

Case Study

RDSI Banking Systems

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Profile:

RDSI Banking Systems provides a broad range of financial data processing services to community banks of all sizes in the Midwest. In operation since 1964, RDSI started as the data processing department of State Bank and Trust in Defiance, Ohio, where RDSI continues to be headquartered. RDSI currently services over 60 client banks with leading-edge banking technology, including financial accounting and reporting, document and transaction processing, image and archive systems, platform and branch automation, and electronic retail delivery.



“With INVISION, [the banks have] a tool to do it themselves... And if you talked to any of our customers who use INVISION, you would get rave reviews on it. The product has paid for itself – in goodwill alone,”

Kurt Kratzer
President
RDSI

● A Smarter Way to Create Reports
INVISION

Best-of-Breed Banking Solutions

With rapid advancements in banking technology and the network demands that go along with implementing those technologies, a growing number of community banks are choosing to focus on their networks and to outsource their actual data and item processing. RSDI Banking Systems offers its client banks the best equipment and software available in the industry, and a complement of experts on the software and devices. As part of their commitment to bringing “best-of-breed” solutions to their banks, RSDI selected INVISION from Response Technology, Inc. (RTI) as an ad-hoc reporting solution.

Actually, when RSDI purchased the RTI reporting software in 1992, it was a command-line product called INSYTE. “At that time, we were developing our own software,” recalls Kurt Kratzer, President of RSDI. “We wanted a report writer that would allow our banks to develop their own reports.” With today’s Windows-based product – INVISION – RSDI can offer banks the ancillary software/service of a powerful, easy-to-use reporting

tool without adding significantly to their support costs. “We charge banks a small amount for INVISION – not so much for the product as for the additional cost of extracting and storing of the monthly data,” says Craig Brown, assistant vice president at RSDI. As a result, banks that have INVISION are able to get the reports they want, when they want them; and the RSDI network and personnel resources that were previously tied up in report writing are now available for other tasks.



INVISION Works for RSDI and Its Client Banks

Brown, who has been with RSDI for ten years, is the company’s INVISION expert. He trains client banks to use INVISION and also facilitates the extract of data from the Information Technology, Inc., Premier® financial information system by that RSDI uses for daily processing.

“Our core ITI system has daily report writing,” explains Brown, “and as our number of banks grew, we found that we were limited by the number of specs per database that the ITI system allows for the basic setup of the report. The majority of those reports were to be run at the end of the month, and so we converted to INVISION for our end-of-month reporting. That way, our customers can run reports as needed for the entire next month on their previous end-of-month data. It’s enormously helpful to the banks.

“Our standard agreement with a bank that opts for INVISION is to set up three work stations for running reports – generally three or four people do the majority of reporting for a bank – but just recently, I had a call from a bank that wants another station because more staff there want to write reports on the fly.”

INVISION versus SmartReports

“You have to use a manual to figure out which fields you want to pull; and you’re limited on how many sort or search criteria you use for a SmartReport. INVISION is our preferred report writer,” says Brown. “For customers whose only option is to request a SmartReport, they set up the spec for the report and contact RDSI, then we run the report for them that night and download it with their morning report downloads. If it looks good, great, they’ve got their report. If it doesn’t, then they have to make up a change to that spec, send us another request, and we run it again the next night. It could take several days to get the information they want.

“INVISION is a point-and-click report-writing program in the Windows® environment. It’s easy to teach our customers how to use the software, and once they learn it, they have very few questions. The big advantage is the reports are immediate, and users can easily format reports as they please: they can see the name of the field they want to pull (they don’t need to know any codes), and run it immediately. If it’s not what they want, they re-run it immediately. They can have a finalized report in minutes or hours versus the next day, which is the best our clients using SmartReports can expect.

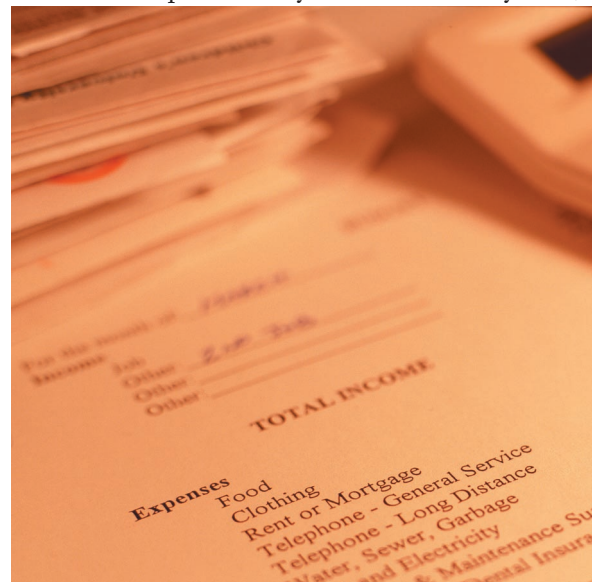
“In addition to the immediate response you get with INVISION, for me, personally, the export function is amazing. If I’ve got a bank interested in making mailing labels, for example, with INVISION I can run a simple comma-separated report and then port that into Microsoft Word® and produce labels. You don’t have to do anything fancy. You can easily export into Excel® and generate a file (without the filler that is so common in extracted files) that any examiner or auditor can read.”

Ease of Installation and Training

“We have a training academy on site, and when I teach classes on INVISION, I immediately put up a comparison between SmartReports on the ITI system and the INVISION system, which just stuns the non-users,” says Brown.

“I give classes every couple of months to people who either want to learn how to use the product because their bank has already purchased INVISION or are prospective customers of the product. In two or three hours, depending on questions, I am able to walk them through the whole process – from what the screens look like, to how to create and run reports (it’s very simple), to what INVISION can do for them. I also give the students time to set up sample reports... Most of our customers don’t like doing SmartReports, so the banks that decide to go with INVISION tend to immediately move all the different reports that they can move out of SmartReports and into the INVISION product.” RDSI’s customers use SmartReports if they need current-day data, but, according to Brown, “usually banks are happy with end-of-month data for the majority of the reports they run.”

[Editors Note: RDSI has chosen to create the reporting database monthly, a typical INVISION customer creates a reporting database daily as part of the workflow in each nightly ITI processing.]



Benefit to RDSI

Approximately 35 of the 50 RDSI Banking Systems' own employees use INVISION to do their month-end reporting and reporting on the fly. With INVISION both in-house and among the suite of superior products and services it offers, RDSI is "not spending as much time running SmartReports," says Brown. "INVISION has replaced standard month-end reports, which has taken that load off of our mainframe and off of our customer service staff because they don't have to devote nearly as many people to writing reports as before. Also, with INVISION there is much less time involved in our nightly process as a service bureau with 60 client banks."

"INVISION has done wonders for us," says Kratzer, "and Response Technology has been excellent to work with."

"Our Banks Love INVISION"

Before RDSI bought INVISION, "we were always running special request reports with SmartReports. With INVISION, you give the bank a tool to do it themselves... And if you talked to any of our customers who use INVISION, you would get rave reviews on it. The product has paid for itself – in goodwill alone," according to Kratzer.

Brown agrees: "Everything I hear from our banks is positive. Every time I install INVISION, users just love the product. If a bank is hedging on whether or not they want it, we offer to let them test it out for a month before we charge them for it. In every case they've gone ahead with the product."

In the last five years, the number of INVISION users among RDSI's clients has doubled. Currently two-thirds of RDSI's client base has opted to bring the reporting tool into their banks, "and the number is growing all the time," says Brown. "As more banks learn about INVISION and see the advantages, they want it."

"INVISION takes the tedium out of the reporting process. It is so user friendly that the possibilities are endless. The quick response time for getting information back is extremely valuable to our bank, and that time savings equates to dollar savings – because time is money. We absolutely love INVISION."

Colette Neumann, VP/Controller
Macatawa Bank, Holland, MI
RDSI Banking Systems Client and
INVISION User

Response
T E C H N O L O G Y

For more information on how INVISION can make ad-hoc reporting work for you and your institution, call or write us:

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