

Case Study

Organization

A Regional Bank in the Southeast

Solution Spotlight

- RDC Conversion Services

Critical Issues

- Aggressive timeline to complete RDC conversions
- Lack of internal resources
- Managing customers' expectations during conversion process

Results

- Conversions completed in 30 minutes or less for 80% of customers
- Comprehensive support from Benchmark personnel resulted in lower than usual inbound support calls during project time frame
- Satisfied commercial customers, whose positive experiences with Benchmark's RDC team eliminated concerns about deposit availability



How a Regional Bank Accelerated a Large-Scale RDC Conversion With Avivatech's Services

The Situation

A growing regional bank based in Florida typically completed two technology conversions per year since 2013. With limited internal resources, the financial institution struggled to efficiently migrate commercial customers to the chosen technology platform. In 2018, the regional bank started using outsourced remote deposit capture (RDC) support services from Benchmark Technology Group, Inc. Most recently, when the financial institution was acquired by another bank, the new entity wanted to explore other options.

The Challenge

The regional bank had to complete the conversion project for its commercial online banking platform within a tight timeframe. "The main challenge was the support team lacked the bandwidth to handle this project," explains the Treasury Management Support and Implementation Manager. "Typically, with a bank acquisition or systems conversion related to a bank acquisition, we have to take a bulk amount of customers and get them onto the bank's remote deposit platform with the least amount of impact to the customers' day-to-day. So, prior to using outsourced RDC services, we never quite got it right. During a conversion time period, we lacked the resources. We couldn't handle the volume; we couldn't handle the

pre-conversion preparation. The challenges led us to look for a solution to expand the treasury management support team.”

The Solution

The bank explored many options, including contracting temporary workers. Eventually, it decided to outsource the project, and Avivatech’s managed services emerged as the top choice. Avivatech LLC, a company that specializes in transaction automation software and managed services for banks and credit unions, is a standalone subsidiary of Digital Check Corp. The company was formed from the spin-off of the software and professional services groups of Digital Check Corp. and Benchmark Technology Group, Inc.

The regional bank has used scanner fulfillment services from Benchmark Technology Group for about 15 years and first used RDC conversion services from Benchmark in 2018. The financial institution was confident that the change in ownership would not reduce the quality of services Avivatech would provide. Plus, the financial institution valued the established partnership, the efficient and proven implementation methodology and the exceptional project communication.

Fast Conversions, Seamless Project Completion

Leveraging Avivatech’s RDC services yielded several significant benefits for the bank. The conversion project was completed pre-merger, allowing customers to seamlessly transition to the RDC platform before the official cutover to the new system. Hitting this milestone resulted in rave reviews from the bank’s internal stakeholders and customers alike. The transition process, which in the past required two or more hours of customers’ time, was completed by Avivatech personnel in 30 minutes or less for 80% of customers, exceeding expectations.

Effective Project Management and Communication

Throughout the three-month project, the Avivatech team leveraged its proprietary project management tool to track progress and keep the bank’s treasury management support, product management and IT teams informed of the progress.

With the proprietary tool, the Avivatech team provided real-time project updates and exception information. Daily communication from the Avivatech project team helped the financial institution monitor the success of the project. “What exceeded everybody’s expectations,” says the Treasury Management Support

and Implementation Manager, “was the communication that we had with the Avivatech project team—the actual people doing the individual customer RDC conversions—and being able to track back to that and report to our leadership on progress.”

Proactive Scheduling and Daily Updates

Avivatech drove the scheduling of all RDC appointments, one of the most complex aspects of a large-scale RDC conversion. “Our priority is the customers’ experience,” explains the Treasury Management Support and Implementation Manager. “The availability of Avivatech’s online RDC scheduling tool let the customer set a date and time, get a confirmation of that and get a reminder email 24 hours ahead of time.”

In addition to receiving daily updates and progress reports from the Avivatech RDC support team, the bank’s leaders could access the dashboard in the project management tool for a detailed log of client outreach emails urging customers to schedule appointments, reminders, follow-up calls, emails and voice messages.

Comprehensive Support

Avivatech technicians provided expert technical support—even resolving customers’ operating system issues. They worked one-on-one with treasury customers to set up and test RDC software and provide training on the new system. Their professionalism and comprehensive support enhanced the bank’s relationship with its merchant customers, eliminating customer concerns about deposit availability. With the comprehensive support Avivatech RDC technicians provided to each customer, the bank noticed a concurrent reduction in the number of inbound support calls and technical escalations the bank’s support team typically would receive during a conversion. As a result, this team could focus on other priorities.

Ultimately, Avivatech delivered the right project plan, processes and technical support to empower the regional bank to succeed in its RDC conversion. “What stands out about this RDC conversion project is that it was uneventful,” says the Treasury Management Support and Implementation Manager. “There were no issues, nobody was even really talking about it. It wasn’t a concern. We started the project, we worked it and then it was done and it was off everyone’s plate. So, I would say that would be the biggest compliment – that it was uneventful.”

For more information on RDC conversion services from Avivatech, contact your account executive.