

CASE STUDY

American Bank of Texas

Create competitive differentiation, increase marketing channels, enhance customer service, and reduce costs.



American Bank of Texas is a privately-owned and operated financial institution serving customers across north Texas and the Dallas metropolitan area with assets over \$1.1 billion. The company serves consumers as well as businesses with a full range of banking, treasury management, merchant, and lending services.

After an extended RFP and due diligence process which covered several enterprise content management (ECM) providers, American Bank of Texas (ABT) selected Systemware software to provide immediate access to critical business information – customer statements, customer records, account records, reports, etc. – across the enterprise improving their ability to address customer needs, reducing costs, and increasing operational efficiencies. Though ABT replaced Jack Henry and Associates' (JHA) integrated Silhouette imaging system, Systemware integrated with JHA Silverlake providing seamless access to all customer and account records from Silverlake's user interface.

Since the initial implementation, ABT has continued to expand the use of Systemware ECM technologies. Today, Systemware is ABT's primary platform for all document management capabilities including: scanning, transformation, distribution, storage, retrieval, backup, and presentment. Currently, American Bank of Texas captures, stores and distributes all of its statements using the Systemware platform as well as its integration to ABT's Internet Banking portal. The Systemware platform integrates with ABT's core system for capture and delivery of core reports, and presentation of customer and account records. ABT also leverages the Systemware email archive to capture and store communications from its email system.

The Challenge

- Lacked of secure electronic delivery and online access of electronic statements limiting ABT's online strategy
- Electronic statements were not compliant with federal regulations
- Inadequate capabilities of legacy document management system resulting in limited access
- Deficient search and discovery capabilities of legacy COLD report storage system
- Legacy ECM system lacked workflow capability forcing ABT to rely on email, fax and courier to transmit content

The Results

- Instant, secure access to statements and documents from all branches, offices or other locations
- Multiple years of statement history available on ABT's website
- Significant increase in electronic statement users in the first year, significantly reducing distribution costs
- Electronic statements became compliant with federal regulations
- Powerful indexing allows users to quickly locate customer and account records, as well as department specific reports
- Streamlines the discovery and acquisition of required customer documentation

The Highlights

- **Customer Since:** 2008
- **Integration:** Jack Henry Silverlake and Q2 Internet Banking
- **Departments:** Account Records, Credit, Electronic Banking, Human Resources, Account Payable, Information Systems
- **Areas of Interest:** High Volume Capture, Robust Indexing, Data Security, Instant Access, Electronic Delivery