

## Wausau Financial Systems - Central Technology Services Integrate Wausau's Optima application with DISC optical storage solutions



Central Technology Services, the processing center for Central Bancompany, combined check imaging processing software from Wausau Financial Systems with storage technology from DISC, Inc. to meet the needs of its 12 affiliate banks.

Formed in the 1970's, Central Bancompany Inc. in Jefferson City, Missouri is a holding company for 12 banks representing over \$4.7 billion in assets. Looking for ways to provide better service and improve its competitive position, it established Central Technology Services (CTS) in 1999. CTS acts as a service bureau, providing centralized operations and technology systems to all banks in the holding company. To provide greater efficiency in its operations, CTS expanded its imaging technology with additional products and services from Wausau Financial Systems (WFS) to work with its existing storage systems from DISC, Inc.

### The Challenge

Affiliate members of Central Bancompany provide a wide range of products designed to meet the financial demands of individuals and businesses, including checking and savings accounts, mortgages, loans and investment services. Member banks extend into almost every part of Missouri. By centralizing processing, the management of Central Bancompany plans to achieve economies of scale and allow both small and large banks to take advantage of the latest technology. Consolidating operations also leaves each bank to concentrate on offering personalized services to customers.

Central Bancompany plans to consolidate long-term document storage and image capture of all check processing in its Jefferson City facility. Under this plan, the company's five item capture sites will be scaled down to two. At the same time, each member bank will begin moving its processing to CTS over the next six to nine months. When check-processing is fully consolidated from all 12 banks, CTS is anticipating a peak of 700,000 items per day. In addition, Central Bancompany plans an overall growth rate of about five to six percent annually.

### The Situation

Two years ago, Central Bancompany installed a DISC optical storage library at Central Bank in Jefferson City to handle the increased volume required for long-term check image storage. Item image capture was performed for any of the banks requesting check storage and image statements. The checks were initially captured on an IBM 3890 using SuperMICR software to lift the MICR (Magnetic Ink Character Recognition) information for Central Bancompany's internal application processor.

The majority of items were stored on microfilm. Using this system, all checks had to be passed through two sorters, one to file the MICR line and a second to lift the image for long term storage and retrieval. This significantly increased the amount of time needed to process checks. Central Bank had previously installed software from WPS, but it was



used solely for back-end image capture, archiving and image statements. Knowing that an imaging system would reduce processing time, CTS decided to evaluate its existing image archive structure utilizing the optical disk storage library from DISC, Inc.

DISC, Inc. manufactures an extensive family of high performance automated storage libraries for 5.25-inch optical disk technology. CTS is using the Orion D1050, the largest 5.25-inch library in the industry, capable of accommodating from four to thirty-two drives. The optical drives support media that stores 5.2 GB on each platter, or approximately 250,000 front and back check images. By accommodating more drives in one system, the D1050 allows more users access to data while increasing system fault tolerance.

Storage libraries from DISC store both media and drives within a two dimensional array, decreasing the distance between media and drives and ensuring fast exchange times. Also, a single DISC unit can contain two independent libraries, allowing for large storage capacity, up to 5.4 terabytes, in a small footprint and increasing data availability.

Central Bancompany chose magneto-optical storage technology over microfilm and others because it is the best medium for large document databases. In addition to offering the fastest data access, it can accommodate large numbers of users. On the other hand, microfilm storage creates delays in accessing information, requires expanding storage space, increases the chances of misfiled documents and allows only single user access to specific documents.

With the DISC system, the company was also able to take advantage of new advances in the development of optical storage technology. When first installed, the storage system used 1.3 gigabyte (GB) drives. These were replaced with 2.6 GB drives, then 5.2 GB drives. Storage capacity is expected to increase by 9.1 GB, allowing the company to double and triple capacity with little cost and full backward compatibility.

Finding an imaging system that was compatible with the existing image archive system supported by the DISC storage library was critical to management's plan to eliminate microfilm storage. "Our goal is to migrate to full optical storage," said Penny Kleffner, project coordinator. "This will make the information available to everyone throughout the company."

### The Solution

After extensive investigation, CTS chose OPTIMA from WFS, a scalable Windows NT-based imaging system supporting storage technology from DISC, Inc. OPTIMA is a powerful, full-featured Proof-of-Deposit system with prime-pass image life capabilities. With OPTIMA, items are captured by an image camera on prime pass. This means no time consuming re-pass to obtain the images, so normal workflow is uninterrupted. The system's image quality is exceptional, even for hard-to-image check styles. Images are then passed to the OPTIMA IMS (Image Management System) for storage and online research and retrieval. In addition, to complete compatibility with the DISC D1050, the system operates seamlessly with the transport platforms chosen by CTS, the NCR 7795, 7790 and 7780.

Although compatibility was its major criteria, CTS was also looking for a technology leader with a proven track record in the financial industry. CTS chose WFS because of prior experience and its reputation in the industry.

### Implementation and Long-Term Benefits

Implementation of the prime-pass image capture system is occurring in two phases. In the first phase, CTS moved all in-clearing capture from the IBM system to OPTIMA. At this point, CTS is still using the IBM system for Proof of- Deposit (POD). The second phase, starting in September and implemented over the next six months, will include full image POD capture. CTS expects that the new system will allow them to handle increasing volume without increasing staff at the same rate.

For CTS, an important advantage of OPTIMA is its ability to exchange information with any type of hardware, such as the DISC storage library. This allows the CTS staff to use the hardware they are most comfortable with. Another advantage is its ease-of-use. OPTIMA uses familiar point and click menus, graphical screen prompts and flexible mouse and keystroke commands.

"By using Wausau's OPTIMA with DISC's optical storage library, we've accelerated the research process on the items that we are currently imaging," said Kleffner. "As we expand the use of the OPTIMA application to include full Image Proof of Deposit (POD), we will gain additional benefits from having all items imaged and stored on optical storage. That's the true value for the future. "

For more information call:

Wausau Financial Systems, Inc.  
9 Indianhead Drive, Mosinee,  
WI 54455  
Phone: 715-359-0427  
Fax: 715-241-2289  
[www.wausaufs.com](http://www.wausaufs.com)

