
Document Imaging and Workflow Efficiencies: Paperless Office – Really?

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The First, N.A. – History of Imaging

- 1998 - Purchased a system that could handle Document Imaging - OnBase
 - 2003 - Began Imaging Deposit documents
 - 2004 – Completed ‘back scan’ of all Deposit Signature cards and other primary documents
 - 2004 – Began Imaging Loan document
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Next Phase of Imaging

- 2010 – Deployed Multi-function scanners to every branch
 - 2010 – Developed workflows to electronically route all Deposit documents
 - 2010 – Implemented Deposit Document Imaging at the Branch level
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Future Plans for Document Imaging

- 2011 – Developed an Electronic form (e-form) for submitting new Workflow processes
 - 2011 – Deploy new workflows as requested
 - Salary Review Forms
 - Subpoena Requests
 - Board Packages
 - Incident Response reporting
 - 2011 – Begin distributed Loan Imaging planning
 - 2011 – Incorporate eSignatures into process
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Machias Savings Bank

- Early adopter of check imaging (1994), signature cards (1998) and check image exchange (2006)
 - Loan document imaging (2008)
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Loan Document Imaging- Preparation is Key

- Brought vendor in for best practices review
 - Spoke with several banks for tips
 - In depth review of hard copy retention requirements
 - Doc Groups, Doc Types, Key words, file cabinets, foldering, etc
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- Did not back image, other than signature cards and credit files- only go-forward
 - Loan, Deposit, and Accounting each do their own scanning and indexing
 - Purchased quality scanners – 2010 enabled scanning on branch copiers
 - Make image retrieval easy to use
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Started with Commercial Credit Files

- Fewer people involved
 - Easier to organize
 - Biggest bang for the buck- because of the amount of handling these files get
 - Over several months all credit files were imaged
 - All other Loan Imaging completed in 2009
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Biggest inefficiencies with getting documents into imaging systems?

Biggest inefficiencies with getting documents into imaging systems?

- Printing and scanning
 - Labor
 - Paper
 - Cost of printing
 - Manual Indexing
 - Labor
 - Errors
 - Tends to reduce keywords
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Solutions

- **Reduce Printing and scanning**

- Virtual Print Driver
- Drag and Drop
- Platform system direct interface (with signature pads)

- **Automate Indexing**

- Barcodes (not used by MSB)
 - Host Indexing – based from primary keyword and host file
 - Auto Index – template, knows doc type and finds keywords
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Workflow – Accounts Payable 2010

- Invoices scanned, drag and dropped or virtual print drivered into system- indexed at that time
 - Automatically routed through the appropriate queues for approval and then for payment
 - Email notifications when invoices are waiting
 - Using VB script, we have an Excel form kick off the invoice process for charitable giving
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Paperless Examples

- Financials coming in via email are drag and dropped
 - Invoices emailed to us are virtual print drivered into system – If ACH is used to pay, no check is cut
 - New deposit account documents are automatically routed to image system with keywords already indexed with signature pads used to capture signature
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What's Next?

- Auto indexing – implement in AP and loan area
 - Identify other areas where Platform workflow and imaging system workflow can be used to increase efficiencies – i.e. loan processes, HR
 - Integrate mobile devices where it makes sense – BlackBerry app currently available
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Questions / Discussion
