



CASE STUDY

*jha*Enterprise Workflow™

Automated Multi-Step Business Processes

"jhaEnterprise Workflow has generated across-the-board cost savings and efficiency gains."

Diane Pelchat
Vice President
Senior Core & Electronic Banking Manager
Northway Bank

Institution:
Northway Bank

Location:
Berlin, New Hampshire

Website:
www.northwaybank.com

Assets:
\$927 million

Founded:
1881/1891

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Northway Bank believes that the right bank makes a real difference. That taking pride in delivering personal service, practical advice, and valuable financial solutions is the right thing to do. That taking the time to understand the financial needs of its customers is what makes them successful.

Founded initially as two separate community banks, Pemigewasset National Bank in 1881 and Berlin City Bank in 1891, the two joined together in 1997 as partners and in 2005 began operating under the name Northway Bank, proudly serving individuals, small businesses, and commercial customers throughout New Hampshire. Today – because of its commitment to helping these customers achieve more rewarding and financially secure futures – Northway Bank is the largest independent commercial bank in its region, a preferred SBA lender, and a leading home lender in its markets.

When Northway Bank started looking for ways to reduce or eliminate manual processes to even better serve its customers, as well as for gains in efficiency, they looked to Jack Henry Banking’s *jha*Enterprise Workflow™. Vice President and Senior Core & Electronic Banking Manager Diane Pelchat explains below how *jha*Enterprise Workflow has saved the bank both time and money through automating, streamlining, and standardizing its processes and procedures.

Jack Henry Banking (JHB): What big issues were you looking to address with *jha*Enterprise Workflow?

Diane: With *jha*Enterprise Workflow, we were looking firstly to reduce – if not altogether eliminate – several manually-intensive processes throughout various departments of the bank; and secondly to enhance our ability for auditing critical processes and determining whether or not tasks had been completed on time. The ability of *jha*Enterprise Workflow to automatically route work to various work groups, then use timers to track whether or not the work has been performed within the prescribed timeframe (and if it hasn’t, to escalate it to a supervisor for follow-up), has satisfied those two objectives completely.

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

Diane: The gains in efficiency our bank has seen since implementing *jha*Enterprise Workflow are too numerous to count.

In our Finance Department, we use *jha*Enterprise Workflow to automate and streamline the accounts payable invoice approval and payment process – saving 20 hours every month in what would otherwise be manual tasks of moving paper invoices through the necessary approval steps and sign-offs.

In the Deposit and Loan Operations Department, documents that were previously delivered via courier are now scanned at the point-of-receipt and delivered to a group work queue. They can then be opened and worked on within the *jha*Enterprise Workflow and Synergy Enterprise Content Management™ (ECM) systems, eliminating many unproductive hours of manual sorting and envelope-opening.

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

Diane: *jha*Enterprise Workflow has generated across-the-board cost savings and efficiency gains. The hard-dollar cost savings of completely eliminating the inter-branch courier service alone is approximated at \$100,000 annually. The labor savings for the operations personnel using the new automated approach equates to a time savings of one hour for four employees every morning – coming out to around \$1,600 monthly, or \$20,000 a year.

The ability of *jha*Enterprise Workflow to improve our bank's invoice approval and payment process documentation has resulted in the elimination of late charges due to past-due invoices and misplaced documents.

JHB: What business units within your organization have benefited from *jha*Enterprise Workflow?

Diane: *jha*Enterprise Workflow has been deployed in our Deposit and Loan Operations Department, Finance and Accounting, Electronic Banking, Training, Human Resources, and Collections. It's also utilized by many front-line staff as well.

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

Diane: *jha*Enterprise Workflow is incredibly important to our organization, and is essential to the smooth operation of several processes throughout the bank.

JHB: What features of *jha*Enterprise Workflow do you find most useful?

Diane: The ability of *jha*Enterprise Workflow to incorporate timers and escalation processes (including e-mail reminders) to ensure that work is performed in a timely fashion, especially for work that directly affects the customer, is extremely useful. One example of its usefulness is that it tracks activities related to the notification of a cancelled insurance policy associated with a loan. Our staff can access the appropriate letter template and automatically fill in the appropriate customer information so that the necessary correspondence can be sent out. *jha*Enterprise Workflow then monitors whether or not confirmation of the new insurance binder has been received, and if not, generates another letter to send as a reminder.

Another feature of *jha*Enterprise Workflow that is of tremendous value to our bank is its ability to provide a complete audit of all workflows that claim to have been completed to bank-approved procedures. We regularly run Cognos ad hoc reports to document completed and incomplete workflows to ensure we are managing all of our processes according to established bank standards.

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

Diane: Two of the major benefits we've received from *jha*Enterprise Workflow are the ability to track work processes, and the resulting accountability for everyone involved. Trust me, once you use *jha*Enterprise Workflow to implement a workflow for even just one critical process, you will begin to envision the nearly limitless new workflows you can create to ultimately gain additional and continuing efficiencies.



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jhaEnterprise Workflow simplifies business processes by fully automating, streamlining, and standardizing any procedures that involve multiple steps, individuals, groups, departments, and systems. It supports virtually any process that is performed with a series of consistent steps; automatically routing assignments based on established credentials, permission levels, and availability and strictly enforcing established approval processes.



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