



CASE STUDY

IMPROVE EFFICIENCIES AND TEAMWORK WITH AN INTEGRATED, AUTOMATED PROCESS IMPROVEMENT SOLUTION.

THE COMPANY

First Financial Bank opened in 1889. Operating for more than 130 years, the Abilene, TX based institution now has more than 73 locations and 200 lenders. Their motto of "One Bank, Multiple Regions" pushes them to create a highly efficient organization allowing lenders and deposit officers to provide community-based decisions and service without operation and regulatory needs becoming a burden. Named one of the top 10 banks in the nation in the \$5B to \$50B asset category for the past ten years, First Financial knows what it takes to serve their community, maintain high performance, and increase shareholder value.



ESTABLISHED
January 1, 1889



ASSET SIZE
\$7.8 Billion



CORE SYSTEM
JHA Silverlake



DMS PROVIDER
Synergy

THE SITUATION

With offices spanning over 10 hours in distance from northwest to southeast Texas and continued bank growth, the volume and complexity of uploading files/documents for booked loans, tracking required items, and then producing lender and management exception reports was creating organizational issues.

Booking loans at the end of each month took up significant time for loan operations, which made adding staff a real possibility. Loan Operations needed a solution to streamline the loan booking, quality review, and document archival processes in order to be more efficient.

For trailing documents on previously booked loans, all documents were funneled to the back office where manual research to determine what exception a document satisfied was required. Frustration and conflict over missed items or mistakes was causing unnecessary friction between the teams and hampering performance over tedious administrative tasks.



PERFORMANCE
The Information Access Company

THE SOLUTION

First Financial Bank chose to partner with PROFORMANCE in 2014 to integrate the four million documents in their Synergy system with exception tracking, collateral management, workflow process improvement, and review queue functionality using INFO-ACCESS. PROFORMANCE consulted with their team and helped establish best practices for document management, requirement tracking, and document workflow.

Using our Capture Batch Routing solution, the loan operations and credit teams streamlined the end-of-month loan booking process from a two-week process to a one-week process. Newly booked loans are scanned into the solution. Then, the system routes the loan packages through each department for an organized, efficient review. Departments can return

packages to the previous group if revisions to their work are needed. When the package has finished flowing through the back-office lending groups, the documents can be seamlessly archived to Synergy, where they automatically satisfy tracked requirements or are added to exception reports without additional user work.

For outstanding requirements, lenders and lending assistants are able to clear their own exceptions by uploading documents to satisfy exceptions using many easy document upload options. The users can even drag & drop a document onto an interactive exception list in INFO-ACCESS and watch their exception list get shorter in real-time. The document is flagged for final review and approval by back-office employees, and management reports update automatically.

THE BENEFITS

- All users, not just operations staff, now have instant access to all documents and exception tracking. Lenders and assistants have the freedom to satisfy their own requirements limiting errors and reducing conflict.
- Using INFO-ACCESS, they gained the ability to maintain a lean back-office lending staff through efficient workflow and automation of tedious administrative tasks. The efficiency of INFO-ACCESS saves First Financial one FTE per year.
- To quote First Financial Bank, using a “one-stop-shop” application allows them to work everything all at one time — they can create the loan, setup requirements, and review documents all at once, while management reports aggregate new data automatically for them.
- Lenders and loan assistants like the work queue feature for clearing exceptions. They like to see their list get smaller and smaller as they quickly upload documents.
- Review queue provides a quality control/assurance module that streamlines the document review and approval process, saving time for the loan operations and credit teams.
- Lenders and management gain the ability to closely monitor activity within the portfolio using interactive and on-demand reporting tools that require no database programming knowledge to run, build, or schedule.



“[PROFORMANCE has] bent over backwards to accommodate our needs, and [INFO-ACCESS has] been a lifesaver for us. [Last year’s enhancements] were all things we asked for, too.

My advice to potential customers — [you] just need to see how it works and [you’ll] be sold on it. ”

Lisa Buff
VP, Credit Department Manager
First Financial Bank

About Us

We provide a configurable information management and workflow system that integrates many functions across the institution into one best of breed system that is ready to go - no staff developers or process building needed.

PROFORMANCE

www.proformance.com
(281)292-9000
pfsales@pf-inc.com