



## Case Studies

### Primary Case Study Focus: A Six Sigma Approach to Efficient Retail Banking Operations

#### Client: Major U.S. Bank

#### Client Profile

In 2007, a major bank embraced Iontas' Focus software suite as part of its Six Sigma initiative to streamline front-office operations. A significant player in the U.S. financial landscape, this bank provides an expansive range of banking and financial services through more than 5000 retail branches across the U.S.

#### Business Situation

The bank was experiencing high turnover and struggling with varied execution styles among tellers. Compounding the challenges, the bank had no baseline metrics on teller activities that they could use to help normalize processes. The bank needed to understand who the best performers were and how they achieved that distinction. They knew they had to propagate these best practices consistently throughout their branches to maintain and bolster their competitive advantage. The bank tasked their Six Sigma operations team with exploring and solving these issues.

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### **The Problem: How do we measure efficiency and compliance in the retail branches?**

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#### Solution Description

Through a premier Iontas partner, the bank seized the opportunity to capture all data on processes within the retail banking environments using Iontas' Focus software suite. Focus provides the real-time visibility into their process execution that the bank needed to identify and promote best practices. A bank spokesman commented that Focus is now critical to their competitive advantage, noting that "Focus is core technology for all our retail desktops."

**PILOT:** The Bank first launched a pilot in one of their large branches with the Activity Focus and Event Focus software, which allowed them to collect data on general activities. They then reviewed the data to confirm that they were collecting the right information for useful analysis. With great process improvement success using data captured by the first two products in the Focus suite, the team added the third product,

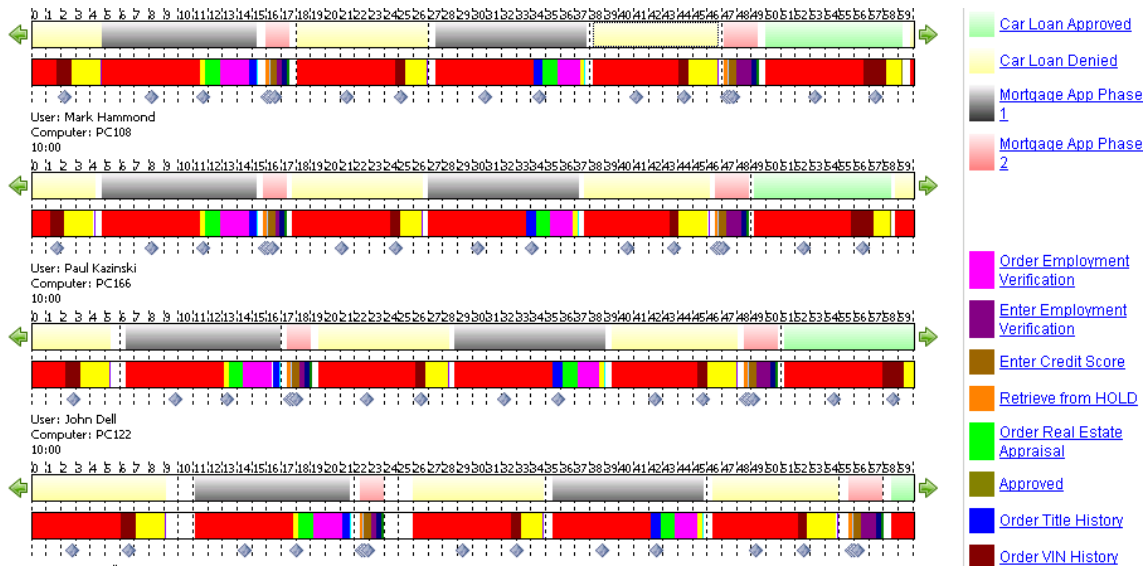
Process Focus, to the pilot. After developing the Process Focus rules and checking them against the collected data, they added Process Focus to the live rollout.

*After accomplishing their goals in the comprehensive pilot, the bank made an affirmative decision to roll-out Iontas' Focus suite in all retail branches throughout the U.S.*

**IMPLEMENTATION:** The implementation took six weeks and required the deployment to 55,000 seats in retail branches across the U.S. The bank managed this effort from a central location without any disruption to the branches.

**DATA ANALYSIS:** A cluster of servers collects data streamed from the teller desktops and stores this data in a temporary repository. The data is then archived in the bank's data warehouse for comprehensive analysis by the operations, six sigma and training teams. The detailed data and analysis allows these teams to:

- ✓ Identify inefficiencies in processes
- ✓ Maintain each user's efficiency and identify training needs
- ✓ Ensure that processes comply with organizational initiatives and regulations
- ✓ Examine unusual occurrences or practices



**Figure 1 – Daily Process Timeline – One Hour View**

**RESULTS:** As the bank continues to analyze and improve their processing operations, the bank now has the necessary information to deploy globally consistent process improvement procedures in the branch offices. The end results show exceptional teller effectiveness, increased customer satisfaction and improved competitive position.

**NEXT STEPS:** The bank plans to expand their use of the Focus suite to improve processes in Back Office and Call Center operations.

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**The Focus Software Suite gave the Six-Sigma team the information they needed to identify best performers, develop operating standards and deploy those policies throughout their organization, giving them a competitive advantage in the market.**

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### Key Benefits

#### **Management gained visual insight into process identification and improvements:**

Previously unavailable in the market, the Focus Software Suite tracks and analyzes specific metrics such as:

- ✓ Process duration, including time required for each step
- ✓ Maximum, minimum, and average values for users and groups
- ✓ Number of times a process or step is executed
- ✓ Transaction values or account data at a given stage
- ✓ Time spent on combined processes
- ✓ Incomplete processes, including where in the transaction the process stopped

#### **The Bank was empowered to view and respond to unusual practices in real-time:**

Process Focus gives management the ability to report on intelligence they never had before, resulting in valuable insight into process improvement and significant cost savings.

### Other Benefits

- ✓ Web based user interface provides a simple to use application that allows the configuration of processes and alerts from remote sites.
- ✓ Ability to utilize standard reporting tools to view activity that is meaningful to specific business categories.
- ✓ Rapid implementation and benefit return time.

### For More Information

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