

# **this bank saw improved operational efficiency and gained risk mitigation benefits with workflow automation**



## Guilford Savings Bank

### Website

[www.gsb-yourbank.com](http://www.gsb-yourbank.com)

### Assets

\$983 million

### Accountholders

66,000+

### Founded

1875

Connecticut's Guilford Savings Bank is determined to simplify the lives of its customers. The more routine tasks that are shortened or eliminated, the more efficient operations are for everyone across the bank. That's why the bank was drawn to the idea of workflow automation that can put the right task in front of the right person at the right time.

Alex Sulpasso, Senior Vice President and Senior Operations Manager at Guilford Savings Bank, says workflow automation was a key priority in their minds when the bank last evaluated core processing systems. While assessing Jack Henry™, they viewed a demo of *jhaEnterprise Workflow™* (EWF). "We saw its flexibility in the core environment," says Sulpasso. "The fact that we would have access to this tool helped put Jack Henry over the edge in our core choice. EWF simplifies processes for the end user, frontline, and back office – it encompasses the entire process from input to audit to document storage."

## tackling time-consuming operations

The bank went live with EWF in April 2021. For its first use of the product, the Guilford Savings Bank team searched for a process that was complicated enough to create a high defect rate, but simple enough that the team could build their initial workflow and document the value of EWF. The team then selected dormancy processing, which had previously been inconsistent, complex, and difficult to audit. "We don't want our retail team to have to be experts in dormancy," Sulpasso explains. "We just want them to know where to go to resolve a dormant account."

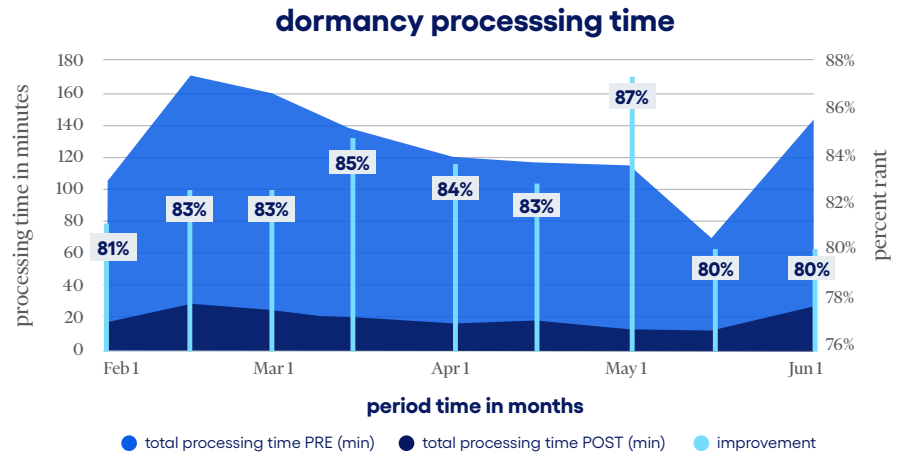
As an operations expert, Sulpasso measures tasks to determine the effects of changes in procedures. So, when his team had created their workflow, the bank looked at the dormancy processing defect rate before and after applying EWF. They found that defects dropped to zero when the workflow was used, in addition to an 80% reduction in organizational time dedicated to dormancy processing.



“EWF is one of our **strategic priorities**. It’s here to stay.”

### Alex Sulpasso

Senior Vice President and Senior Operations  
Manager of Guilford Savings Bank



Following this success, Guilford Savings Bank is currently producing five new workflows, with one of the workflows automating loan payoff letters. EWF takes the needed information from the core, produces the letter, requires a loan servicing representative to sign off on it, sends the PDF to a customer, and then stores a copy in ProfitStars Synergy®. “It will take our current time of 48 to 72 hours to get a letter out and change it to about five minutes,” Sulpasso says.

This helps fulfill one of the bank’s goals – to empower frontline workers to get the customer information they need quickly and seamlessly with little or no back-office involvement. The bank also plans to automate simple tasks such as reminders for an annual ACH risk assessments and other annual, quarterly, biannual, and monthly events.

As the bank implements EWF, they’ve appreciated the responsiveness of Jack Henry’s support team. “They [Jack Henry support] are quick to hop on a video call to troubleshoot,” says Sulpasso. “They are knowledgeable and passionate about the product, and that in turn makes our team passionate about it.”

## prioritization and automation

To create a priority list of processes to automate, the bank uses an idea lab. “The idea lab is an internal, bank-wide system where anyone can submit their automation suggestions,” Sulpasso explains. Once suggestions are submitted, the bank’s group



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of system specialists then examine the proposals, discuss the suggestions, and score each item for difficulty – prioritizing the easiest ones first. An additional source of potential workflow is the bank’s defect tracking list, which gives them an idea of what processes might have efficiency problems.

Another priority guiding Guilford Savings Bank is retaining and documenting knowledge of procedures and systems. The bank wants to avoid losing vital information when an employee leaves the organization. EWF helps this effort by codifying and recording processes.

## critical insights and protections

Sulpasso noted that one of most basic features of EWF – required fields – has provided the best insights. Not being able to move forward with a task until you’ve answered the required fields determines exactly what information is the most critical. “It tells us what we really need to know and we’re able to discover that other fields may be unnecessary,” he says. “In the end, you’re only looking at the things you need to look at. By automating rote tasks, you’re cutting out the noise.”

He emphasizes the benefits of the holistic view provided by combining frontline and back-office processes into a single procedure. “It’s allowed us to think outside the box when designing processes. Instead of just adding people, we make it scalable and easy. We create workflows that meet both audit and customer requirements,” Sulpasso explains. In addition to increased efficiency, Guilford Savings Bank gains risk mitigation benefits, as EWF enforces correct management approvals, documentation, and dual control.

Summing up the importance of this product to the bank, Sulpasso says, “EWF is one of our strategic priorities. It’s here to stay.”



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## connecting possibilities

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