

## BANK OF THE WEST

# Growing and prospering with the industry's most scalable check imaging technology

## HIGHLIGHTS

### Bank of the West:

The second-largest commercial bank based in California, with \$61.8 billion in assets, Bank of the West is a full-service financial institution with an emphasis on personalized customer service. Serving over 3 million households and businesses in hundreds of communities at over 700 branches in 19 Western and Midwestern states.

### Business Objectives

- Ensure that the current Metavante VisionIP image-item processing system is capable of processing twice the Bank of the West's current peak work volume.
- Identify a method to execute testing without impacting live production
- Develop tools and provide functions to simulate Bank of the West's production environment to support double their volume
- Identify infrastructure modifications that Bank of the West will need to support the testing – identify equipment, network changes, and applications required to support the initiative

### Benefits Achieved

- Metavante Image Solutions identified a set of performance utilities that were used for capture, keying, and balancing – minimizing Bank of the West's staff requirements for testing
- New performance utilities were developed by Metavante Image Solutions and used successfully for the test
- Successful testing indicated that twice the volume can be processed at Bank of the West's Concord center without any infrastructure changes of hardware, network, or application software.

“The scalability of Metavante VisionIP allows us to handle increasing volumes of checks as we continue to grow and expand our geographic footprint.”

– Wayne Fry, Vice President, Bank of the West

## STEADY GROWTH TO REGIONAL PROMINENCE

Headquartered in San Francisco, Bank of the West was founded in 1874 as Farmers National Gold Bank. Following a name change in 1880, First National Bank of San Jose operated for a century before becoming Bank of the West in 1979. As recently as 1979 Bank of the West had a network of just 40 branches in the Bay area. Today Bank of the West is the 3<sup>rd</sup> largest commercial bank headquartered west of the Mississippi with more than 700 branches in 19 Western and Midwestern states.

Bank of the West is far from done growing. Over the next few years the bank plans to double in size and expand its reach to potential customers across the West through a combination of strategic acquisitions and organic growth. Any bank with this type of growth plan needs to make sure they don't outgrow their current technology infrastructure. This is especially true in the area of item processing.

## LEADERSHIP IN CHECK21 IMAGING SERVICES

The rapidly changing ratio of paper to electronic payments presents a business challenge to all financial institutions, which are under pressure to generate efficiencies from their item processing operations. As consumers and business continue to move from cash and checks to electronic forms of payments, Bank of the West continues to find opportunities to provide their customers and their correspondent banks with value-added electronic services to collect checks.



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Currently Bank of the West runs four item processing capture sites in-house. Bank of the West also has an additional ten item processing sites operated by Fiserv.

Since the Check 21 Act went into effect Bank of the West has become a leader in correspondent banking services. Check image exchange agreements with Endpoint Exchange and the Fiserv Clearing Network have enabled the bank to expand its correspondent network and, at the same time, take some strong steps toward helping Bank of the West's community bank customers move into image exchange.

The aggressive growth plans coupled with the rising volume of correspondent banking work led Bank of the West to request a thorough test of the scalability of the Metavante VisionIP check imaging platform that the bank was deploying at several of its item processing centers. According to Wayne Fry, Vice President, Bank of the West, "Our primary goal was to find out if the Metavante VisionIP image capture solution we were deploying at our centers would efficiently support our future processing volumes. We worked closely with Metavante to plan a comprehensive scalability test that would not disrupt or impact our current production."

**ON SITE SCALABILITY VOLUME TEST**

Metavante Image Solutions developed performance utilities to simulate and volume test performance (capture, keying, and balancing) in Bank of the West's current production environment to support double the volume. The performance utilities minimized Bank of the West staff requirements for testing and did not impact live production. This testing process will allow Bank of the West to conduct future performance test(s) at regular intervals accounting for planned infrastructure changes, application upgrades and/or additional check item processing volume from future acquisition(s).

Metavante Image Solutions met with Bank of the West at the bank's Concord item processing center on Oct. 9 and 10, 2007 to make observations and capture volume statistics. The observation period spanned two days and covered day time operations (first shift) as well as night time operations (second shift) through peak processing. October 9 was projected to be the highest volume day of the year for items. The total volume for October 9 was determined to be 2.2 million items.

**SOLID RESULTS**

The December 15, 2007 scalability tests reflected that Metavante Image Solutions I/Service could process at least twice Bank of the West's peak work volume on their current configuration. This conclusion was reached through execution of the newly developed and tested Metavante Image Solutions performance utilities. Additional details concerning the performance tests included:

- Metavante Image Solutions simulated double the current keying volume. Bank of the West currently has 30 keyers and the test simulated 60 keyers at a keying rate of 2200 items per hour
- Metavante Image Solutions simulated double the amount of balancers - 30 balancers rather than 15
- Metavante Image Solutions simulated 3 sorters to process the work. In three and a half hours, 1.2 million items were created from the simulated sorters.
- All captured items were keyed and balanced
- Captured runs were closed and normal end of day processing was executed.
- Bank of the West also copied databases into other institutions throughout the day. In total, 1.5 million



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items were copied to the VSU during this testing period to simulate production network loads.

“Metavante Image Solutions proved that the VisionIP system can process twice the volume without any infrastructure changes to hardware, network or application software,” said Wayne Fry. “The scalability of Metavante VisionIP allows us to handle increasing volumes of checks as we continue to grow and expand our geographic footprint.”

“We were very pleased to work with Bank of the West to conduct a complete scalability test of our VisionIP check imaging system,” said Brian Hurdis, president, Metavante Image Solutions. “Metavante VisionIP delivers economies of scale that will allow Bank of the West to continue to grow without the worry or expense of replacing their current image-item processing infrastructure. It is also a strategic partnership for Metavante Image Solutions as it allows us to showcase the proven robustness and scalability of our VisionIP platform to other top-tier U.S. banks.”

**CONTACT METAVANTE**

For more information about how Metavante Image Solutions can help your organization enhance its check and document imaging capabilities, call 800-822-6758, or visit [Metavante.com](http://Metavante.com).

