



MERCHANT CAPTURE

Remote Deposit Solution
CASE STUDY



CUSTOMER

SpiritBank
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Contact: Rhonda Renz
Senior Vice President of
Electronic Banking Services—
Remote Deposit Capture

PROFILE

Founded 1916
\$980M Assets
370 Employees
Member FDIC

State-chartered SpiritBank is committed to providing the quickest, most personal service available in Oklahoma, operating with the motto, *“That’s the spirit.”* The Bank represents a heritage of more than ninety years of successful growth strategy closely tied to the Oklahoma’s economic conditions.

SpiritBank operates 17 facilities in Oklahoma with locations in Tulsa, Oklahoma City, Stroud, Stillwater, Sapulpa, Perkins, Oilton, Edmond, Drumright, Depew, Cushing and Bristow. In addition to personal and commercial banking services, including on-line banking, SpiritBank also offers investment, trust and mortgage services.

For more information, go to
www.spiritbank.com.

Customers’ Time Management Is Top Priority with SpiritBank

It’s the extra mile SpiritBank is willing to go to satisfy its customers—who are first treated like friends and secondly like clients—that sets this bank apart from others. SpiritBank has operated from this philosophy for nearly a century, and each “SpiritBanker” is driven to help its customers succeed.

Founded in Bristow, Oklahoma in 1916, SpiritBank has survived the economic downturns of the depression era as well as the ups and downs of the oil and gas industry. The Bank now operates 17 thriving locations in 12 markets throughout the state. SpiritBank boldly entered its expanding Tulsa market in 1993 and added its Oklahoma City location in 2000.

The Challenge

From delivering customers freshly-baked cookies to offering “SpiritClass Rewards” for travel points, merchandise and gift cards, SpiritBank strives to be the state’s top provider of exceptional banking service to maintain its competitive edge. It is this philosophy of doing business that motivated SpiritBank’s CEO Kell Kelly to offer remote deposit capture (RDC) as another valuable service for the Bank’s business customers.

To launch the service, SpiritBank has private-labeled Goldleaf’s Merchant Capture remote deposit solution, “**SpiritBank Direct**” and added the promotional theme, “**Your Time Is More Important Than a Trip to the Bank**” for the new service introduction.

What Customers Say About



“I save the time and frustration of trying to get to the bank, plus travel time and gasoline...now in a few minutes, it’s done.”

“We save 45 minutes every day in copy time alone!”

“I can make deposits during the day when I want, on my schedule, even late in the day.”

“I am impressed with the prompt posting of deposits.”

“The fear of losing money from out-of-state offices during transportation is gone.”

The Solution

The **SpiritBank Direct** initiative has paid off with a steadily increasing number of customers utilizing the service. With a full-fledged marketing effort underway, the **SpiritBank Direct** team’s enthusiasm for the service is obvious:

“This service is for everyone unless they’re operating with cash. Don’t assume only certain types of customers





ABOUT GOLDLEAF'S DATATRADE DIVISION

DataTrade, a division of Goldleaf Financial Solutions, Inc., develops innovative software and technology solutions for automating financial processes. Since 1990, the company has earned the trust and loyalty of more than 1,000 clients worldwide ranging from community banks to Fortune 100 companies.

DataTrade's software solutions serve the financial services, general business, not-for-profit, governmental and other industries where automated financial processing is needed.

The division's products include solutions for:

- Automated check processing
Remote deposit capture
Remittance/lockbox processing
Voice and speech response
Internet banking
Document/report management

With a history in digital-to-digital conversion, DataTrade also specializes in providing document, check, statement, report and data image conversion and migration services.

For more information contact: Scott Russell, Sales Manager, scott.russell@goldleaf.com, 800-450-3502

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Spirit Tower in downtown Tulsa, OK

continued from front...

will want remote deposit. Everyone likes it for a different reason," advises Rhonda Renz, Senior Vice President of Electronic Banking Services. "Our momentum is picking up. Over a six month period, we project approximately 50 customers will be using SpiritBank Direct. Our deposits so far from the service have touched nine different states. It is not only for customers with a high volume of checks—one customer who receives only a few large checks per month has benefited by getting his money into the bank faster, and we in turn, have those deposits quicker."

Other benefits the Bank emphasizes for SpiritBank Direct include:

- Increase in merchant's productive business time occurs by elimination of: - Trips to the bank - Filling out deposit tickets - Photocopying checks
Extended cut-off times for remote deposits are an added convenience.
Research and reporting of deposit information is virtually effortless.
SpiritBank Direct's team provides individualized training and follow-up to help ensure successful results.

Why Goldleaf?

SpiritBank had a choice of solution providers for RDC, but chose Goldleaf and its Merchant Capture solution based on several criteria:

- Merchant Capture's pricing structure with no per item charge allowed the Bank to confidently project its ROI for the service.
With Merchant Capture installed at the bank's data center, SpiritBank maintains a high level of control without third party access to sensitive information.
Goldleaf's remittance option could easily be added should customers require lockbox/remittance services at a later date.

"Goldleaf's customer service is priceless. They helped us out tremendously. They have really made the transition to RDC a smooth process."

Rhonda Renz, Senior Vice President of Electronic Banking Services SpiritBank Direct

SpiritBank appreciates the responsiveness and level of service it has received from Goldleaf, and Goldleaf looks forward to a continued business relationship, helping SpiritBank succeed as the leading bank customer service provider in Oklahoma.