



Core Systems - Helping with Regulatory Issues & Compliance Pressures

Community banks are noted for their tremendous customer service and financial stability. Even in the depths of the current tenacious recession, the majority of banks remain successful. The bank staffs continue to work hard in an effort to support and encourage their customers despite the challenging economic climate. Regrettably, banks are confronted by an escalating litany of stringent regulatory burdens making it progressively more difficult to manage their operations let alone focus on elevating customer service. Additionally, banks don't realize the benefits from the powerful lobbying corps retained by the large mega-banks.

The best way to react to today's increasing compliance challenges is to address them head on by leveraging automation technology. Manual processes are simply too prone to human error. Most community banks are stretched incredibly thin on IT staff, so automation is truly the only way that the IT team can hope to keep pace and manage their complex IT infrastructure, as well as the increasing challenge of adhering to a labor intensive litany of new compliance regulations. Automation circumvents IT staffing issues and turbo-charges the IT team. This partnership between SMA's technology tool and IT professional(s) produces the end product that we've defined as "repeatable perfection."

When it comes to dealing with examiners, it is critical to have meticulously documented policies and procedures in place to satisfy their copious - and often complex - inquiries. With our enterprise technology, the bank's IT staff are empowered to produce and document immediate explanations to auditors' questions regarding how the organization administers a wide range of IT processes.

Being held accountable for a much larger work load minus the luxury of a larger staff is where the effectiveness of OpCon/xps is put to the true test. Example: EXCEPTION HANDLING OpCon/xps is fortified with an incredibly robust platform for handling issues: alerting, escalations and approvals are built-in after every level, and ultimately yields an impressive range of comprehensive documentation.

While some vendors take a one-size-fits-all approach, at SMA we use the opposite approach: every bank is unique in their operational needs and desires. Our system is completely flexible and designed to handle workflows and processes specific that particular bank's environment. Our methodology is to de-construct and precisely map whatever process the bank currently has, then OpCon/xps flawlessly automates those processes. When daily, weekly and monthly tasks are automated and manual processing errors are 100% eliminated service levels to both employees and customers are improved exponentially.

One of the most frequent comments that we get from IT Departments is a big "thank you" for freeing them from mundane tasks. They are able to work on more strategic and interesting projects while our platform ensures that routine processes produce "repeatable perfection" day in and day out.

If a bank needs help with any aspect of our automation technology, we provide a highly experienced technical support team there to help at any time. If they prefer a more inclusive service-oriented architecture, our acclaimed managed services offering EnCompass™, fits the bill perfectly. Either way, SMA's commitment is to partner with your IT team and refine your automation processes. This practiced collaborative engagement will rapidly produce maximum efficiency results to the bank and ultimately its customers!



Michael W. Taylor has played an essential role in the ongoing evolution of SMA's presence in the automated workload management, event management and job scheduling environments. He is actively involved in all aspects of the company's business development and sales efforts in support of customers around the world. He joined SMA in 1981 and has held various computer operator and programming positions in the Houston office. In 1995, Mr. Taylor advanced to Vice President of Sales, in 1996, he became Executive Vice President and in 1997, he was named President of SMA. Mr. Taylor attended Texas A&M University in the computer science/information systems curriculum. Before SMA, he held positions of technical responsibility at the Port of Houston, Kestran, Inc. and Computer Sciences Corporation. Mr. Taylor also serves on the Board of Directors for SMA.