



## TAB FusionRMS Provides Fast Access to Information to Improve Risk Management & Customer Service

As a result of exceptional growth, employees at our customers Loan Department would soon be moving to a larger facility. This meant the department's paper files would move as well, away from many other employees who accessed them. The impending move became a catalyst for the financial institution to find a records management system that would provide all its locations access to the Loan Department's files.

After reviewing eight vendors, the bank's evaluation committee chose TAB FusionRMS because it was easy to use and aligned closely with key banking operations—such as loan and deposit documentation and compliance. "Stability was also important to us. As a publicly traded corporation, we're subject to greater scrutiny and additional rules and regulations. So we wanted to make sure we were dealing with a large, sophisticated entity—one that has been around for a while and we could trust with our sensitive data."

### **Tremendous value**

Today, with TAB FusionRMS, the Loan Department scans all consumer, residential and commercial loan documents and credit reports into the system. Instead of having to run back and forth searching for paper documents, bank personnel—no matter where they are—have the information they need at their fingertips electronically.

"FusionRMS is a godsend. Everybody can get at the online information very quickly. That leads to better credit decisions and an improved loan committee function. And just as important, we're delivering great customer service."

Reporting is one of the biggest assets TAB FusionRMS provides, which saves an enormous amount of time in providing important compliance and audit information. "We can drill down to find every loan that's been approved by an individual officer during a specific time period," Stewart explains. "In addition, the reporting function helps us identify potential issues, so we're making better loan decisions."

The bank's Financial Management Group (Trust Department) also scans all daily work into the system, including share trades and loan files, providing an audit trail as well as detailed information for reporting. Deposit Operations scans all signature cards, driver's licenses, ebanking forms, and daily operating forms into the system, enabling tellers to more quickly verify customers' identity for check cashing.

### **Exceeds expectations**

According to Stewart, TAB FusionRMS exceeded the bank's expectations on many fronts, including how quickly it was implemented and how little employee training was required. "The TAB Records Management System is so thoughtfully and logically laid out that even employees who typically struggle with technology learned this system in just one demonstration," he says. Stewart commends TAB's responsive customer support. "I've worked with a lot of software companies, and normally we don't get the level of service that TAB provides," he says. "They even came up with a way for us to scan images into the system faster. We now have over 3.3 million documents in the system."

Stewart estimates that TAB FusionRMS meets 95 percent of Monroe Bank's needs. "With most software, you're lucky if you get up to 80 percent. TAB is so much farther ahead of other vendors." After nearly three years with TAB FusionRMS, Stewart sums up how important the system has become to Monroe Bank. "I couldn't imagine living without it. We have made it such a backbone of our operations that we consider it critical software. With TAB FusionRMS, we can meet our anticipated growth and more."

### **Get Faster Access to Your Records**

Want to see how much faster you can get access to your records? We can help! Visit our website or call us for more information.

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*"We knew that a records management system would not only give us access to the Loan Department's information, but also create greater efficiencies across the entire organization by providing faster access to information in our Deposit and Trust areas as well." -  
President and Senior Loan Officer*

### **Challenge:**

Provide non-technical financial services staff an easy-to-use system for scanning, storing, tracking and sharing documents; quickly accessing information; and meeting industry compliance requirements.

### **Results:**

- A single, integrated digital system manages over 3.3 million documents (and growing) for integral financial services operations.
- The ability to drill down for information enables more responsive decision-making.
- Quicker access to documentation improves risk management.
- Fast signature card validation and access to driver's licenses improve customer service.
- TAB's expert support and programming ensured the easy-to-use system was installed and in use within three months.