



***Making Financial Institutions More Competitive
Client Profile: National Commerce Financial Corporation***

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National Commerce Financial Corporation (NYSE:NCF), headquartered in Memphis, Tenn., is a sales and marketing organization with \$21 billion in assets. NCF delivers select financial and consulting services through a national network of banking affiliates, operating in 14 of the nation's fastest-growing metropolitan areas, as well as non-banking affiliates. Because of the size of its network, NCF was receiving a significant volume of Information Services Security Access Control forms, which were submitted to allow representatives of NCF's affiliates to have access to NCF systems and information. The forms were paper-based and required the approval of the requestor and the requestor's manager. The forms were then faxed to the IS security office, where they were processed and stored.

"Financial institutions operate in an extremely competitive environment," said Michael LeBlanc, vice president, application architecture development manager for NCF. "Cost-saving efforts are aggressively sought out and implemented, with operational efficiency a priority."

The Business Challenge

- NCF needed a faster, more efficient way to process security access forms from its network of varied banking and non-banking affiliates.
- The solution had to integrate quickly and easily with the company's existing systems without requiring downtime that would affect customers' access to services.
- The solution had to be affordable and cost-effective with a significant return on investment.

Installation Summary

- Integrify v. 2.5 was installed and integrated with NCF's existing systems. Following active development and testing, the application went live in late April 2003.

The Integrify Solution

NCF considered a number of solutions, including custom development and a couple of competitor products, before turning to Integrify due to Integrify's price, performance promise and ease of integration with existing applications.

Integrify is a flexible business process management system that allows companies to automate requests and streamline approval processes. The software provides form creation, routing definition and tracking tools to those responsible for processing requests, minimizing data entry and simplifying requests for approval and fulfillment. Integrify is Web-based, allowing for easy user accessibility and management of approval processes. The solution eliminates problems typically related to labor-intensive processes such as manual paper handling and email requests, and can reduce costs per transaction 60 to 90 percent as opposed to paper-based processes.

By allowing a company's employees the most efficient means to access, submit and obtain fulfillment for requests, an organization can offer the best possible level of service to its customers. With Integrify, efficiency gains are immediate and most companies can expect a return on investment (ROI) in three months or less.

The Results

According to LeBlanc, "We found Integrify to be intuitive and easy to integrate. Integrify has been a great company to work with, providing meaningful products that meet real-world needs at cost-effective prices."

- NCF says the initial cost savings is being seen in the reduction of paper and fax supplies, as well as a smoother flow from form creation to approval to granting authorization.
- NCF plans to migrate many other paper-based form processes to the Integrify platform.