



# GOLDLEAF

FINANCIAL SOLUTIONS

## DataTrade Division



*"Our reach can now extend far beyond the boundaries of our branch network."*

**Sheila Stratton AAP**  
Vice President of  
e-Business Solutions

### About Bank of Blue Valley

Since its founding in 1989, Bank of Blue Valley has remained true to its original mission of providing the communities it serves with local knowledge and local commitment. Throughout the bank's history its motto of "rising above your expectations" has enabled exceptional growth of assets and profits and has propelled the Bank of Blue Valley into the forefront of Kansas City banks. Ingram's Magazine has ranked the bank as one of the 100 fastest growing companies in Kansas City for nine straight years. Today, Bank of Blue Valley has assets of \$650M and offers a unique brand of community banking, community partnership and commercial banking for all types of businesses from start-ups to major regional businesses.

### About DataTrade Division

DataTrade, a division of Goldleaf Financial Solutions, develops innovative software and technology solutions for automating financial processes. Since 1990 DataTrade has earned the trust and loyalty of more than 1,000 clients around the world from community banks to Fortune 100 companies. The company's product suite includes Merchant Capture, Branch Capture, Remittance and Lockbox Processing, Voice and Speech Response and Enterprise Report Management. DataTrade provides data conversion services to a broad array of financial institutions and to the technology vendors that serve the industry.

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## Bank of Blue Valley Overland Park, KS \$650M Assets

### Bank Generates New Business with Merchant Capture

Since its inception in 1989, Bank of Blue Valley ("BBV") has been named one of the 100 fastest growing companies in Kansas City for nine straight years. Today, BBV has assets of \$650M, offices in five locations and offers a unique brand of community banking, community partnership and commercial banking for all types of businesses from start-ups to major regional businesses. To maintain this level of growth, the bank is continually seeking out new strategic tools that will attract new customers and retain existing ones.

BBV recently acquired and launched one of those new tools. "Deposit IT" is a private label version of Merchant Capture™, a set of software developed by Springfield, MO-based DataTrade. This system provides the bank with a way to expand their ability to attract new customers outside of the bank's geographic influence, while at the same time offering existing customers a new service that improves their treasury and back office operations. "We view Deposit IT as both a new business generator and a cost saver", explained Sheila Stratton, Vice President of e-Business Solutions. "Our reach can now extend far beyond the boundaries of our branch network. In fact, very soon we will have a customer making remote image deposits from as far away as Denver," she added.

Merchant Capture is an effective tool for the bank's commercial officers allowing them the opportunity to generate new deposit business. When a customer becomes a borrower, it is highly desirable that a deposit relationship is also established. However, if the new customer is located a significant distance from a branch location, making deposits is inconvenient, impractical or expensive due to the courier costs involved. Merchant Capture solves this problem. A desktop scanner and software on a PC can easily be installed at the customer site. The system enables the customer to capture check images and data and securely transmit the image deposit to the bank, while at the same time improving treasury operations.



### Ease of Use is Paramount

In the process of system selection, the bank realized that ease of use for both the customer and in the bank's back office was very important. "We did not want to be in the software installation and support business," said Stratton. "Software installation is simple and the product is straightforward and extremely user friendly." Matt Murphy, DataTrade's software architect of Merchant Capture stated that our goal is to keep the installation, training and customer support issues to a minimum. "We built the system in such a way that software installation at the bank's customer site is a "one click" event," he said.

To attract new and existing customers, BBV is running a promotion whereby the bank offers its customers a desktop scanner appropriate for their deposit volume and Merchant Capture software for three months at no charge ("Scan Three for Free"). At the end of the promotional period, if the customer decides to continue with the service, they purchase the scanner at the predetermined price and pay a monthly service fee that is assessed through the bank's account analysis system. This allows the customer the opportunity to offset the fees with earnings credit from compensating account balances.

Operationally at the customer site, the checks are stamped on the front or the back with "electronically presented." Additionally, if the customer has the option to use CAR/LAR technology. CAR/LAR technology insures high first pass capture rates.

....continued on reverse

## Case Study



MERCHANTCAPTURE

Once captured and balanced, the deposit is transmitted via a secure web connection to a consolidation server at BBV. Upon receipt, the bank sends a confirmation receipt back to the customer.

The customer typically keeps the physical checks until bank statements are received or for a period up to sixty days, after which they must be securely destroyed. The check images are stored in an on-line archive within the *Merchant Capture* system with a search and retrieval engine with viewing, printing and emailing capabilities. Additionally, at the customer's option, the system can generate a transaction file that can be imported to their accounts receivable system for posting and update. Customers currently using the system are extremely happy with the system in terms of quality, efficiency and ease of use.

Randy Adler, President of Kansas City Audio-Visual (KCAV), one of BBV's *Deposit IT* customers, commented "The installation and training took less than an hour and the system is extremely simple to use. We now make our daily image deposit in less than one minute." (See customer profile opposite)

### Customer Deposits Mainstreamed into Core Check Imaging System

When the transmitted deposit is received at the bank, the items are audited for accurate data capture and image quality and for any duplicate items. Once this process is complete, the system generates IRDs (Image Replacement Document) and a corresponding deposit ticket for presentment through BBV's core check processing system. *Merchant Capture* has the ability to produce an X.g formatted image file for presentment. The bank's core processor currently is not accepting such a file, but anticipates that in the near future this will be the case.

### Partnership in System Enhancement

The Bank of Blue Valley was one of the first users of the *Merchant Capture* software and has been instrumental in offering suggestions for system enhancements. "In addition to providing excellent customer service and technical support, DataTrade has been responsive to our suggestions on how to further improve it", Stratton said.

Clay Hamlet, DataTrade's president, said he values the partnership with Bank of Blue Valley and said "It is a pleasure to work with such an innovative and forward thinking institution."

## Profile of Bank Customer



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## Kansas City Audio-Visual

Randy Adler, President of KCAV explains that in April 2006, the company was looking for a new banking relationship. Their current bank had recently been purchased by a "mega-bank" and he felt his "community bank" relationship no longer existed. After visiting several banks in the area, Randy said his decision to select BBV was an easy one.

"From the time of my first contact with them, I noted their emphasis on quality, customer service and attention to developing a personal banking relationship", he said. "One of our requirements of a banking relationship was excellent treasury services that included the bank picking up our daily deposit." Rather than do that, the bank went one step further and offered KCAV the *Merchant Capture* system. "The installation and training took less than an hour and the system is extremely simple to use. We now make our daily image deposit in less than one minute," he said.

Randy added that he was impressed with the *Merchant Capture* software and feels that BBV has taken them to the next level in terms of ease of working with a financial institution. "The bank's motto of '**always striving to rise above your expectations**' is absolutely true. *Deposit IT* is a great example of that!" he added.

### About Kansas City Audio-Visual (KCAV)

For fifty four years, KCAV has provided solutions that enhance the results of presentations, meetings, seminars, training sessions, and other group communication events. Kansas City Audio-Visual serves the business, education, government, and religious market with the latest in presentation and audio-visual resources.

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## Case Study



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