



# Bottomline Technologies Keeps Cadence Bank in Tune with Customer Information Needs

## Create!form Drives Streamlined Efficiency of In-House Generated Custom Bank Notices



Founded in 1889, Starkville, Mississippi-based Cadence Bank (formerly National Bank of Commerce) provides full-service banking and financial services, including trust services, insurance, mortgage services and investment products to approximately 70,000 customers throughout Mississippi, Alabama and Tennessee.

Like most financial institutions, Cadence Bank provides its customers with a variety of notices and statements corresponding to account activity and status. While banks are increasingly reliant on the electronic delivery of information, paper-based account summaries and notifications remain an important link to the customer.

Producing the various notices and forms, however, is not without its challenges. As is the case with businesses across all industries, banks are actively re-evaluating core processes for cost-effectiveness and efficiency. For Cadence Bank, the re-formatting of bank notices and subsequent generation of new notices was identified as a process in need of greater efficiency.

### Notice Reformatting Time-Consuming and Costly

While Cadence Bank's existing IT infrastructure enabled the bank to create tailored products and services unique to its business, it lacked the robust capabilities desired to support notice re-formatting. To compensate, Cadence Bank leveraged an IBM utility to act as the re-formatting mechanism, though ultimately it proved to be cumbersome and incapable of supporting complex jobs. Without the internal ability to handle complex re-formatting jobs efficiently, Cadence Bank's only alternative was to outsource re-formatting to a third party.

"Initially, outsourcing gave us a way to address our needs," said Danny Taylor, Senior Vice President and Director of Technology, Cadence Bank. "But long term, outsourcing our statements proved to be too cost-prohibitive and the turn-around time on re-formatting could take up to a week to complete."

### Advanced Output Formatting Capabilities at Your Fingertips

To address their needs, Cadence Bank selected Bottomline Technologies' Create!form® family of products. Bottomline's Create!form products integrate easily with back-office and ERP systems to provide advanced output formatting capabilities and reduce paper by generating documents that can be delivered more efficiently and cost-effectively via print, fax, email or the Web.

"On a partner's recommendation, we evaluated Create!form and were instantly impressed with its ease-of-use, particularly with regard to a user's ability to import and manipulate data," added Taylor.

Since deploying the Create!form products earlier this year, Cadence Bank has dramatically transformed how it handles the re-formatting of notices. The bank no longer maintains third-party relationships for notice re-formatting, creating an



## Customer Challenge

- System limitations required Cadence Bank to outsource the re-formatting of bank notices and statements.
- Over time, outsourcing became too cost-prohibitive.
- Re-formatting timeframe was varied, and in some cases, took up to a week to complete.

## Solution

- Bottomline Technologies' Create!form® product suite.

## Benefits

- Use of Create!form has reduced Cadence's reliance on and costs associated with third-party vendors.
- Create!form's ease-of-use has allowed Cadence to quickly and easily import and manipulate data.
- Notice re-formatting is now conducted in-house with little maintenance and is completed within a matter of hours.

# About Bottomline Technologies

Bottomline Technologies (NASDAQ: EPAY) provides payments and invoice automation software and services to organizations seeking more secure and efficient financial processes. The company remains at the forefront of delivering innovative solutions that complement and extend the value of existing financial processes, business relationships and back-office systems. These solutions have enabled industry-leading corporations, banks and financial institutions to automate, manage and control processes involving payments and collections, invoice approval, cash flow, risk mitigation, reporting and document archive. For more information, please visit [www.bottomline.com](http://www.bottomline.com).



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immediate cost savings. Create!form has enabled Cadence Bank to turn around re-formatting jobs internally in a matter of hours.

"With the Create!form products, we have not only been able to reduce our reliance on, and the costs associated with third-party vendors, but we have also significantly increased our ability to re-format notices quickly and with little maintenance. In fact, the time it now takes to re-format notices is faster than we initially expected," said Taylor.

In the future, Cadence Bank expects to broaden its use of Bottomline's Create!form products to conduct same-day departmental quality checks with strategic partners, utilizing the electronic transmission of documents to save time and money.

For more information on how your business can utilize Create!form to streamline document-centric business processes, contact your local Bottomline representative at 1-800-472-1321.

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