

How ZAVANTA® is used in the Banking and Financial Services Industry



A growing number of banks, credit unions, and financial services organizations including First Bank, Exchange Bank, Boston Private Bank, Mechanics Bank, Affinity Federal Credit Union, North Coast Credit Union, and New York Teachers Retirement are using our Zavanta software to **facilitate these business goals:**

**Who typically uses
Zavanta:**

Branch Managers
Operations Analysts
Training Groups
Technical Services / IT Staff
Policy & Procedure Groups

Improve operational efficiency (reduce operating costs)

Reduce inconsistencies at the branches

Streamline regulatory compliance

Reduce turnover costs

Eliminate training variation

Application Areas



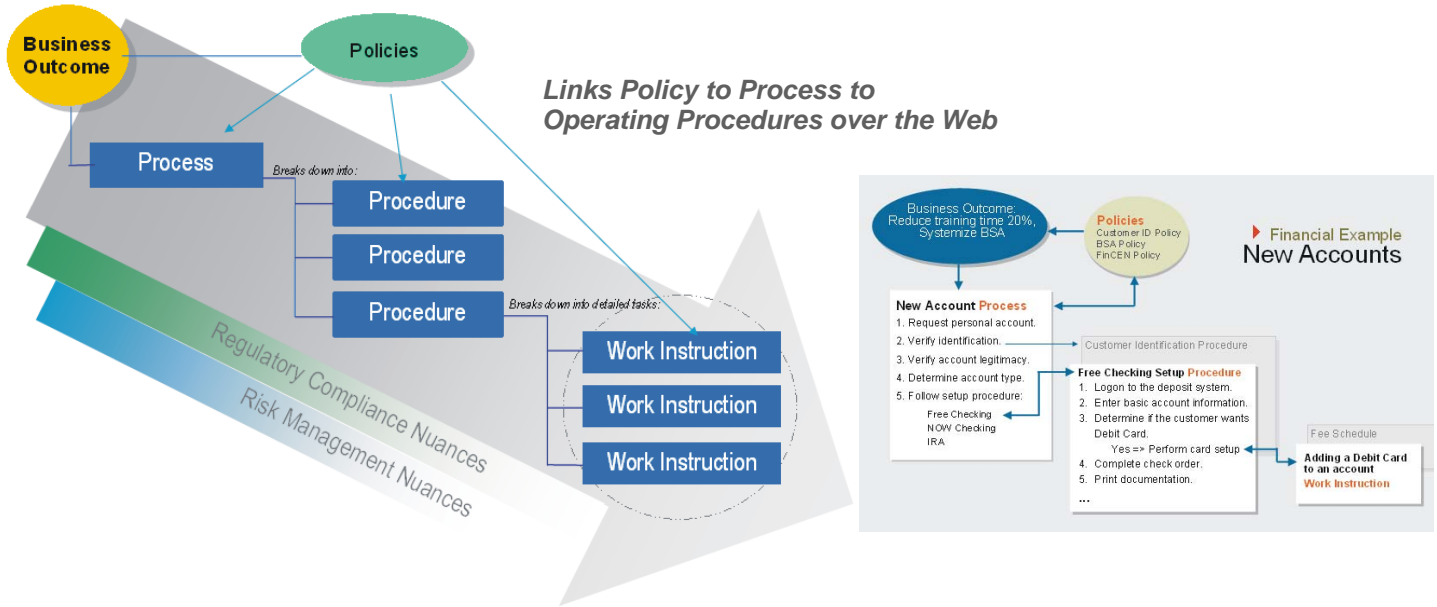
- **Retail Banking Operations**
- **Back Office Operations** – Bookkeeping, ACH, Wire transfers, Lock Box, Item/Check Processing
- **Electronic Banking**
- **Information Technology** – Network support, Internal Audit, Help Desk, Data Center Operations, Help Desk, Application Development
- **Compliance** – Sarbanes-Oxley, Bank Security Act (BSA), Community Reinvestment Act (CRA), etc.
- **Branch Operations** – Teller Support, Internal Audits, Safe Deposits, IRAs, Trust and Wealth Management, Direct Deposit, Checking Accounts, Notary Services etc.
- **Member Services** – Credit Card Issuance, Account Verification, etc.
- **Training and HR**





What is ZAVANTA®

Zavanta is a specialized tool for standardizing processes, procedures, and best practices. Zavanta enables anyone to create operating procedures that are so clear, anyone can follow them and achieve the expected result, consistently. Even average performers over-achieve. You have a single system to manage with, train from and use to meet regulatory compliance.



Inaccurate, unclear procedures and process inconsistencies cause non-compliance and productivity roadblocks.

Zavanta provides clear direction and accountability in all operations areas.

Why is ZAVANTA® needed in this industry?

Pressure to reduce costs, improve efficiency ratios, and increased regulations are forcing banks today to look for new ways to streamline. Most banks and financial services organizations have no formal way to identify and apply consistent procedures and standards. In the financial industry, intense regulatory and competitive pressures make this especially problematic. Inaccurate, unclear procedures and process inconsistencies cause non-compliance and productivity roadblocks.

General-purpose tools lack the intelligence and structure needed to ensure standardization and quality. Word processing, printed P&P in binders, email, generic systems (such as Lotus Notes) are often applied haphazardly and have been proven to be costly and error-prone.

Zavanta is fast to deploy, easy to maintain, and provides necessary control and security. Using Zavanta and our proven implementation process, you can address serious operational issues immediately. Your staff has everything they need to perform tasks consistently, and in the most compliant, streamlined way.

everyone knows what to do.®

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Comments about ZAVANTA® from Banking and Financial Services Customers



The following are selected comments taken from customer interviews:

“Before we had Zavanta we had the ubiquitous white binder reference guides, post-it notes and sometimes no documentation at all — with all the standard problems that causes. **The biggest benefit areas of Zavanta in business terms have been accountability and knowledge retention.**”

“**Our last audit was the easiest I’ve ever been through.** We prepared our compliance policies and procedures using the Zavanta Knowledgebase system and had them available for our auditors to review. We met with the auditors for a review of the controls. **The auditors commented our P&Ps were the ‘best implementation of Policy and Procedure documentation they had ever seen — anywhere.’** They praised the thoroughness, clarity and conciseness of our P&Ps. We received an excellent review with no negative comments at all. The high quality of our P&Ps went a long way to build the Audit Team’s confidence. They could easily see the quality of our controls and that we were in compliance with the standards. That made everything in the audit faster, smoother and easier for everyone.”

“Our end users are Branch and Department front line employees. If they have to read *War and Peace* to find what they need, they simply *WON’T*. **Zavanta has given us speed of information access**, which is crucial to our business.”

“The advent of email really increased the visibility of the problem we had with inaccurate, out-dated P&Ps. People started updating each other via email and not updating the ‘official’ P&P manuals. This has caused a big problem for us in audit situations and has scattered operations knowledge to the ‘four winds throughout the bank.’ Without standardized, accurate P&Ps, it’s impossible to establish accountability. **Zavanta has given us** the tool we need to provide easy access to accurate information as well as **the ability to update content quickly and maintain quality.**”