Taking COLD To The Bank
Heritage Bank saves time and money by imaging checks, statements, and reports in two different systems.
The right archiving software pulls data from two servers for added efficiency.

Employees at **Heritage Bank** (Clarksville, TN) no longer cringe at customers' requests to research account information. Research projects that used to take hours, days, or even months to complete now take only minutes. A document management and imaging solution installed by **Integra Business Systems** (Safety Harbor, FL) has streamlined bank operations, according to Frank Wallace, vice president and cashier at Heritage Bank. Founded 10 years ago, Heritage Bank operates one main and four branch locations. The bank's assets are between $200 - $210 million; the total number of full-time equivalent employees is 100.

Accessing customer information from various systems prompted the bank to look for a more efficient storage and retrieval solution. Microfilm and file cabinets had been used for storing loan documents. Paper checks and statements were stored in file cabinets within the bank, and later transferred to a warehouse. Retrieving loan documentation and cancelled checks from microfilm/microfiche, file cabinets, or the warehouse was time consuming.

"Bank employees spent time looking for loan documentation files that their coworkers were already using, or for files that had been misplaced," says Abby Ross, vice president and sales manager for Integra Business Systems. Heritage Bank hired Integra Business Systems to help solve the storage and retrieval problem.

Heritage Bank uses **FIserv** for its data processing. FIserv brought in Integra Business Systems to help solve the storage and retrieval problems at Heritage Bank. Integra Business Systems' challenge was to combine archiving software with Heritage Bank's existing check imaging system. "Checks were imaged using Wausau imaging software and an NCR7780 image transport," explains Integra Business System's Ross. **LaserView**, a stand-alone DOS software package, was used for storing general reports, but it could not accommodate loan documentation files. Heritage Bank wanted to image and store all of its reports. It also wanted seamless access to information from its various systems."

Combining COLD And Imaging
Integra Business Systems' solution was to use Docubase COLD (computer output to laser disc) and *FORM* client/server software. RECOM (now Unisys), a systems integration company, provided a **60 GB RAID** tower with a **100-platter CD-ROM** jukebox for check storage. An additional optical storage jukebox stores imaged reports, loan documentation, and signature cards. "The imaged checks had to be pulled from the Wausau system, while reports were pulled from **LaserView and FIserv**," says Ross. "The challenge was to have the two servers communicate with one another, as well as with the workstations throughout the bank branches. We accomplished this using high-speed T1 lines. This was the first installation where we had two different servers running **Docubase** applications 'talking' to each other."

The installation took approximately 10 days. Integra Systems provided a dedicated employee to conduct training for several days. While Heritage Bank did not disclose actual costs, Ross says a similar system with a 50-user concurrent license costs upwards of $40,000.

New Solution Benefits Bank Employees And Customers
"Bank employees responsible for researching customer accounts love the new system," says Heritage Bank's Frank Wallace. "Because research time has been shortened, we've been able to move employees into different positions. The COLD solution did not result in any employee layoffs."
"I've talked with many customers who are surprised by how fast we can get information to them," says Wallace. "One gentleman called and requested a copy of a cancelled check. Using my desktop PC, I entered his account

information, retrieved the check and faxed it to him from the computer while he was still on the telephone. He couldn't believe it was done so quickly." The key, says Wallace, is in the correct indexing of information. "Like a paper file, you can lose an electronic file," says Wallace. "Unlike paper files, any number of employees from any bank branch can share electronic loan documentation files — and signature cards — on their PCs."

The new Docubase COLD and imaging system has also helped speed up audits by bank examiners. "It took some time to train the bank examiners on how to retrieve loan documentation," says Wallace. "But, once they started using the system, it made their jobs easier." Two bank examinations by regulatory agencies have been completed since the new system was installed.

Heritage Bank saves money on paper and postage by sending its customers their statements without copies of imaged checks. "Customers know they can get a copy of any of their checks upon request," explains Wallace. In addition, Heritage Bank offered a special service to some of its larger commercial customers. "Instead of paper statements, we sent these customers their account information on CDs," says Wallace. "The process didn't meet with much success. One customer, for example, used the CD and liked it. However, he didn't need copies of the imaged checks because we could research information for him so quickly."

Employees no longer cringe when asked to find copies of cancelled checks or loan documentation for bank customers. "We occasionally go back to microfilm/microfiche to find information from a few years back," says Wallace. "But it won't be long before that system is obsolete."

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