



**jh**  
Banking

## CASE STUDY

### Core Director® Teller™

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Sharen Wilson  
Marketing Director  
Bank of the Panhandle

**Institution:**  
Bank of the Panhandle

**Location:**  
Guymon, OK

**Website:**  
[www.mybopbank.com](http://www.mybopbank.com)

**Assets:**  
\$134 million

**Founded:**  
1976

## Core Director Teller



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Chartered in 1976, Bank of the Panhandle in Guymon, Okla. is a strong independent bank that offers a broad range of deposit products for individuals and businesses as well as agricultural, commercial, real estate, and consumer loans. Bank of the Panhandle celebrates its slogan “Smarter Banking” every day by blending progressive technology with a top-notch customer service culture. When the bank replaced a competitive core system with Jack Henry Banking’s Core Director system approximately five years ago, management was committed to improving the bank’s overall operations by maximizing each and every benefit integration had to offer.

In addition to integration, the bank wanted customizable technology that could adapt to its strategic business goals, today and into the future. Core Director Teller has delivered on its promises, as Marketing Director, Sharen Wilson, shares with us in this interview.

### **Jack Henry Banking: What was the compelling business reason your bank acquired Core Director Teller?**

**Sharen:** In 2007 we converted to Jack Henry Banking’s Core Director system from a competitive core. Our former core system couldn’t be fully integrated with our ancillary products, and we really wanted our teller platform to be completely integrated with our core. Core Director Teller was in beta at the time, but it was just on the cusp of being released. I think we were the second bank other than the beta banks to use Core Director Teller.

When we switched to Core Director we converted our teller platform, item and document imaging software, ATM platform, online banking platform, and more. We wanted everything to be one seamless experience, so to speak, so that if we’re working in one program we could access system-wide information seamlessly and efficiently.

### **JHB: How has Core Director Teller helped improve your day-to-day operating efficiencies?**

**Sharen:** Core Director Teller’s integration is tremendously valuable, and we were pleased with the automation the system offers and the accessibility of information. If a customer opens a new account, for example, the teller knows upon making the first deposit that the account is new because the teller platform communicates directly with Core Director. Tellers can click on tabs in new and existing accounts and see account balances, transaction history, account types, and more. This product dramatically improved efficiencies at the teller line because information is so transparent and accessible.

This product is also amazing when it comes to day-end processes. On one of the busiest days after going live with Core Director Teller, our tellers collected customer deposits until we closed at 5:30 p.m. A mere 10 minutes later we were already balanced, and we were completing the day-end processing 20 minutes after that. It was simply incredible to have the cash letter sent and everything done only a half an hour after we had closed our doors on such a busy day. That was truly a testament to the efficiencies this platform offers.

### **JHB: Has Core Director Teller improved your bank’s reporting processes, and if so, how?**

**Sharen:** Yes, Core Director Teller has dramatically improved our reporting capabilities. Currency Transaction Reporting (CTR) is such a crucial piece of information we have to collect, report on, and show our examiners, and this solution works really well because of its integration and automation.

If a customer is making a large cash transaction, the teller can type in the customer’s name and the system will automatically populate all of the information for that customer. This system dramatically

reduces the likelihood of human error, and if we ever need to search for something, we just pull up a report and everything is displayed right there. Our managers who had participated in audits on our previous system were very unhappy with our CTRs. Now I only hear positive feedback from them.

The Money Instrument Log (MIL) features are also really nice, because we don't have to rely on human intervention or manually record information in a book somewhere. If a customer is buying a cashier's check with a large amount of cash, the system automatically records that in the log for us and we can refer to that instantly.

All the reporting related to CTR and MIL is simply wonderful with this system.

**JHB: If there are any specific features or functions of Core Director Teller that have exceeded your expectations, please share them with us.**

**Sharen:** Overall, this product is very customizable, which not only simplifies the jobs of our tellers and saves time, but also improves the customer experience. For example, now each customer can decide to have his or her balance printed on the receipt. The system we used before Core Director Teller required us to choose one global setting for all of our customers. Giving our customers flexibility with this feature allows us to provide more individualized service.

We also love the ease of Core Director Teller. The program is simple to navigate and use because information is on one screen and accessible via tabs at the top of the page. If we need to look at certain features of a customer's account, it's all right there for us to select. On our prior system, we had to work between different screens and the interface made it very difficult to find information. With Core Director Teller it's all right in front of us, and that saves us a lot of time.

**JHB: Tell us a little about the training process of Core Director Teller. Was it easy for your tellers to learn?**

**Sharen:** Yes, Core Director Teller is extremely simple to pick up and use, and users don't have to be computer whizzes. Computer users of any level can quickly adapt to the system's point and click environment, and setting up users in the system on the back end is very simple as well.

**JHB: In what ways has Core Director Teller enabled your tellers to provide better customer service?**

**Sharen:** Our customers appreciate that our system is near-real-time now. They can make a deposit at the window, then go to the ATM machine or online banking and see that their funds are available. And we've just started using Core Director Teller Capture™, so now customers can see an image of their items shortly after the deposit. We're still familiarizing ourselves and getting comfortable with that system, but I think it will be a nice feature for our tellers and our customers going forward.

**JHB: Have you heard any customer feedback about the positive changes this solution has afforded your bank?**

**Sharen:** Recently, our bank president told us a story. A customer was in his office and was amazed that we could take his deposit at 5:29 p.m. and the funds would post to his account that same day. He said that providing this ability was one of the best things we had ever done here at Bank of the Panhandle, and he appreciated that he was no longer charged NSF fees for checks that didn't clear late in the day. By implementing Core Director Teller, we have made that customer happy and many more customers who may not even realize it yet. There aren't many banks around here that can offer that kind of quality in customer service.

**JHB: If you would recommend this solution to other banks, what is the most compelling statement you would make to another banker considering Core Director Teller?**

**Sharen:** We are very happy with our decision to implement Core Director Teller, and we'd recommend it to other banks – especially if they are already using Core Director and other integrated Jack Henry Banking complementary products. This system offers so many benefits with its integration, near-real-time interface to new accounts, and overall ease-of-use. Our tellers were quickly comfortable with the system, which allowed us to provide better customer service right away because our tellers were able to focus attention on the customer rather than a computer.



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We've been very satisfied with everything from Jack Henry Banking, from the technology to the support. If there has ever been a problem or issue, the support we've received has always been outstanding. They have been right there to help us out, and we've been very pleased with our entire experience.



Core Director Teller supports every aspect of teller operations, including customizable transaction setup and processing, intuitive balancing and research functions, customizable receipts, automatic off-line store/forward, electronic journal capabilities, and aggregate currency transaction reporting (CTR) and monetary instrument logging (MIL). This client/server-based system provides real-time displays of customer information, current account balances, alert and CIF messages, memo posts, application inquiries, check images, signature cards, customer identification, and the ability to share information among branches and request immediate assistance from any bank associate logged on to the system. Core Director Teller is based on Microsoft's Smart Client technology, and provides the advanced automation and business tools tellers, customer service representatives, and bank managers need to improve the speed and accuracy of transaction processing, increase operating efficiencies, enhance customer service, and reduce fraud.

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