper-based processes would eventually erode their competitive edge. With 22 branches spread across 20 counties and assets in excess of \$793 million, this community bank determined enterprise content management (ECM) technology would address these challenges and improve information sharing practices between locations. "A big concern was customer satisfaction," says Tim Owen, Senior Commercial Loan Officer, Heartland. "We wanted to convey a very professional image. People don't expect to wait."

### GAINING A COMPETITIVE ADVANTAGE WITH ECM

With the approval of Heartland's senior management, Owen developed a strategic technology initiative with the intent to uphold "personal touch" customer service standards in addition to enabling services similar to those touted by commercial competitors. "We knew in the long run we wanted to offer a solution across the entire enterprise, but it happened much faster than we ever anticipated," comments Owen. After evaluating several vendors, Heartland chose PROFORMANCE, an experienced systems integrator for the financial services industry and authorized OnBase solution provider.

OnBase, an enterprise-class application developed by Hyland Software, combines integrated document management, business process management and records management in a single, web-enabled application. Because of its modular design, OnBase can be implemented gradually, driving incremental value and supporting end-users acceptance by allowing phased changes. PROFORMANCE's OnBase solution was set apart from other vendor's recommendations by ease-of-use and an understanding of the community bank's business needs. "We wanted to make an investment in a solution that would be appropriate for users on the retail side," notes Owen. "We looked at one 'banking solution' that treated an entire 300-page loan file as a single document. PROFORMANCE was much more conscious of our needs."

### AUTOMATED LOAN PROCESSING VIA SCANNING

After closing, new consumer and mortgage loan packages are sent to Heartland's central scanning operation to be scanned via hardware from Böwe Bell and Howell and Fujitsu Computer Products of America. Heartland has also scanned its entire backfile of loan documents since the OnBase implementation. "We started with loan automation, mainly because we were running out of space," comments Owen. "We looked at purchasing new buildings and vaults. It just didn't make sense not to go paperless."

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## PRODUCT INTEGRATIONS

- PF INFO-ACCESS (loan tickler/tracking & collateral management application)
- PF Productivity Suite
- PF Barcodes
- PF Host Synchronization
- Jack Henry Silverlake Core Processor
- Bowe Bell + Howell Scanners
- Fujitsu Computer Products of America Document Scanners
- Kofax Image Products, Inc. Virtual Rescan (VRS) & Adrenaline Card

## ONBASE SOFTWARE MODULES

- COLD/ERM
- Desktop Document Imaging
- Production Document Imaging
- Application Enabler
- Web Server

Using software utilities created by PROFORMANCE, barcode separator sheets are generated and inserted into loan files to index documents, eliminating the need for employees to manually enter data. Additionally, a host synchronization process keeps the OnBase system in sync with the Silverlake® host system from Jack Henry and Associates.

Loan files can be retrieved in one of two ways. Using the OnBase retrieval dialogue, users can search by keywords, such as loan number or customer name. Documents can also be retrieved directly from fields in Silverlake using the OnBase Application Enabler module, which links items in the OnBase repository to fields in line-of-business applications. Point-and-click configurability allows Heartland to use Application Enabler to quickly and inexpensively image-enable a variety of applications.

## MANAGING ALL DOCUMENTATION IN ONE APPLICATION

The next phase of Heartland's lending solution implementation was the integration of PROFORMANCE's INFO-ACCESS application. INFO-ACCESS creates a consolidated, online portfolio of loan documentation and relevant customer data, enabling all loan documentation to be combined and managed in one application. It integrates document imaging with a sophisticated collateral and loan document tracking system, providing an efficient means to manage documentation throughout the lifecycle of a loan. INFO-ACCESS eliminates manual data entry tasks and streamlines loan operations by automating loan document and collateral tracking. Prior to this implementation, Heartland used disparate systems and paper checklists to track various document requirements and collateral. With the combination of OnBase and INFO-ACCESS, loan officers are now able to maintain Heartland's high level of service with less labor.

Upon learning of the integration, Heartland's Trust Department cancelled a request to install a photocopier to produce hard copies. Instead, documents are scanned and managed as part of a searchable OnBase repository that also facilitates the implementation of a mandated backup strategy.

## EXPANSIVE SYSTEM OFFERS MULTI-DEPARTMENT BENEFITS

From signature cards to deposit slips, OnBase enables Heartland's entire deposit process to be paperless and in compliance with customer information procedures (CIP) mandated by the U.S. Patriot Act. By converting its existing COLD/ERM system from TREEV LLC, Heartland can now produce report documents, such as statements that are stored in the OnBase repository, and use OnBase cross-referencing tools to link those reports to related documents. As a result, tellers provide fast, on-the-spot customer service as well as have immediate access to signature cards to help prevent fraud. In addition, Heartland uses the Application Enabler module to support access to this information via a field in the Silverlake customer file.

Aside from traditional banking services, OnBase supports other business units and operational departments. For example, Heartland opened a full-service Agriculture Department, that has been paperless since its inception, to manage farms and buy and sell related property. Other departments, including human resources, corporate, marketing, accounts payable, contracts and operations, and Heartland's holding company, use OnBase to manage scanned documents and electronic reports. The OnBase solution even allows Heartland to pursue an additional revenue stream by offering outsourced processing services to other banks. "When it comes to adding departments, there's nothing to it from an OnBase standpoint," says Owen. "The challenge is overcoming the mental hurdle. Once our employees see the system and the advantages it offers, they brainstorm to determine even more ways to use OnBase."

## ACCOUNTABILITY & EFFICIENCY LEAD TO SAVINGS

Despite the fact that approximately 250 users have access to a system encompassing more than 3.3 million privileged documents, security features within OnBase prevent unauthorized access. Strict limits on the ability to perform specific functions or view documents by individual users and user groups can easily be configured. Unlike paper documents, OnBase includes a history with each document, enabling management to view the users who have seen or modified a document.

OnBase also streamlines the auditing process. Rather than devote staff to gathering necessary paperwork, Heartland simply granted auditors an OnBase ID that was revoked after the audit was completed. Not only did this solution reduce the time and disruption associated with an audit, it also received a positive response from auditors.

The operational efficiencies realized from OnBase are complemented by hard dollar savings. "Through mergers, acquisitions and startups, we've increased our volume of business without increasing staff," reports Owen. "We've also had no big surge in paper and paper storage costs. We added six branches and I didn't have to buy more fire files. For a bank, that's a big deal."

## FINAL THOUGHTS

When asked about selecting an integrator to implement a content management solution, Owen feels that PROFORMANCE is a valued partner. "OnBase is a good, solid system, but PROFORMANCE is the real key to implementing it effectively. Their support is incredible, and how they create other processes around OnBase is genius."

## ABOUT PROFORMANCE

PROFORMANCE is a leader in the design and implementation of document automation solutions for the financial services industry. Using structured methodology, we develop proven document management strategies that significantly improve lending, deposit and other paper-intensive operations at the enterprise-level. We know how to best integrate applications, such as the OnBase document management system with our INFO-ACCESS and INFO-CAPTURE products, to create industry-specific solutions that are highly functional and adaptable to changing needs. With 20 years of financial services experience, PROFORMANCE delivers industry leading solutions backed by a significant knowledgebase and exceptional technical support.