

# Banking on Success

## D.L. Evans Bank Celebrates Ten Years of Savings and Streamlined Processes with Laserfiche

In a year marked with more bank failures than we've seen since the height of the savings-and-loan crisis, D.L. Evans Bank, a family-owned institution with 22 branches, 320 employees and \$875 million in managed assets, has cause to celebrate. Its ten-year use of Laserfiche has netted the 105-year-old, Idaho-based bank a wealth of dividends, including:

- Faster audits.
- Streamlined lending.
- Improved business continuity planning.
- More efficient processes for opening new accounts.
- An 85% reduction in paper storage.

### Original Pain Points: Data Storage and Accessibility

When Tato Munoz joined D.L. Evans as IT director in 1998, one of the first challenges he set out to tackle was the bank's approach to data storage. "With the incredible amount of information we had, keeping everything accessible and knowing where it was all located at any given time was difficult," he says.

At first, the bank considered simply finding a more efficient way to manage its paper-based documents. However, as Munoz explains, "That wasn't really an option because we were filling up our secure storage facilities pretty fast." At the time, the bank's storage space included a 20x13 room, a 12x12 vault and an off-site warehouse.

In addition to the headache associated with storing paper records, Munoz knew that paper was a frighteningly fragile medium, and he wanted to ensure that records would be accessible even in the face of tragedy or natural disaster. "If we gave documents to an auditor and he got into a car crash and the documents were destroyed, we had no backups," he says. "It would have been extremely detrimental to our business."

To break the bank's reliance on paper records without breaking the IT budget, Munoz began investigating enterprise content management solutions. The deciding factors in selecting Laserfiche were reliability, security and ease of use. Chief among these, however, was ease of use. "It was clear that Laserfiche was very easy to implement and use," says Munoz. "And now we have 10 years of experience to back that up!"

### Streamlining Lending

When it came time to deploy the new Laserfiche content management system, D.L. Evans started with its consumer loan department, where loan packets routinely numbered 500 pages and frequently had to be photocopied as many as 20 times.

Originally, the bank planned to focus on converting loan applications and supporting documents into an electronic format on a day-forward basis, only back scanning about a year's worth of files. However, "Once we started processing our paperwork, everything was so quick and easy that we decided to go all the way back," says Munoz. "We also extended our deployment into the commercial loan department pretty fast."

### Organization Profile

In business since 1904, D.L. Evans Bank is a family-owned institution with 22 branches, 320 employees and \$875 million in managed assets.

### Situation

In the late nineties, the bank realized that it was outgrowing its secure document storage facilities. In addition, paper records were dragging out audits and were difficult to back up for business continuity purposes.

### Solution

D.L. Evans implemented Laserfiche enterprise content management to decrease paper storage costs, improve business continuity planning and streamline business processes enterprise-wide.

### Benefits

- The bank has achieved an 85% reduction in paper storage.
- Internal and external audits are conducted twice as fast.
- Loan documents are both more accessible and more secure.
- Quick Fields automates data capture at the New Accounts desk.
- Business continuity is assured.

### Processes

Consumer Lending  
Commercial Lending  
New Account Opening  
Branch Automation Integration

Today, lending documents are generated electronically at the branch locations and captured into Laserfiche using Snapshot, which creates TIFF images of electronic documents for long-term archival—and eliminates the need to print paper documents in order to scan them into the system. Missing information, along with supporting paper documents, is later scanned into the system at the head office.

The bank has one centralized Laserfiche repository, which is critical for ensuring that staff from different branches can access and review lending materials at any time.

According to Munoz, “What used to be an extremely time-consuming, cumbersome process is now fast and easy, especially on the document retention side.” He adds, “We used to store one year’s worth of lending documents in a 12x12 vault. With Laserfiche, electronic document retention is unlimited, and our vault has been freed up to hold seven years’ worth of titles, which must be stored in a physical format per the FDIC.”

### Expanding Laserfiche throughout the Organization

Building on the success of Laserfiche within the consumer and commercial lending departments, D.L. Evans soon rolled the system out to departments enterprise-wide, including:

- **New Accounts**, where staff streamlines business processes using Quick Fields.
- **Tellers**, where employees automatically access client documentation from the Laserfiche repository through an integration with the bank’s branch automation software.
- **Human Resources**, where staff uses Laserfiche to securely manage employee information.
- **A/R and A/P**, where staff tracks and stores incoming and outgoing invoices.

When asked whether there have been any issues with user adoption, Munoz laughs and replies, “Yeah, we’ve got a little problem with adoption: Once people see Laserfiche and how easy it is to access information that’s in the system, they want to use it for more and more things. Our problem is that people like it too much!”

In fact, over the past year, the bank implemented Quick Fields in response to the new account desk’s requests to streamline its processes by automating data capture and eliminating the need to populate template fields manually. With 258 different types of forms brought into the system via both Snapshot and manual scanning, “the new accounts desk uses Quick Fields extensively,” says

Munoz. “They run approximately 450 Quick Fields sessions every night on all kinds of documents, including signature cards, CD applications, ATM requests and so on.”

For tellers, Laserfiche has become a significant part of their daily business processes due to an integration with EZTeller, the bank’s branch automation software. EZTeller links up with Laserfiche, automatically pulling up relevant documents stored in the repository so that customer service is faster and more efficient. HR, meanwhile, particularly appreciates the ability to easily and automatically redact confidential employee information using Laserfiche’s secure black-out and white-out redactions. Accounts Payable and Accounts Receivable digitize all of their invoices, making them simultaneously accessible to multiple people and easier to keep track of.

Laserfiche has also shored up D.L. Evans’ data retention and compliance policies, and it’s cut down the time it takes to perform external FDIC audits and internal audits by approximately 50%. “We give our auditors encrypted USB drives with all of the electronic documentation they need to review, so they can complete most of their work off-site,” explains Munoz.

“Audits used to take three to four weeks,” he continues. “Now they take two weeks at the most.”

In terms of security and disaster recovery, Munoz says that all of the bank’s information “is encrypted and backed up to disk. Laserfiche is mirrored on an external drive that we pull out once a week and store offsite as an encrypted drive. The system’s images and SQL database are also mirrored and continually sent out to another location via the network. I never worry about security, and I never worry about business continuity anymore, either.”

With ten years of savings and streamlined processes in multiple departments under its belt, the bank is now considering adding Laserfiche Workflow to its arsenal for improving institutional efficiency.

### From a Supporting Application to a Critical One

Overall, using Laserfiche has “changed the way we do business,” Munoz explains. “It’s changed our mindset and streamlined all of our processes.”

A happy early adopter of Laserfiche content management in the banking space, Munoz concludes, “Laserfiche went from being a supporting application in a couple of departments to being a critical one enterprise-wide. It’s a great product and we’ve been extremely satisfied.”