



FINANCIAL SERVICES | CUSTOMER SUCCESS

AMERICAN NATIONAL BANK OF TEXAS

Future-ready bank innovates with Hyland Cloud and OnBase

THE CHALLENGE

American National Bank of Texas (ANBTX) has been delivering their unique brand of local expertise and best-in-class financial solutions to the greater Dallas-Fort Worth community since 1875. To continue serving their community well in a digital world, the timing was right to reconsider their document management approach.

The bank's document storage system was being sunset, and it required a stronger document retention strategy to support compliance efforts. ANBTX sought an enterprise-wide content management system that could easily integrate with their outsource hosted core system from Jack Henry — along with other important applications.

After identifying 45 requirements, it became clear to ANBTX that they needed a cloud content services platform with a company that could be a partner for ongoing solution development.

"We evaluated the requirements for an on-premises deployment, which included servers, backup servers and technology resources," said Karma Hicks, senior vice president and director of operations and process improvements at ANBTX. "Our IT group determined that we didn't want any more in-house hardware to maintain and on-prem was too much cost to bear. Hyland Cloud just made sense for us since we had already transitioned to a vendor-hosted solution for our core."

So ANBTX turned to OnBase with the Hyland Cloud. The bank now uses the platform enterprise-wide to automate business processes, securely manage documents, solve business problems and empower employees to focus on customer service.

"We now have the capability to build solutions that address specific business challenges utilizing the tools within OnBase, reducing the need to purchase other software solutions." Hicks said.

THE SOLUTION

In 2018, ANBTX went live with the OnBase content services platform to deliver modern scan, store and retrieve capability. With support from Hyland Professional Services, 2.5 million documents covering the bank's past 15 years were migrated to OnBase — hosted by the Hyland Cloud. Soon after, WorkView, Hyland's low-code application builder, was added to create solutions and address challenges with speed and agility.

"With WorkView, you can build workable solutions with almost no code at all. It's enabled us like a force multiplier. We can accomplish so much with a small team," said Barry Jewell, ANBTX's enterprise process manager.



SIZE

Over \$5 billion in assets,
550 employees, 29 branches

LOCATION

Dallas, Texas

HYLAND SOLUTIONS

OnBase, Hyland Cloud,
Advanced Capture, WorkView,
Workflow

DEPARTMENTS

Enterprise-wide

“We now have the capability to build solutions that address specific business challenges utilizing the tools within OnBase, reducing the need to purchase other software solutions.”

Karma Hicks

Senior vice president and director of operations and process improvements
American National Bank of Texas

Lending processes transformed

After the initial move to OnBase, the team turned to lending as a department in need of process improvement. The majority of the loan services processing work was manual and paper-based, resulting in delays. OnBase workflows were created to reduce paper and automate loan onboarding, collateral tracking, insurance and escrow. A new Lean Six Sigma initiative was developed to improve the mortgage warehouse loan process, which was taking two hours to complete on a daily basis. Utilizing the OnBase workflow tool, this process was reduced to less than 20 minutes per day.

During the height of the pandemic, ANBTX found more uses for their Hyland solutions in lending after being inundated with Paycheck Protection Program (PPP) loan applications.

“The team that normally handled the documentation for input into the core couldn’t have done the work in the time frame needed, so we utilized a temporary workforce,” Hicks said. “We taught seven remote workers how to process and manage PPP loans. The workers were able to get up to speed quickly in a remote setting, and all the documents needed were visible in OnBase without relying on paper to complete the work. We couldn’t have managed the loan volume without OnBase in the cloud.”

Streamlined treasury management

Treasury management is an essential offering for the bank’s corporate customers. The bank needed to improve the time-to-service once a customer made a request.

That onboarding process was taking over five days and involved paper, emails and network folders.

“With WorkView, we were able to incorporate DocuSign electronic signatures, and now documents arrive instantly. The five-day process was reduced to less than a day,” Hicks said. “As part of a Lean Six Sigma project, the WorkView API delivers information to a data warehouse, eliminating spreadsheets and databases. The insights to manage sales incentive plans is extremely valuable.”

Support for regulatory compliance

A business need was identified to ensure a consistent review and approval process was occurring daily for Regulation CC holds. ANBTX created a new workflow that clearly showed the chain of command and the chain of control that transpired in the approval process. The work supported the bank’s regulatory compliance requirements.

The bank has also leveraged WorkView with optical character recognition (OCR) technology to validate document information. The ability to create new applications and workflows in-house provides fast solutions to solve compliance and regulatory audit challenges.

THE DIFFERENCE

The enterprise-wide set of solutions and cloud deployment allows ANBTX speed of delivery — making data, documents and workflows visible and available to employees so they can quickly respond to the requests and needs of their customers. The solutions also support the bank’s goal of strengthening infrastructure.

Some next steps for ANBTX include more data expansion projects and a Salesforce integration.

“I truly feel like with Hyland, it’s a partnership. Some vendors want to talk about their latest offerings. With Hyland, we talk about what problem the bank is trying to solve and how we can do more with our solutions than what we’re doing today,” Hicks said.

For more information on the Hyland Cloud, visit [Hyland.com/Cloud](https://www.hyland.com/cloud).

Learn more at [Hyland.com/Financial-Services](https://www.hyland.com/financial-services)