



## CASE STUDY

# Bangor Savings Bank Streamlines Processes with *jhaEnterprise Workflow*™

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Danielle Raymond  
Performance Improvement Coordinator

**Institution:**  
Bangor Savings Bank

**Location:**  
Bangor, Maine

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

**Assets:**  
\$3.5 billion

**Founded:**  
1852

## Bangor Savings Bank Streamlines Processes with *jha*Enterprise Workflow™

Bangor Savings Banks chose *jha*Enterprise Workflow to streamline tasks and add efficiency to its operations. We asked Danielle Raymond, Process Transformation Leader, how the bank has used this tool and what effect it has had.



**Jack Henry Banking (JHB): Were there any major issues you were looking to address with *jha*Enterprise Workflow?**

Danielle: No, but at the time we purchased it, we were involved in a major process improvement initiative and we knew the product would be valuable. We had selected entire departments for this process improvement initiative and planned to use *jha*Enterprise Workflow to help. We were looking for more consistency. We actually eliminated some extra work simply by preparing to use *jha*Enterprise Workflow, as it forced us to examine our current processes.

**JHB: What gains in efficiency has *jha*Enterprise Workflow made for your organization?**

Danielle: There have been many. For example, it's made an immediate impact on our customers in terms of the stop payments and deposit availability processes. In the past, an email was sent to our deposit operations department, which would add the stop. Now a workflow places a stop immediately, a win for the customer and the bank. Another example would be our promotional incentives for new accounts. When a customer earns an incentive, a workflow makes the GL entry and the entry into the customer account.

**JHB: Can you provide a rough estimate in dollars or hours that *jha*Enterprise Workflow saves on a monthly basis compared to before you implemented it?**

Danielle: With *jha*Enterprise Workflow, we're saving 120 hours per month, at least. That's with seven workflows, which includes some more complex ones and a few straightforward ones we did for the sake of consistency. There is no limit on the new workflows we'll create. We have a process improvement initiative – a process to look at processes – and as we examine each process, we pick the tool to address it as we go. That's how we decide when to use *jha*Enterprise Workflow. We have three more workflows in development now.

**JHB: Which business units have benefited from *jha*Enterprise Workflow?**

Danielle: Retail, deposit operations, collections, records, the customer call center, and business payroll. A good example of how we've changed the retail department is our process for entering information. We previously used both email and forms to relay information from the front line to the back office. Now we use a workflow to enter and sometimes update the data directly in Core. It's a clear and consistent way to operate and it's had an immediate effect on accuracy and efficiency.



**JHB: How would you rate *jha*Enterprise Workflow in terms of significance to your organization?**

Danielle: It's important and becoming increasingly so as we add more workflows.

**JHB: What features do you find most useful?**

Danielle: The ability to write directly to the core is useful, and so is the ability to work with other databases. For example, being able to pull in email addresses that aren't in the core is great. The visibility of the work queues is important, especially for management. These provide quick snapshots of what is being worked on and what is still outstanding. This adds accountability. What used to be in a stack of paper on someone's desk is now in a queue and clearly needs to be worked. I also like that you can kick off a workflow from a scanned document.

**JHB: If you would recommend this solution to other banks, what is the most compelling statement you would make about *jha*Enterprise Workflow?**

Danielle: It helps create uniformity and consistency. It's a great tool for process management. There was hesitation at first, but the more workflows we implement, the more comfortable we are with it. We are now able to spend the savings gained on completing more value-added activities.

*jha*Enterprise Workflow™. By automating multi-step business processes, the need for time-consuming manual tasks and redundant data entry is eliminated – providing banks with a streamlined, cost-effective way to reduce operational risk and expense.

