



Customer Success Story | Financial Services

# Civista Bank

## Growing financial institution digitizes processes, enables continuous improvements to capabilities and customer service

### The Challenge

Established in 1884, Civista Bank has a long history of providing financial solutions to businesses, families and consumers in Ohio. One constant throughout the bank's history is its strong leadership team that remains committed to providing the focused and personal customer service that is a hallmark of community banks.

In 2013, Civista was experiencing rapid organizational growth and nearing one billion dollars in assets. But inefficient methods for document imaging, retrieval and workflow kept employees busy searching for paper documents, playing phone tag with customers and tracking process steps in spreadsheets. Bank leadership soon realized that fully paper-based processes wouldn't support Civista's continued growth and its mission to provide excellent service.

*"We're in a relationship business. The bigger and more far-reaching the organization becomes, the more challenging it is to maintain the feel of a community bank that can give answers to customers quickly. Our employees flag this again and again as a benefit that OnBase provides, one that has changed their lives."*

– Rich Dutton, Executive Vice President/Chief Operating Officer, Civista Bank

### The Solution

Civista Bank's commercial lending business was a main driver in the effort to streamline processes. Prior to OnBase, Civista used a room in its vault to store massive amounts of paper documentation that flowed into the bank. Commercial lenders submitted requests to the back office to have specific paper documents retrieved. Customers waited for their phone calls to be returned and often played phone tag with loan officers.



#### CUSTOMER

Civista Bank

#### INDUSTRY

Financial Services

#### SIZE

\$2 billion in assets

#### LOCATION

Sandusky, Ohio

#### DEPARTMENTS USING ONBASE

Commercial lending

Consumer lending


Retail banking

Private banking

Back office

One platform **Unlimited potential**

**OnBase**  
by Hyland



**“Before OnBase, hours a week were wasted running to the vault for paper files. Now we save on paper costs, and our employees can do other tasks that generate more revenue for the bank.”**

– Paul Koch, AVP Commercial Lending, Civista Bank

Pushma Vasilevski, AVP/Project Manager with Civista, led the evaluation of current-state processes and vendors. Finding a solution that extended beyond imaging to automate the entire commercial lending process flow from beginning to end was a priority for her team. “OnBase was a favorite right away,” explains Vasilevski. “I had previous experience with it, and I knew its flexibility would allow the software to be built out to fit Civista’s needs.”

But Civista’s commercial lending business was just the starting point. Soon after deciding on OnBase, Vasilevski and her team realized the solution’s potential went beyond commercial lending to include all of the bank’s lines of business.

#### **Removing communication barriers**

Hyland experts assisted Civista’s project leaders in developing an implementation plan that would quickly deliver one of the bank’s most needed improvements. Civista’s consumer lending, commercial lending, retail banking and private banking businesses gained fast access to information and documentation in the first phase of the project.

Now, bank employees can pull up documents while they’re on the phone with clients. “It’s a much more fluid transaction,” says Paul Koch, the bank’s AVP of commercial lending. “I don’t have to end my call with a customer and call back. Having access to the documents in OnBase saves a lot of time.”

#### **A one-stop shop**

Credit Analyst Nick Lublow says the benefits of OnBase reach far beyond information retrieval. Utilizing OnBase’s electronic workflow tool, WorkView, Lublow gains important visibility into his project pipeline. “OnBase is pretty much where I live day-to-day. It’s a one-stop shop where I can see what I need to work on that day and access my actual working documents.”

Automated workflow also allows employees to create deadlines and goals. And a clear view into where bottlenecks are occurring allows management to find timely solutions to problems and keep processes moving forward.

OnBase also integrates with Civista’s core Jack Henry system. According to Deb Kline, SVP Strategic Initiatives, their retail banking employees give the solution rave reviews. They now have immediate access to driver’s licenses, signature cards and other critical information when they click on customer identification numbers, loan numbers or account numbers.

#### **The Difference**

**Provides immediate access to documents and information wherever and whenever needed:** Employees gain access to digitized content directly from their laptops, desktop computers and tablets.

**Aids in improved customer service:** Customers receive faster responses to their inquiries and can get the services they need, like wires, funds transfers and loan status updates quickly and easily.

**Reduces risks and improves compliance:** With more accurate and secure methods for extracting, accessing and storing information, the potential for errors is reduced, and both bank employees and external auditors can get secure online access to the information needed for compliance.

**Spans the entire enterprise:** With an original focus on commercial lending, Civista quickly discovered OnBase could give employees in all of its lines of business fast access to information in one central repository.

Learn more at [OnBase.com/Banks](https://OnBase.com/Banks) »