

CASE STUDY

Isabella Bank Corporation Boosts Productivity with *jha*Enterprise Workflow™



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- BRENT MOINET, PROJECT COORDINATOR, ISABELLA BANK CORPORATION

How efficient can bank operations get? You may be surprised at the gains to be made with workflow automation. This Michigan institution is a case in point when it comes to decreasing labor and increasing productivity. For five years, Isabella Bank Corporation has used *jha*Enterprise Workflow™ (EWF) to sharpen efficiency.

In this case study, Amy Vogel, Vice President and Chief Risk Officer, and Brent Moinet, Project Coordinator, explain the ways they use and benefit from the product. Amy notes that EWF has become an essential system for the institution. “Our operational areas are heavy users. We rely on its tracking to show who made changes, who reviewed changes – it’s critical to our daily processes.”

Brent adds that there are around 140 workflow definitions used across the bank. “The queue is typically holding between 900-1,100 workflows at any time, with many people working flows all day long. We have continued to add branches to our organization and have not had to add backroom staff to compensate. We are saving roughly, an average of 70 to 80 hours a week across the corporation.”

These range from 100% automated actions with no human interaction, to chains of workflows spanning multiple departments. The types of activities include daily tasks, such as checking a report each day, specific requests (for example, a customer’s name change), and quarterly activities, like a department’s website review.

LESS TIME, LESS EFFORT

Amy says that the very first efficiency the bank realized from workflows was in audit preparation. They had previously spent a week preparing for an audit; researching information such as when forms were signed and dated. Now this data is tracked for them. “We don’t have to pull paper documents, we pull the electronic document and attached audit trail. We can see who touched which document and when.”

Amy estimates that the time saved on audit trails alone was close to four hours per week when averaged over a year. Each workflow that’s created eliminates another old paper trail audit. The efficiency gains continue as new flows are added.

Brent says that workflows free employees from routine tasks. Due to EWF's integration with the bank's SilverLake System® core, they can speed processes that change according to a list of criteria. "For example, suppose there's a situation where, if 'Event A' happens, then 'Field #1' has to be changed. A workflow can track this, so we don't need to direct an employee to change the field. It's automatic. I feel like one of the biggest things that frees up employees is the time saved from looking up procedures for random tasks. This has also decreased the time spent making corrections for human errors."

Amy says that another useful time saver is the email notification alerts feature. It tells you that something is in a queue waiting to be worked on. "This helps senior managers who aren't regularly in the system stay on top of their ongoing tasks."

EXAMPLES OF *jha*ENTERPRISE WORKFLOW IN ACTION

Both Amy and Brent concur that the product is being used bank-wide. Most all departments, from Shareholder Relations, to Financial Services, to IT, to Training, to Teller operations, are using EWF.

» **Human Resources.** Amy describes a specific use in HR. "It's used for staff turnover. For example, if a person is retiring, there is an automatic process now for updating accounts and changing codes. It prevents documents from being lost or set aside."

Brent adds that there are six new HR workflows in the process of being written. They will assist with changes to an employee status, such as terminations, onboarding, name changes, promotions, and transfers. This will help ensure that the correct departments are notified when there are changes.

» **Training.** Workflows help maintain consistency and minimize training time. Amy says, "A workflow alone can walk a new employee right through the steps of a process."

» **Customer Status Changes.** "An example," says Brent, "is a Deceased Customer workflow that is started from a death certificate." This workflow queries the core for accounts and then starts other workflows for the necessary areas. "If the customer had a debit card, a workflow is started for our Card Services area. If they were a shareholder, a workflow is started for our Shareholder Services department. There are five workflows that could be started from the initial Deceased Customer workflow. Some of them update the core."

» **Workflow scheduling.** "We are now able to schedule workflows," Brent explains, "so I was able to replace Microsoft® Outlook® events on group calendars as workflows. This proved to be so convenient and efficient that after one department replaced the calendar events with workflows, other departments started requesting the same."

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

INTEGRATION WITH SYNERGY eSIGN™ AND THE CORE

"We are a maintenance intensive institution," says Brent. "We prefer to have a customer signature for most changes made to accounts or customers." EWF's new integration with eSign will be changing and improving several processes. "We will be able to have frontline staff input changes into EWF, and EWF will then create our document that is sent to eSign for a signature, and then make changes to the core. This will be a massive efficiency improvement." Previously, an employee had to type a Word document, print it for the customer to sign, then scan it into Synergy. A backroom employee would then copy what is on the Word document to the core.

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- BRENT MOINET

INSTITUTION

Isabella Bank Corporation

LOCATION

Mt. Pleasant, Michigan

WEBSITE

www.isabellabank.com

ASSETS

\$1.7 Billion

FOUNDED

1903

“Core integration is extremely helpful even with things as simple as changing a phone number,” says Amy. “A staff member can enter something in EWF, which is automatically updated to the core. We don’t need to give an employee access to the core, which is a huge benefit.” She said this ability supports efficiency, so employees can focus efforts and time on other projects rather than re-entering data.

LOOKING BACK ON FIVE YEARS OF WORKFLOW DEVELOPMENT

A long-term perspective reveals many positive changes since beginning to use EWF. Amy says, “We receive consistency and improved training! Those are benefits that apply to everyone.” Brent added, “Workflows have become more productive over time.” He’s seen the bank grow from using EWF to start a process, to having it write to the core, to even creating and filing documentation.

Considering the last five years, Brent had one more thing to say. “The last thing I want to share is about the support staff for EWF. They truly have some of the best staff at Jack Henry. Responses to cases are always prompt, friendly, and incredibly helpful.”

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.

For more information about Jack Henry Banking®, call **417-235-6652** or email askus@jackhenry.com.