

CASE STUDY



THE CUSTOMER

Integra Bank which operates 80 banking centers and provides a wide range of services to their community set out to improve their processes for their customers.

THE PROBLEM

The bank in looking for a way to improve the way it issues customer notices and checks found that their current production process was both inefficient and costly.

THE SOLUTION

A combination of ACOM's EZPayManager/400 and EZeDocs/400 software and MICR printers that worked with their existing AS/400 environment without complex or costly integration to streamline their forms and check printing needs.

THE RESULTS

All in all, Integra Bank saved 6 hours a day on labor and \$12,600/yr on supplies, maintenance and manpower. In addition, the flexibility of ACOM's solutions allowed them to make changes on-the-fly, enabling them to perfect their notices and checks for their customers – giving them a definite business advantage.

Integra Bank: Written Success Story

Headquartered in Evansville, Indiana, Integra Bank operates 80 banking centers and well over 100 ATM locations in Indiana, Kentucky, Illinois and Ohio. The bank provides a wide range of services to these communities, including commercial, consumer and mortgage loans, lines of credit, and an extensive collection of personal and corporate services.

For nearly 25 years, excellence and stewardship have been guiding values at Integra, so it's no surprise that the bank recently set out to improve the way it issues customer notices and checks. Over time, the production process had become both inefficient and costly. Growing expense for preprinted forms and check stock, combined with the need to maintain older printing and processing equipment, prompted the bank to search for a more cost effective and efficient solution.

IMPROVING THE PROCESS

After evaluating several competitive approaches, Integra Bank chose to work with ACOM Solutions to adopt a combination of new hardware and software that has reduced supplies expense, achieved more efficient use of operator time, and eliminated the need to maintain multiple pieces of out-of-date equipment.

According to Brooke Wilke, Loan Platform System Administrator, upgrading antiquated equipment and procedures has been a big improvement for Integra Bank. "We definitely wanted to get rid of some old equipment and replace it with more efficient and fewer pieces of equipment," says Wilke. "In the beginning we had four pieces of equipment to get our job done. We've gone from that now to just a MICR laser printer and a pressure sealer that we purchased from ACOM." And in the process they have saved \$7,618 in equipment maintenance per year according to Wilke.

The bank has redesigned the majority of payments and checks to print on pressure sealed paper. According to Wilke, the move has proven to be a much more cost effective and efficient

approach. "We pressure seal approximately 50,000 notices a month. By this change we are able to eliminate the need for envelopes. It's a huge efficiency gain as well since we no longer have to fold and stuff the notices and checks into envelopes."

Wilke and her team achieved these improvements using a combination of ACOM software. "Over the past nine months we have implemented EZeDocs/400 and EZPayManager/400. So far we have reformatted 19 core notices, and three check types within ACOM. By printing the checks through EZPayManager/400 we no longer have to purchase pre-printed check stock or manually sign each check. We can print on blank check stock and ACOM also prints the MICR line and check number."

"To be honest I don't think that we thought that we'd get this much out of a solution."

EXTENDED BENEFITS

The flexibility of the ACOM software has led to potential improvements in other areas as well. "We have determined how to push any data file up to the core," explains Wilke, "We then create a spool file through a query and we are able to push that query spool file through ACOM and generate notices. This is extremely useful and our plan is to generate our Accounts Payable checks that now live in an ancillary system as well as routine mailings that occur in other departments."

According to Wilke, Integra was pleasantly surprised by the added ability to reengineer other payments and mail streams beyond the scope of their original project. "To be honest I don't think that we thought that we'd get this much out of a solution."

*"I would definitely recommend this product to anyone.
The possibilities with ACOM products are endless."*

Brooke Wilke,

Loan Platform System Administrator,
Integra Bank



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Listen to:

What Brooke Wilke had to say
about her experience with ACOM.

Interviewed by Kevin Craine

- ▶ Why did you decide to go with ACOM?
- ▶ What's changed after adapting EZeDocs and EZPM?
- ▶ What savings have you seen as a result of using ACOM?
- ▶ What business advantage have you gained by using ACOM?
- ▶ What advice do you have to other banks with similar needs?

For Complete Interview:

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Wilke points out that affordability and compatibility were key factors in Integra's decision to go with ACOM. "We had a handful of vendors we reviewed," says Wilke. "With one of the solutions we would have had to purchase at least four additional servers, and the cost to deploy the software was very expensive. Another was not compatible with our spool files and there was programming needed just to implement the software. And once it was implemented the forms had to be designed to fit the data."

The bank needed a solution that worked in their existing environment without complex or costly integration. "ACOM was on the AS400 so we didn't need to purchase any additional hardware, and the cost of the entire solution – with the software and no needed hardware – was extremely reasonable. That's why we decided to go with ACOM."

"If your goal is to gain efficiencies while perfecting the design of your notices and checks, then ACOM is the key."

RETURN ON INVESTMENT

What have been the specific results at Integra Bank? "With the checks we were able to eliminate the pre-printed check stock, and that saves us approximately \$415 a month. Also with replacing the four pieces of equipment with just the two – the MICR printer and the pressure sealer – we were able to eliminate a lot of additional annual maintenance (\$7,618 per year). With the ability to print the signatures electronically versus our old manual check signing process, we'll save approximately two hours a day with the new efficiencies gained."

Wilke feels the flexibility of ACOM provides additional return on investment beyond saving in supplies, maintenance and manpower. "Another nice feature is the ability to do check reprints. Prior to ACOM the audit process was much more complicated. ACOM comes with a nice audit log that shows exactly what checks were printed, what checks were reprinted, and check totals. That has saved our printing department a lot of time."

Savings extend into other areas beyond the IT and printing departments because the bank has

been able to eliminate the need to manually pull notices for special handling. "Now with ACOM we're able to suppress those notices at the beginning so they don't even print. A lot of manual processes like that have been eliminated." All in all, they saved 6 hours a day on labor and \$12,600 year in savings on envelopes and equipment maintenance.

GAINING BUSINESS ADVANTAGE

In addition to saving time and money, Wilke feels that Integra Bank has gained a business advantage as well. "ACOM products have allowed us to perfect our notices and to provide a clean perfected look to our customers. Previously our notices were just generic, standard notices that come with our core systems. Redesigning our notices has given the customer a much better look and feel."

The ability to make changes on the fly without additional systems programming also gives Integra an advantage. "An example this year was our Christmas Club checks," explains Wilke. "We had a stuffer that was going to be mailed with our checks, but the stuffer ended up being incorrect. So the day before the checks were going out, they came to me and asked if I could put the stuffer on the check stub. We added the stuffer to the check stub, eliminated the extra cost to reprint the stuffer, and gave a nice notice to the customer."

MOVING FORWARD WITH ACOM

"We will continue to look for processes that we do manually, and find a way within ACOM to do them automatically," says Wilke. "Within the near future we hope to print our AP checks through ACOM as well as to begin utilizing the manual check software within our main office to print our cashier's checks. We also want to investigate the bar-coding features."

Wilke recommends that other banks consider ACOM as well. "If their end goal is to gain efficiencies, while perfecting the design of the notices and checks, then ACOM is the key. I would definitely recommend this product to anyone."

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