

INTRUST Reduces Costs and Enhances Service with ibml Solution

Case Study

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Declining check volumes and ever-increasing customer demands for remittance data capture have made succeeding in the lockbox processing business harder than ever, particularly for small banks.

But INTRUST, a regional Midwestern bank, has reduced its costs, enhanced its customer service, and positioned itself for future success with intelligent data capture software and hardware from ibml.

The ibml solution replaced INTRUST’s 10-year-old scanner at its end-of-life. Matters came to a head when the provider of the INTRUST’s old scanner, a multi-function workstation, said the device could not be upgraded to the newest version of the Windows operating system, which the bank was deploying enterprise-wide. The “new” multi-function workstation offered by the bank’s vendor was too similar to the machine the bank ran for years, and the cost of the device would consume the bank’s budget, leaving no money to purchase a back-up solution for this mission-critical operation.

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“After visiting with ibml and seeing the solution first-hand, we immediately made the decision to purchase the ibml solution,” explains Norma Estrada, Item Processing Supervisor for lockbox and check processing at Wichita, Kansas-based INTRUST.

INTRUST implemented the ibml solution in Spring 2016. Estrada recalls that the process went so well that the bank began live production with the solution the same week that it was deployed. Importantly, the bank’s downstream systems did not have to change. The implementation of INTRUST’s scanner for disaster recovery took only a few days more.

Estrada adds that the ibml solution is so intuitive that lockbox processing staff attain “peak efficiency” on the solution the same day that they trained by INTRUST’s floor coordinator.

The Benefits

The ibml solution provided INTRUST with immediate significant benefits:

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- **Faster delivery of information:** Billers depend on the payments and remittance data captured by lockbox providers to manage their cash. It is for this reason that lockbox providers are measured heavily on the speed in which they deliver lockbox information to their clients. The ibml solution enabled INTRUST to accelerate its throughput to better meet its service level agreements (SLAs) for the delivery of lockbox information. INTRUST contractually commits to delivering lockbox information to its clients by 10 a.m. and noon each processing day. Since deploying the ibml solution, INTRUST has achieved a 20 percent increase in its ability to meet deadlines for delivering lockbox information. Estrada notes that it now takes the bank less than one-third the time to scan documents, in large part because of the scanner's auto-feeder, which can hold a ream of paper. INTRUST had to manually feed documents into its old multi-function workstation. As a result, bottlenecks were common. Operators lined up work that required scanning along a table near the device. Having a second scanner also eliminates the chance of bottlenecks during volume spikes. Recovering files with INTRUST's old multi-function device was a big challenge. Staff had to physically reassemble and rescan the documents because the antiquated system could not re-import files. Unfortunately, system crashes became more common as INTRUST's multifunction workstation aged. This became an even bigger headache after the bank's internal auditors took notice of the situation. In the unlikely event of a system crash, the ibml solution allows operators to quickly recover files once they are captured.
- **Improved staff productivity:** The efficiency of the ibml solution has enabled INTRUST to absorb a 20 percent increase in the volume of full-page documents that it scans, without adding staff. The ibml solution also improved staff productivity by automating the out-sorting of invoices and checks. The bank delivers any invoices it receives to its clients and physically stores the checks for 90 days. The improved productivity provided by the ibml solution enabled the bank to reduce staff overtime in its lockbox department (which Estrada said was "excessive") by 4.5 percent. She anticipates that the bank will achieve a 6 percent reduction in overtime in its lockbox department because of migrating to the ibml solution.
- **Enhanced service:** The ibml solution is so efficient at scanning full-page documents that INTRUST is considering scanning all full-page documents it receives on behalf of its clients as a value-added service. INTRUST now processes 88,000 full-page items per month – up from 68,000 full-page documents. "Digitizing these documents is especially valuable in cases where documents such as EOB are misplaced after being delivered to the client," Estrada says.

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- **Better image quality:** INTRUST's old scanner relied on antiquated image enhancement software that could not be upgraded. Thus, the device frequently generated color images that were rejected by the Federal Reserve Bank as being too dark for an electronic cash letter. The ibml solution dynamically enhances images to ensure consistent, superior quality.
- **Economies of scale:** INTRUST is leveraging the functionality, flexibility and efficiency of the ibml solution to centralize document scanning for the bank. "Centralized scanning will make the bank more efficient across the board," Estrada says. As starters, the ibml solution will scan documents for the bank's private wealth management and retirement departments.

"The ibml intelligent data capture solution is a great product," Estrada concludes. "The ibml team also is wonderful to work with, and they quickly and professionally address any issues that arise."

For more information, contact us at sales@ibml.com.