



DataMagine™ Centralizes Information, Improves Response Time

First National Bank Gains Instant Desktop Access with Imaging Technology

First National Bank of Polk County, headquartered in the northwest Georgia town of Cedartown, is an expanding community bank with three locations and assets of \$130 million. With the introduction of imaging to the banking industry, President Larry Kuglar and his staff wanted to harness this technology in order to speed access to documents in the bank's growing loan portfolio.

After looking at different options, First National Bank chose DataMagine for its imaging solution. The software provides instant desktop access to scanned documents while also working within an application. The bank was particularly intrigued by the fact that DataMagine required no programming and no changes to existing applications. Among its many features, the software utilizes barcode and optical character recognition (OCR) technology.

Joyce Sheperd, an 18-year veteran with the bank, had the assignment of organizing the newly-formed imaging department. Sheperd says, "I understood banking but had no idea what imaging was all about."

DataMagine was installed on the bank's IBM® AS/400® system, and in less than a day, Sheperd was using the software. Next on the training roster were the bank's loan officers and assistants.

Electronic Mission

Sheperd's mission was to file electronically the bank's entire loan portfolio with its thousands of documents, including car titles, financial statements, deeds, stocks and certificates of deposit, credit applications, income verifications, real estate surveys, appraisals and photos. Sheperd and her staff attacked the mountain of paper by first separating and scanning documents by type, then indexing them by social security and loan number. To ensure the completeness of files, the loan staff performed a 100 percent audit. Every scanned document was verified with the original hard copy.

According to Sheperd, staff quickly became comfortable with the new system. Now, when a loan is made, loan assistants scan and index the documents and send them to credit administration for audit. Once the file is reviewed, it's uploaded on the system.

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DataMagine by Agilysys Gives New
Look to Bank's Imaging Solution

Searching Made Simple

Sheperd says the search template retrieves files instantly and gives the bank the ability to respond to customers quickly. "When a customer calls about a particular document, we no longer have to say, 'Please hold while I search for your file.' Any authorized bank official can provide exact document status. Files contain a complete history of previous loans and their supporting documents. One glance and the loan officer has a complete profile of the customer."

Sheperd points out that most customers are anxious about the status of their documents. "The new electronic filing system helps us stay on top of loan applications. Customers feel confident about us, and that's a big part of customer service."

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Benefits of Centralized Information

According to Kuglar, the imaging system has improved staff productivity. "By centralizing the information, the loan department doesn't have to run to the file cabinets – some of which are on another floor – every time there's a question about a document."

DataMagine also has helped speed the auditing of bank records by various agencies. Yet perhaps the most important benefit is the insight bank staff has gained by working with the new technology. "With this experience successfully behind us, we're now ready to apply imaging to other areas of our operations," Kuglar concludes.



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