

## Heartland Financial Services

*Heartland Financial Corporation, a national firm specializing in long-term financial planning and investment services, leverages Treeno's Global Content Management system to simplify document storage/retrieval, leading to more control over security and improved customer service.*

**"Our primary need for choosing a system was that it needed to integrate with our current applications with little disruption to our employees..."**

Brandon Hall, IT Director, Heartland Financial

### Company

Heartland Financial Corporation

### Service Area

Six states in the Midwest

### Industry

Financial planning

### Operational Impact

**Delivered instant enterprise-wide information access** — Documents are retrieved, sorted, and filed in seconds and never get lost.

**Mail and call center centralization** — Heartland Financial has centralized its physical mail delivery and customer service center using Treeno. Remote employees, regardless of location, can now access critical files in real time.

**Irrefutable document integrity** — Heartland Financial can virtually eliminate any possibility that documents stored in their system can be altered without detection, ensuring undisputed authenticity of records.

**Reduced costs** — Retrieval and filing time was reduced by over two-hundred person hours. Treeno's compatibility with multiple operating systems including Windows and Linux also meant that the firm could retain its existing Linux-based environment, saving the company tens of thousands of dollars in costly and unnecessary upgrades.

**Differentiated service offering** — Customer service representatives can now send secure, password-encrypted electronic files to clients via email versus fax or standard mail.

**Reduced demand for physical space** — All paper files are stored electronically in a secure, central repository and on removable disks.

**Simplified regulatory compliance** — Heartland has reduced their audit preparation process (i.e., GBL Act, SOX) from weeks of tedious work down to just hours.

**Improved transactional filing** — Heartland now has a much more efficient alternative to their previous manual process of recording dates when documents were received in their database.



### TreenoGCM™ benefits:

- ▶ Instantly and easily finds any document
- ▶ Makes content centrally available to all – anytime and from anyplace
- ▶ Allows familiar workflow processes to remain intact – *we work the way you work*
- ▶ Keeps sensitive documents secure; available only with assigned access rights
- ▶ Automates document tracking and auditing
- ▶ Simplifies records management
- ▶ Prevents lost records
- ▶ Saves storage space




## The Client

Heartland Financial Corporation is a financial services company providing banking, mortgage, investment, insurance, trust, fleet management and consumer finance services to individuals and businesses in 42 communities in Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana and Colorado. Investment Management Services are provided to clients of member banks through Dubuque Bank and Trust. Dubuque Bank and Trust currently has over \$800 million under administration for clients throughout the United States and abroad. Heartland Financial is listed on NASDAQ.

## The Challenge

As Heartland Financial expanded its offices and operations to include a consortium of community banks in six states, it faced an efficiency problem. “We had grown significantly in recent years by focusing on one essential element of our business—service,” says Brandon Hall, IT Director for Heartland Financial. “But as we grew, we began to feel the pain that any organization feels during an expansion process. We were spending too much time trying to keep paper documents organized and secure, a necessary exercise in the financial field, which took away from our commitment to customers.”

The financial services industry relies on accurate documentation, auditing and most of all accountability. That means that every employee at Heartland Financial needed a secure, reliable workflow system in place that would give them instant, any-time access to the status of clients’ valued financial plans. But before that goal could be realized, solving the logistical issues of being a modern, multi-site enterprise was a must. “We used to spend a tremendous amount of time filing and managing paper documents,” says Hall. “What we lacked was a robust, central information repository and enterprise-wide access to that information. We needed total visibility but security was also vital.”



*At any given time, between 1.5 and 7.0 percent of an organization’s files are lost or misplaced. On average this is 1 in every 20 documents.*

*(Source: Survey conducted by Arma International)*

“The other content management solutions we looked at required us to migrate our servers and desktop systems to Windows...The licensing alone on a project like that would have been too cost prohibitive to put a solution in place.”

Brandon Hall, IT Director, Heartland Financial

With both paper and electronic documents scattered throughout six states, sometimes just updating or verifying a document was a challenge. Further, with such legal requirements as The Gramm-Leach-Bliley Act of 1999 defining requirements for financial institutions including banks, securities firms and insurance companies, Heartland felt the mandate to improve their protection of consumers’ personal financial information.

“What we needed was to implement an electronic content, document and workflow management system that would allow our pool of trusted bank users to quickly locate and share timely information, regardless of their geographic location,” Hall says. “Our primary need for choosing a system was that it needed to integrate with our current applications with little disruption to our employees, who continued to focus on quality customer service as a differentiator in our industry.”

## The Solution

After evaluating several vendor offerings, Heartland Financial chose Treeno, a Portsmouth, New Hampshire-based software company specializing in easy-to-use yet extremely powerful Global Content Management (GCM) software solutions that combine integrated document management, business process management, records management, and more in a single easy-to-use application. The company's TreenoGCM™ allows organizations of all types and sizes to improve their operational efficiency by capturing, organizing and sharing any type of digital or paper-based document within a secure, central repository. System deployment is effortless, document retrieval is instant, integration with existing applications is seamless, and the Treeno system can scale to support as few or as many enterprise users as your organization requires.

Hall says the Treeno solution was attractive because it could easily adapt to the ways in which the company's employees were already doing their jobs. Unlike many other content/document management solutions, TreenoGCM integrated with current administration, audit and compliance environments. It also integrated with the agency's existing operating system, Linux. “The other content management solutions we looked at required us to migrate our servers and desktop systems to Windows,” Hall says. “The licensing alone on a project like that would have been too cost prohibitive to put a solution in place.” Hall says that each Windows Server license can carry a price tag of more than \$13,000 per user. “We just didn't have the budget to support that, and our employees were happy with the Linux solution we had in place,” he says.

## The Outcome

The benefits of implementing electronic content, document and workflow management have exceeded Heartland Financial's expectations. “We provide our customers with higher quality service thanks to TreenoGCM,” says Hall. “It's just a click of a mouse to move from a client file to each needed document, and the enterprise-wide efficiencies that we've gained are enormous.”

Since implementing TreenoGCM, the company has reduced its annual document retrieval and filing time by approximately 60%. “We no longer focus on paper and where it goes, but instead on our clients specific needs,” Hall says. “And the cost associated with storing paper documents has been significantly reduced. Before implementing Treeno, we had a large room in our main corporate office that was completely dedicated to document storage. Since implementing TreenoGCM, we have reduced our storage of hard documents from an entire room to one small filing cabinet. And that storage area has become office space.”



*It takes between 2-10 minutes to find one missing document and costs up to \$150, depending on time lost. It costs up to \$250 to recreate the lost document.*

*(Source: Information week)*

## Financial services firms rely on TreenoGCM to:

- ▶ Ensure regulatory compliance and reduce audit preparation time (i.e., GLB and Sarbanes-Oxley)
- ▶ Secure and protect sensitive information and customer confidentiality
- ▶ Improve internal productivity and strengthen member service
- ▶ Reduce operating costs (storage, retrieval, photocopying, and administration)
- ▶ Enable productivity tracking and accountability, ensuring turnaround requirements are always met
- ▶ Streamline integration with existing management systems
- ▶ Exchange data rapidly with all departments
- ▶ Simplify enterprise wide access to critical documents
- ▶ Reduce demand for physical storage space

“We provide our customers with higher quality service thanks to TreenoGCM...It’s just a click of a mouse to move from a client file to each needed document, and the enterprise-wide efficiencies that we’ve gained are enormous.”

Brandon Hall, IT Director, Heartland Financial

Financial services organizations around the world are increasing productivity and improving customer service quality with TreenoGCM. To learn more about how Treeno can help your organization, call us at **1-800-528-5005** or visit us on the Web at **[www.treenosoftware.com](http://www.treenosoftware.com)**

