This South Dakota bank saves hundreds of hours per quarter by automating processes with jhaEnterprise Workflow™. The product streamlines multi-step procedures across an enterprise, speeding operations and reducing errors. It can route assignments and enforce approvals along the way.

The full story of exactly what kind of gains this bank experiences is described here by two First PREMIER employees; Josh Van Hulzen, Director of Data Analytics and Operations Support, and Amanda Hodnefield, Business Analyst.

They begin by describing some of the biggest timesavers. “Mass maintenance work that in the past may have been contracted to a third party can now be done with jhaEnterprise Workflow. That’s been a huge timesaver for us,” explains Josh. Another big one is a consumer marketing program where twice a year the bank reaches out to its customers to offer unsecured loans for personal needs. But when the loans come in,” Josh explains, “it takes about eight minutes to book each one. Just last year we had over 3,200 of these accounts added. Automating this is another big time savings.”

First PREMIER Bank currently has 24 automated workflows in use. Josh provided some telling examples of where they use automation and how much time it saves:

» Consumer Marketing Program – 3,204 accounts, eight minutes per account
» Mass Maintenance (Delete Collateral Records) – 15,446 accounts, 30 seconds each
» Loan Servicing Charge-Off Processing – Eight minutes per account
» Cancel Insurance on Charged Off Accounts – Five minutes per account
» Deposit Account Closure – Five hours per week
Josh added that these examples show only the time saved in terms of data entry, but don’t include other benefits, such as error reduction, which helps decrease compliance issues.

He explained how important tracking these gains is for their automation efforts. “We had to justify taking a resource from my area and getting the person up to speed. We really wanted to measure it and see what we were gaining.” When they had the numbers in hand, Josh took the results to his managers and found he could easily defend the idea of a second hire to work on process automation. “They can see the numbers,” says Josh. “It’s tangible. It’s real. If we can use two people and save an FTE per year, it’s paid for itself in two years, and anything after that is gravy.”

Amanda, a business analyst, is the person who actually creates the workflows. She commented on how little user input is required to run them. “For many of the workflows, the end user just enters account numbers and the workflow does everything else.

To provide a more concrete picture of exactly how a jhaEnterprise Workflow process works, Amanda provided examples:

**MASS MAINTENANCE – DELETE COLLATERAL RECORDS**

*Before Workflow: Steps Completed by a Rep*

- Obtain a Cognos report of all collateral records to be deleted
- Review each account and manually delete the applicable collateral record

*With Workflow -- Steps Completed by a Rep*

- Obtain a Cognos report of all collateral records to be deleted
- Start the Workflow
  - Copies the entire listing of Collateral Item Keys to be deleted from the Cognos report
  - Pastes the copied information into the manual activity
- Rep receives a confirmation email when all records have been worked and collateral records deleted

Many more workflows are in the pipeline, such as ACH enrollment and maintenance, wire requests, and CDAR updates.

“It’s a great product for us. And I know that the best advertisers are current users.”

- JOSH VAN HULZEN
CONSUMER MARKETING PROGRAM

Before Workflow: Steps Completed by a Rep

» Add a New Loan Account through LNIN and enter the applicable fields:
  o Manually enter/update approximately 40 fields between various loan screens

» Add the FASB Record
  o Manually enter/update six fields

» Submit through approximately 15 non-applicable screens to finish booking the loan

» Run a transaction to advance the funds

» Run a transaction for the FASB fees

With Workflow -- Steps Completed by a Rep

» Start the Workflow
  o Copies the entire listing of all new loan account numbers and corresponding CIFs from an Excel spreadsheet
  o Pastes the copied information into the manual activity

» The workflow completes the following systemically for each loan account number pasted:
  o Adds the new loan to the system with all applicable loan and customer information
  o Creates the FASB Record
  o Runs the transaction to advance the funds
  o Runs the transaction to post the FASB fees

» Rep receives one confirmation email that all new accounts were successfully added to the core

Due to results like these, Josh reports that the bank’s departments have been very receptive to using the new workflows. “They can see the benefit right away and are looking for more ideas,” says Josh. “More departments are hearing good things about it and that creates momentum.”

Would First PREMIER Bank recommend the product to others? Summing up the bank’s experience, Josh said, “It’s a great product for us. And I know that the best advertisers are current users.”