

CASE STUDY



ACCESSING SKILLED QUALITY CONTROL RESOURCES TO SUPPORT CRITICAL SYSTEM MIGRATIONS

Community Bank Turns to AIS to Eliminate Credit Administration Backlog

A prominent community bank, holding nearly \$20 billion in assets and operating 100+ branches, faced bandwidth challenges with setting up and migrating loan covenants for both Commercial and Retail accounts into their nCino platform.

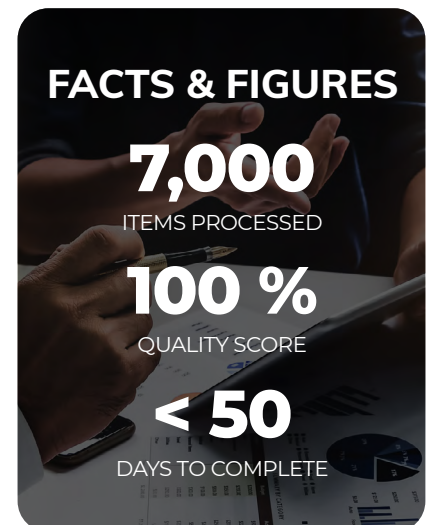
With a growing backlog and looming two-month deadline, the bank required expert assistance to ensure every approved and signed covenant was meticulously tracked for each client.

THE APPROACH

For this project, AIS quickly aligned staffing support and gathered the client's standard operating procedures and other pertinent project materials. This thorough review was essential to accurately understand the bank's objectives and desired outcomes. Subsequently, a walkthrough meeting was arranged to clarify any uncertainties and gather comprehensive insights.

AIS adhered to stringent security protocols and established the necessary system access for its team members. AIS located loan accounts within nCino and created new covenant records, uploading the corresponding financial statements and populating Category, Type, Frequency, Next Evaluation Date and Effective Date. An initial set of samples went through rigorous quality control by the client.

Upon receiving positive feedback, AIS scaled up production, proactively providing daily reporting and continuous communication at each stage.



THE OUTCOME

The AIS team processed over 7,000 covenant items, within 50 days, producing a 100 percent quality score. Partnering with AIS yielded tangible benefits for the bank, evident in the efficiency and professionalism of the project's execution.

The bank felt that there were several key components that made the engagement a "win" for their organization:

BACKLOG ELIMINATION: Pending covenant items, once a concern, were swiftly addressed.

EFFECTIVE WORKFLOW MANAGEMENT: AIS's expertise facilitated a smooth process from project initiation to conclusion.

STREAMLINED REPORTING: The bank was always informed, courtesy of AIS's transparent and regular updates.

SPEED OF DELIVERY: The project was completed two weeks before the expected deadline without compromising quality.

For the bank, the partnership with AIS wasn't just about problem-solving; it was about elevating operational standards and setting new benchmarks for future endeavors.

This collaboration not only ensured the bank had ample back-office bandwidth in a pinch but it also served as an opportunity to build a trusted relationship with a strategic partner.