

# IntelliVIEW enables Commerce Bank to *double revenue* from ACH operations and deliver a superior customer experience

Initial deployment and report creation completed in hours!

## The Customer

The Commerce Bank & Trust located in Central Massachusetts, offers both retail and business customers an array of banking and financial services, including deposit services, checking accounts, high-yield savings, money market and time deposit accounts. The bank also extends a complete menu of lending services.

### Users

### Key Information Needs



ACH operations team

Monitor transactions in near real-time and ensure uninterrupted functioning of ACH operations

Provide real time responses to customer queries on transactions

## Environment

All the bank's financial transactions are routed through their business critical Automated Clearing House (ACH) application, which processes large volumes of inter bank transactions. The ACH operation team needs to monitor transactions in near real-time and depends on a variety of critical information to ensure uninterrupted functioning of ACH operations, including:

- Daily ACH transactions
- Customers reaching / exceeding limits
- Log activity (Login, authentication, transactions)
- Past transactions, etc.

To meet these information needs, Commerce Bank used a third party reporting tool, which had been integrated into the ACH application.

## Key Challenges

Commerce Bank faced critical challenges because of the limited capabilities of the third party reporting tool:

- Lack of interactivity for end users and ad hoc reporting capabilities
- Since code level changes were required when information needs changed, the solution was not able to meet changing business needs
- Response times to customer queries were longer as real time responses on transactions were not possible

## Highlights

### The Customer

- Commerce Bank and Trust Company, located in Central Massachusetts

### Environment

- Automated Clearing House (ACH) operations managed by centralized ACH application
- Users accessed ACH data via third party reporting tool integrated into the ACH application

### Key Challenges

- No interactivity or flexibility for ACH users or Ad Hoc reporting capabilities
- Code level changes required in order to modify data visualization
- Real time responses to customer queries were not possible

### Key Results

- Revenue from ACH operations doubled
- Ability to respond to customers in real time has delivered significant competitive differentiation
- Delivered 100% ROI within 30 days!

## The Solution



### IntelliVIEW Reporter (Standard & Dashboard Reports)

After evaluating several options, the bank chose IntelliVIEW as the appropriate solution as it met all their critical criteria, including:

- Ability to process real-time, operational data
- Ability to deliver rapid response times from a database of over 20 million records
- Ad Hoc reporting capabilities
- Interactivity for business users
- Ability to support a variety of industry standard database formats
- Availability of real-time phone support and rapid responses to queries to ensure minimal down time
- Ease of deployment
- Ease of use to achieve quicker time to value and better adoption
- Lower TCO with minimal investment in additional hardware

## Key Results



- Installation was completed in a few hours and the first reports were available to users almost immediately
- IntelliVIEW provided a wide range of capabilities that enabled Commerce Bank to better meet their business needs
- IntelliVIEW enabled Commerce Bank to double revenue from ACH operations and delivered 100% ROI within 30 days of deployment
- The ACH operations team is able to effortlessly generate their own reports without having to wait for IT assistance
- With on demand availability of information, the bank is able to respond to customer queries and over limit situations in near real-time, which is a significant differentiator when compared with large national competitors
- The significant amount of ACH operations time that IntelliVIEW saves the bank has enabled them to serve more customers and also expand relationships with existing customers

## Synaptris Highlights



- Headquartered in San Jose, CA
- Presence in Europe and Asia Pacific
- 2,500 Customers in 80 countries
- 135 Partners in 45 countries
- Over one hundred Fortune 1000 customers
- 25 Industry Verticals



### Customer Talk

“The significant amount of ACH operations time that IntelliVIEW saves has enabled us to serve more customers and also expand relationships with existing customers. **This has helped us double our revenue from ACH operations.** Commerce Bank has also gained a competitive edge because of our ability to deliver a superior customer experience - IntelliVIEW enables us to respond to customer queries in real-time and provide proactive customer service.”

**James Belliveau,**  
Executive Vice President & Chief Technology Officer

### About IntelliVIEW

**IntelliVIEW** is a next-generation reporting solution that offers interactive, easy-to-use reporting and analysis capabilities to users, while overcoming the key challenges associated with traditional reporting. IntelliVIEW improves user productivity and efficiency significantly while minimizing IT overhead, by providing users with the flexibility to modify, interpret, extend and analyze report information without training or dependency on the IT team!



Synaptris delivers "flexible" and "easy-to-use" reporting solutions that empower users to make rapid & informed business decisions while enabling IT to minimize overhead and maximize ROI.