CASE STUDY

OVERVIEW

Country: United States
Industry: Banking

Customer Profile
Headquartered in Altus, Oklahoma, First State Bank of Altus has two locations and 50 employees. The bank serves both commercial and consumer banking needs of Altus and surrounding towns.

Business Situation
First State Bank of Altus sought to automate business processes and improve workflows.

Solution
First State Bank of Altus added MJT Net's Windows automation software called "Macro Scheduler Pro" - http://www.mjtnet.com/macro_scheduler.htm - enabling the automation of multiple banking processes.

Benefits

- Eliminated the need to hire one additional skilled IT professional at the Altus location (conservative estimate of saving for FSBA is $50,000).

- Saved approximately $100 to $300 per key personnel per scheduled vacation due to implementation of Macro Scheduler Pro.

- Reduced $1000 to $2000 per month of ATM over-withdrawals occurring due to out of date data on the ATM system. The elimination of this problem also reduced the manpower needed to perform phone calls and create mailings to correct over-withdrawals.

- Reduced security risks.

- Substantially improved work flow for back-up personnel covering for primary personnel.

- Dramatic reduction of reliance on external IT back organizations.

- Greatly reduced the possibility of fraud associated with a non-live ATM system.

- Improved customer satisfaction.

- Eliminated sustained camera failure.

Quote: "The IT division of First State Bank of Altus was on a theoretical '25th floor' and everyone was taking the stairs. The implementation of Macro Scheduler Pro from MJT Net provided us with a much-needed elevator."

- Garry Petzold, Chief IT Officer, First State Bank of Altus

Challenge

Almost 100 years ago, First State Bank of Altus (FSBA) began when it opened its doors in 1909 as the Martha State Bank. In 1959, the Martha State Bank changed its name to The First State Bank of Altus and moved to its present Altus location. The bank presently has two regional locations. For almost a century, a commitment to customer service and deep community involvement has fueled the First State Bank of Altus. Serving both personal and business customers with a full range of individual, small business, and commercial banking products and services – customers can also take advantage of online banking services, automated telephone banking, and use of ATM. First State Bank of Altus can be called a typical small American banking institution that may be found in "Any Town, USA."

FSBA executives know that good customer service in the banking industry is directly related to internal process efficiencies and were seeking to upgrade. Several of the bank's IT processes had not been kept up-to-date. When Garry Petzold started the position of IT Officer at FSBA in July 2005, the first thing he noticed was that many of the IT functions were being completed in a minimally beneficial manner because "that is the way it had always been done."

Mr. Petzold describes the state of the bank's IT functions in 2005 as follows: "The IT division of First State Bank of Altus was on a theoretical '25th floor' and everyone was taking the stairs. The implementation of Macro Scheduler Pro from MJT Net provided us with a much-needed elevator. Banks are process-oriented institutions and therefore there is tremendous value in technology tools that provide automated functions."

For example, FSBA relied heavily on batch files for only the most basic tasks. In the absence of batch files, there were numerous pages of step-by-step instructions throughout the bank. These physically printed manuals containing highly confidential data were accessible during business hours - and could have easily been viewed by unauthorized personnel. In addition, FSBA personnel were also allowed access to web sites, network shares, and critical systems in order to manually perform processes.

In other instances, FSBA simply didn't have the technology in place to help improve staff productivity. All key personnel at FSBA have "back-up personnel" to provide business process continuity in the event of scheduled or unscheduled absence of the primary employee. The back-up personnel understood the general concept of the individual process – but not the precise steps, timing or exact implementation method. Upon the pending absence of a key staff member, the

back-up staff member would spend three days reviewing the schedule and steps needed to perform – and two days actually performing the tasks. This would result in delays in performance of duties for both the primary and back-up staff members. Even worse, in the event an error occurred, the back-up personnel would spend several hours trying to find errors – and then attempt to re-run the process correctly.

"I knew there had to be a change," said Garry Petzold, FSBA's IT Officer. "And the catalyst for seeking other options came during my two week vacation I had scheduled in July 2006. During this time I had to physically return to FSBA offices 12 out of the 16 days of my vacation to fix IT problems," he stated.

Solution

The sole back-up for the FSBA IT department prior to implementing MJT Net's Macro Scheduler Pro was an outsourcing firm that specialized in handling information technology issues for financial institutions – located more than two hours from Altus. In years past, the IT outsourcing firm maintained remote access as well as copies of FSBA's processes. Before Macro Scheduler Pro, the annual contract with the IT outsourcing firm was 30 hours per year of labor at $125 per hour totaling $3,750. In 2007 after implementing Macro Scheduler Pro, FSBA paid for only two hours of support to the IT outsourcing firm ($250) - on a day when Mr. Petzold was at a conference out of town and unavailable.

Other solutions from different vendors were evaluated, but each of them specialized in either desktop automation, web automation, or scripting. None of them combined all three functions with full control and robust functionality – as Macro Scheduler Pro does successfully. Other solutions examined, besides MJT Net's Macro Scheduler Pro, included:

- iMacros – an extension for the Mozilla Firefox web browsers and Internet Explorer
- AutoMate 6 – from Network Automation, Inc.

As Mr. Petzold states: "The good thing about iMacros – it does one function extremely well, but the downside too was that it does only one function extremely well. iMacros doesn't even have the ability to perform a simple if/then logic natively. VBScript must be used if anything other than web automation is needed. AutoMate 6 has its strong points, but it has its shortcomings that require integration with external scripting tools – and it is extremely over-priced for its abilities. It caters more to the end-user or beginning IT professional. Only Macro Scheduler Pro allowed for unrestricted compilation and distribution. iMacros requires installation of a player to perform its macros on a different PC. AutoMate 6 has no ability to perform without a fully licensed product installed on the destination PC."

In addition, MJT Net's solution's qualities Mr. Petzold felt were most beneficial to his duties included Macro Scheduler Pro's ability to check incoming e-mails for keywords, and its ability to harvest predefined criteria and use that information to trigger specific tasks. The chosen solution's Webrecorder also allows him to directly interact – and not just control – Internet Explorer. He found this very helpful as an increasing number of systems require Internet access and processing. FSBA's core system UI is via telnet – and Macro Scheduler Pro has a powerful telnet feature allowing for precise control. The solution's image recognition is an extremely powerful function that steps up to continue/complete/verify tasks. MJT Net's tool has the ability to compile any process into its own app allowing for ultimate portability/deployment/security of macros.

Additional positives for Macro Scheduler Professional are as follows:

- Macro Scheduler's intuitive MacroScript language was designed specifically for automating Windows applications. By operating at the user level it is application-independent and simplifies automation of repetitive, time consuming tasks.
- With optimized screen image recognition functions macros can find and control any object on the screen almost instantaneously. Fast screen image recognition allows any user interface to be automated quickly, without knowledge of the underlying technology.
- Powerful and easy-to-use text capture commands that can capture almost any text from the screen – including text from Microsoft Word, Microsoft Excel, Firefox, Internet Explorer, Windows Explorer and even SAP windows. No other software automation tool is able to retrieve as much screen text as Macro Scheduler without resorting to OCR.
- Easy to use Code Builder and Variable Explorer simplify code creation allowing anyone, even non-programmers, to get started. Easy-to-use and powerful debugging options speed up macro development and simplify problem resolution.
- More than 270 script functions designed to cover all automation scenarios plus Microsoft VBScript built-in.
- WYSIWYG Dialog Designer for creating standalone applications and querying information from the user.
- Built in scheduler for unattended operation.
- Access to ActiveX/COM interfaces, custom DLLs and Windows API functions.
- Ability to retrieve data from ODBC/SQL data sources plus Excel, CSV and text files.

After looking for a solution for two months, Macro Scheduler Professional was implemented by FSBA in late 2005. Four Macro Scheduler Pro commercial licenses were purchased for $645 U.S.

Results/Benefits

Over the past 18 months, there have been numerous benefits seen from implementing Macro Scheduler Pro at FSBA.

- **Security has been greatly enhanced** in regard to all controlled systems. All processes are now either performed automatically or via various triggers – thus eliminating access to sensitive data by personnel.

- In terms of **back-up personnel covering for primary personnel – this work flow has been substantially improved** using Macro Schedule Pro, by allowing the system administrator (Mr. Petzold) to build error controls within the actual automated processes. Whether verifying the size/date/time of data files prior to processing, or harvesting data from within data files and checking various unknowns. Error control is now built into each key portion of the macros to verify that specific criteria is – or has been met – before continuation. The macros also archive copies to secured locations, send notifications, and verify the overall completion of each process. In the event of an error, key personnel are notified via e-mail/SMS with detailed error log information. Following resolution of the error, Macro Scheduler Pro allows the macros to be retriggered remotely by key personnel.

- **Substantial reduction on external IT back organizations.** Outsourcing to the IT outsourcing firm went from 30 hours per year at $125 per hour – to only two hours per

year – at most.

- **Eliminated the need to hire one additional skilled IT professional** at the Altus location (with salary and medical/benefits an approximate conservative estimate of saving is $50,000).

- **Saved approximately $100 to $300 per key personnel** per scheduled vacation due to implementation of Macro Scheduler Pro.

- **Reduced $1000 to $2000 per month of ATM over-withdrawals** occurring due to out of date data on the ATM system. The elimination of this problem also reduced the manpower needed to perform phone calls and create mailings to correct over-withdrawals.

- Macro Scheduler Pro connects to FSBA's core system via telnet to generate a datafile with current balances and transaction history. This data is then transferred via ftp from the core system to the local system. Macro Scheduler Pro then logs on to the ATM Vendor website and submits the current data file. The process is logged to a csv file accessible to the ATM dept and the data is archived automatically. This process is performed 7 times daily 7days/wk. This task has **greatly reduced the fraud associated with a non-live ATM system, as well as greatly improved customer satisfaction.**

- Macro Scheduler Pro accesses web interface of FSBA surveillance camera system and login. Captures screen image and saves as pic1, wait 2 seconds and capture second screen image and saves as pic2. Compare images and send email notification if more than 70% match indicating a possible camera failure. (If camera is in failure a static graphic is displayed on the web interface giving a 100% match.) Performs this step on 12 cameras at main location, and 8 cameras at branch location. This has **eliminated sustained camera failure.** This process runs 4 times a day 7 days/wk.

- Macro Scheduler Pro **connects to FSBA's mail server via POP and checks for "keywords".** If specific keywords are found, then MSP will harvest specific data from email with conditions/variables to pass along to keyword triggered tasks. This process runs every 3 minutes 7 days/wk.

- **Logon to vendor website and download new electronic cash letter files.** A copy is moved to an archive location, and a copy is renamed to a filename based on datafile contents and posted to an import location for our bank system. A net send message is sent to proof department notifying them of a file ready for import. The message includes the total item count, and total dollar amount of the cash letter file. This task is email triggered and runs approx 4/day 5 days/wk.

- Monitors bank system logfile for cash letter file. If filename is found, that indicates that file has been successfully imported and removes the copy from the import location. This **prevents duplicate file import.** This task runs every 120 seconds 8am until 6pm - 5 days/wk.

- When multiple small compiled macros throughout the organization are run - sends a preconfigured email to (re)trigger specific tasks. This **allows personnel to have a task run on their schedule with elevated permissions or credentials.**

- **Checks Internet Banking system for secure online messages from customers and notifies appropriate personnel of waiting messages.** This triggers every hour during business hours - 5 days/wk.

- **Checks BillPay system for messages and/or new user requests and notifies appropriate personnel of waiting message/request.** This triggers every hour during business hours - 5 days/wk.

"As Mr. Petzold states, "As I began the implementation of MJT Net's Macro Scheduler Pro to automate processes, key bank personnel began to take notice. Initially, there was a big trust issue with the thought being 'If I can't see it happening or make it happen myself – I don't trust it!' However, since then the requests internally for automation have been pouring in to my IT department. People have not only begun to trust the process, but welcome it. **I can testify to the clear fact that every single employee's daily job is made easier, faster, and more accurate due to MJT Net's Macro Scheduler Pro. And that allows the First State Bank of Altus to offer superior banking services to all its customers.**"