

CASE STUDY



EMPOWERING COST SAVINGS & OPERATIONAL EXCELLENCE

Regional Bank Achieves Over \$4 Million Annual Labor Cost Differential with AIS Managed Services

A prominent regional bank with over \$15 billion in assets, forged a strategic partnership with AIS to significantly reduce operating expenses in the bank's back office. This collaboration evolved beyond the initial cost save objective, as AIS earned the trust of the bank as an engaged workforce partner that also increased productivity and enhanced quality. What began with four AIS associates managing processes in Deposit Operations has expanded across 14 functional areas, including Network Operations, IT Testing, and Development, to create a truly transformative alliance.

THE APPROACH

AIS initially started with four associates supporting Deposit Operations in a cost savings project. AIS provided robust reporting, exhaustive time studies, and quality checks, filling gaps in benchmark data, policies, and procedures. The AIS transition team used virtual side-by-sides and created necessary materials, reengineering most activities after transfer. Monthly reporting of excess capacity facilitated taking on more business at the same cost to the client, building trust. AIS ensured that associates were hired, trained, and operational within weeks of project execution.



THE OUTCOME

AIS' partnership yielded significant benefits for the regional bank, including lower operating expenses, higher quality, improved reporting, and a flexible workforce. The bank's fully loaded cost was cut in half by utilizing AIS associates, with many processes completed after hours in the US, enabling a "follow the sun" strategy. AIS' ability to migrate both large and small processes, as well as serving as a staffing engine for peak productivity, set them apart from other partners. AIS also provided critical business continuity support during emergencies like Hurricane Harvey that hit Houston in 2017 resulting in one of the costliest natural disasters in United States history.

After five years of successful collaboration, the partnership's impact is evident, with over 100 AIS associates supporting 60 managed processes across Treasury Operations, IT-IS, Credit Admin, Loan Operations, Risk Management, and Mortgage, maintaining an exceptional 99.99% overall quality score. This thriving alliance has led to significant financial benefits, generating a labor cost differential of over \$4 million through the course of the partnership. The steadfast commitment to excellence and efficiency displayed by both parties has resulted in a transformative journey, illustrating the power of managed services in driving growth and success within the financial sector.