



CASE STUDY

The Bank of Missouri Saves Time and Money with *jha*Enterprise Workflow™

"If you want to increase your efficiency ratio, this is the product to get."

Chris Congiardo
Software Application Administrator

Institution:
The Bank of Missouri

Location:
Perryville, Missouri

Website:
www.bankofmissouri.com

Assets:
\$1.2 billion

Founded:
1891

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“From a competitive perspective, jhaEnterprise Workflow is a mission critical application.”

Chris Congiardo

Facing rapid growth and an array of changes, The Bank of Missouri convened a focus group called the Hopper Project. The name was inspired by a quote from Grace Murray Hopper, a U.S. Naval Commander and computer programming pioneer: “The most damaging phrase in the language is “We’ve always done it this way!”

Chris Congiardo, Software Application Administrator at the bank, explained that this quote describes the attitude taken by the institution when it came to implementing process changes. Everything was up for review, even long-standing traditions. Part of the project to improve and standardize procedures was the acquisition of *jhaEnterprise Workflow*. We asked Chris for details.

JHB: Was there a particular issue you were hoping to address with *jhaEnterprise Workflow*?

Chris: It was not a single issue. Before implementing the product, we knew we needed to standardize many workflow processes. There were some inefficiencies generated by our growth and acquisition of other banks. Over the past six years, we’ve grown from 13 locations to 23 and changed from an \$800 million bank to \$1.2 billion. We were experiencing growing pains when attempting to standardize processes without a workflow application that provided controls and automation.

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

Chris: The gains run across a spectrum. One example is our deposit fee reversal process. The antiquated process involved a paper form that staff filled out by hand, then scanned into our document imaging system (Synergy). After scanning, our Deposit Operations department would manually perform the deposit fee reversal and manually index the document within Synergy.

One problem was that the paper form had a location field that was meant to hold the location of where the account was opened. Some bank staff thought this meant where the customer physically performed the request, rather than the branch where the account was opened. This information is critical for the process. We need the fee reversal to impact the branch where the account was opened because that same branch collects the fee income.

With *jhaEnterprise Workflow*, staff members don’t enter a location, just the customer account number. The workflow performs an automatic lookup in our core for the branch location based on the account number, always routing it to the appropriate branch for approval and processing within deposit operations.

Before the workflow, there was never consistent approval. There is still work to do with getting everyone onboard with the process, but generally we get great feedback regarding the ease of use, automation, and guaranteed approval that’s generated.

JHB: Can you provide a rough estimate of dollar or hours saved?

Chris: The deposit fee refund process alone saves approximately 54 hours per month, or \$1,000, so just one workflow process saves \$12,000 annually. The amount is much more when you add in other processes. An additional enhancement we’re currently working on will automate the fee debits and credits against the core, eliminating any processing work from deposit operations. This will save us an additional 15 hours per month of manual work.

JHB: Describe another process that you've improved with *jha*Enterprise Workflow.

Chris: Human Resources uses it to streamline new employee onboarding – it automates and manages the steps. When an interview is done, it's entered in *jha*Enterprise Workflow, which notifies HR to initiate a drug-use screening. If the candidate is hired, the workflow process includes setting up network access, user accounts, and log-on. It ensures that software application access and mobile phone issuance occurs, and sends progress milestones to the new hire's supervisor. When the start date arrives, we are ready to go. There is no emailing back and forth about "Who do I contact to set up this?" It is the largest workflow created so far, with 80 individual variables.

JHB: How many workflows are you using and which departments are benefiting?

Chris: We have seven implemented. They affect HR, IT, deposit operations, loans, retail – just about every aspect of the bank. We have workflows for employee change requests, such as branch move, role change, cross train, temporary leave, resignation/termination, and others for federal deposit cash orders, IT daily backups, loan fee refund requests, and legal and IT risk assessments.

JHB: How would you rate this product in terms of importance to your organization?

Chris: From a competitive perspective, *jha*Enterprise Workflow is a mission critical application. When we did our last due-diligence core processor evaluation, no other core providers we evaluated had a product like this available. In my opinion, it gives us an edge because it makes our internal processes more efficient.

JHB: What features do you find most useful?

Chris: Native integration with other JHA products, ease of use, and flexibility. The integration piece is a big one for us because we're not spending hours doing development work for integration. The flip side of that is that if we want to do non-native integration, we can. That's exciting for us. We can flex our creative minds.

JHB: How do you plan to use *jha*Enterprise Workflow going forward?

Chris: We're prioritizing which projects to do next. Sometimes we have to rein in our ambition. If someone points out a painful process, our immediate reaction is, "Let's use *jha*Enterprise Workflow." However, we have to evaluate our strategic goals and select projects accordingly. Depending on project scope, we'll probably do 10-15 new workflows on an annual basis. We're currently working on a loan origination process for our commercial lending area.

JHB: Are there challenges with implementing *jha*Enterprise Workflow?

Chris: No technical challenges. It's a straightforward and flexible application. Using it boils down to creativity and knowing your strengths and weaknesses. A greater challenge is culture change and user adoption, but even that is not a big battle. Once people see it, the "wow" factor kicks in.

JHB: If you were to recommend this product to another bank, what would you say?

Chris: If speaking to executives or mid-management, I'd say that if you want to increase your efficiency ratio, this is the product to get. If you want to boost visibility, consistency, automation, and to free up time, this is the product.



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Chris Congiaro

jhaEnterprise 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.



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