

CNLBank Simplifies ACH Monitoring With ProfitStars® SmartSight®

CNLBank, based in Orlando, Florida, has blossomed from \$100 million to more than \$1 billion in assets in about 15 years. This growth has increased the complexity of its operations, while at the same time the bank's regulation and compliance requirements are mounting.

One particular challenge for CNLBank has been monitoring all aspects of ACH activity as required by FFIEC regulations. The bank needed the ability to expand its ACH origination customer base without overwhelming back office staff with monitoring activity. Suzanne Rodman, SVP Director of Operations, asked ProfitStars' Strategic Services group about ways to receive more detailed ACH reporting. This prompted a suggestion that she see a demonstration of ProfitStars' SmartSight.

SmartSight offers a dynamic, intuitive dashboard to monitor and track ACH activity (as well as remote deposit capture data). It provides clear data aggregation with chart, graphical, and spreadsheet displays. Many of the graphs permit drill down for more granular analysis of the underlying data. The consolidated information is easily exported to allow further analysis and reporting.

"SmartSight is very useful in report production for ACH monitoring as required by the FFIEC guidelines," says Rodman. "Previously we were unable to effectively track all the components required." CNLBank now has quick and easy access to important data as a daily or historical view.

Rodman also notes more efficiency in monitoring ACH origination and incoming files. "Improved data for annual review has improved our process and shortened man-hours required for reviews," she says. "Historical data by originator, SEC, and returns are a click away, which allows us to manage a large number of originators quickly and efficiently."

"Board reporting now includes much more data," added Rodman. "It can be prepared monthly due to ease of use of the system and easy export functionality." To sum up, the product enabled CNLBank to get a handle on a previously unwieldy problem. "SmartSight has greatly enhanced our monitoring and reporting of all ACH activity," Rodman says.

■ CNLBANK

CNL Bank is based in Orlando, Florida. Its goal is to be the bank of choice for businesses and affluent clients in Florida. The institution offers a substantial array of commercial and personal services. Learn more at CNL Bank's website: www.cnlbank.com.

CNLBank's experience is not unusual. The SmartSight solution is so well regarded that ProfitStars was honored as a Payments System Awards recipient by NACHA – The Electronic Payments Association. It received the Kevin O'Brien ACH Quality Award, recognizing best practices for ACH quality, reliability, and integrity.

■ INSTITUTION

CNLBank

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■ ASSETS

\$1.3 billion

■ PROFITSTARS SOLUTION

SmartSight®