



#### Customer

The First, N.A.

#### Industry

Financial Services

#### Size

\$1.5 billion in assets

16 locations

#### Headquarters

Damariscotta, ME

#### OnBase Integrations

Jack Henry SilverLake System®

#### Departments Using OnBase

Enterprise-wide

Case Study | Financial Services | The First, N.A.

## Through core conversion and merger, bank sticks with solution that evolves with it

### The Challenge

Core banking platforms are necessary to do business, but they don't always integrate well with other systems and are limited to handling banking documents. With fast growth and a merger leading to 16 branch locations and combined assets over \$1.5 billion, The First, N.A. (The First) changed core banking platforms and needed to find a better way to access documents.

### The Solution

In 1998, The First was using a core banking platform that didn't have a COLD solution, so it worked with authorized OnBase provider Latitude 44, Inc. to implement a variety of document storage solutions for everything from Deposit documents to Loan documents, using OnBase. Then, in 2005, The First went through a merger and faced new challenges. Some branches were now 200 miles away from each other and delivery was a major issue. With couriers losing documents, tracking loan applications became difficult.

"Everybody was pointing fingers. It was like socks in a dryer – they just disappeared," said Tammy Plummer, senior vice president and chief technology officer.

When you're talking about important customer information, losing just one document means customer service – and compliance – suffers. The bank also needed instant access to real-time information, and that wasn't going to happen with couriers. The bank solved this problem by moving from paper to electronic documents and workflows that automatically route those documents through entire processes, notifying the right people along the way.

In 2008, after the merger settled in, The First implemented the Jack Henry SilverLake System as its core banking system to address new challenges. Since OnBase easily integrates with almost any software, the bank simply continued to use the solution to grant easy access to information to the entire bank.

**OnBase**  
by Hyland

**“Everybody is using OnBase in some way, shape or form. But since it runs in the background, they just don’t know it.”**

– Tammy Plummer, senior vice president and chief technology officer

### **Making it easy to ingest and find information so employees focus on high-value tasks**

Now, customer service representatives scan documents as they receive them. Information is immediately ingested from all 16 branch locations, kick starting processes automatically. For the continually growing bank, it’s all about documents and data being easy to retrieve, because everything is in one centrally located database. That means employees have simple access to important information like deposit files. The solution also lets the bank process online banking applications quicker, getting customer login information in hours, as opposed to the days it used to take.

### **Integrating systems so they communicate**

Before OnBase, when customers visited a branch and their signature cards were on file at a different branch, customer service representatives had to make phone calls to obtain faxed copies or receive approval from a branch manager. Now, because OnBase works in the background, customer service representatives retrieve signature cards without leaving their Jack Henry screens. And, since OnBase integrates systems without custom coding, when The First expands the solution, it can do so on its own.

### **Reducing dependency on paper enterprise-wide**

Providing further efficiencies, OnBase removes an entire step from the retention process, giving each branch the ability to securely retain or destroy electronic records according to compliance regulations. The bank has been able to eliminate several basement storage locations by scanning items and then securely destroying them once quality assurance steps are complete.

With the solution automatically indexing documents and routing them through electronic workflows, employees no longer have to stop and look at a giant grid to figure out all the different places they need to send information. That means efficiencies on each side – both at the branches and in the back office at headquarters.

### **The Difference**

**Integrates systems:** No matter what technology The First needs, it can easily integrate it with OnBase to provide one place to find information.

**Empowers employees with information:** With instant access, employees focus on customers instead of searching for documents or information.

**Evolves continually:** Through a core banking conversion and a merger, OnBase continues to evolve with The First, giving employees quick and secure access to documents and information from main systems.

Learn more at [OnBase.com/FinancialServices](http://OnBase.com/FinancialServices) »

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by Hyland