

Case Study:

Mascoma Savings Bank Successfully Utilizes AllRegs Custom Publishing to "Get Away from Paper"

Challenge:

Although the world has been in the midst of the technology age for some time now, many companies are just now learning to embrace new technologies to replace their out-dated operations. To that end, it is evident that companies today are still struggling with electronically publishing their paper-printed guidelines and manuals. From Human Resources manuals to Underwriting Guidelines, this kind of publishing takes extra time, more personnel and added cost – things that many companies cannot afford to spare. But with more and more changes happening in today's lending environment, it has never been more important for mortgage lending companies to have all of their internal policies and procedures not only defined, but also made easily accessible to company employees.



In 2007, Mascoma Savings Bank, a community bank with 18 locations throughout New Hampshire and Vermont, found themselves looking for a way to transfer their paper procedures manuals to electronic form.

"We have our own processes and procedures. We wanted to get away from paper and have our manuals and procedures online and easily accessible to everyone," said Laura Curt, vice president and senior underwriter for Mascoma Savings Bank. The next step was to find a solution for electronically publishing their documents.

Solution:

"We were already AllRegs users, and knew how easy it was to get around their site to find agency guidelines. We knew AllRegs was the solution," Curt continued.

Founded in 1989, AllRegs is used by virtually all of the top 100 lenders and throughout numerous governmental agencies. The leading information provider for the mortgage industry, AllRegs strives to save time and increase productivity by providing essential mortgage lending resources and products to mortgage lending professionals.

AllRegs' Custom Publishing technology is state of the art. With nearly two decades of experience, AllRegs has published and managed hundreds of thousands of pages of documents. It was with that in mind that Mascoma Savings Bank turned to AllRegs as their publishing solution.

"We looked for other publishing resources, but couldn't find anyone else that would meet our needs," Curt said. "AllRegs had exactly what we wanted, at the right price."

AllRegs' Custom Publishing provides companies a way to custom publish their product information guidelines, and house them in an easily accessible, online system. But, as essential as product knowledge is to successful business operations, it is also imperative to keep staff informed on company policies, procedures and compliance updates. Custom Publishing can provide the solution to both of these challenges – by housing not only product information, but also policy, procedure, and compliance information specific to your company.

Mascoma Savings Bank maximizes their use of AllRegs Online and the Custom Publishing features by doing just that. Not only do they provide their staff access to their product information and guidelines, but also to their company policies, internal procedures and compliance documents. Their internal and external document libraries are organized by topic, as Compliance, Policy, Procedure or Product, to provide quick and easy access to their staff at every site location. The documents are also easily searchable, and AllRegs' powerful search engine and real-time updating even allows multiple users to be on the same page at the same time, referencing the same information.

Additionally, Mascoma Savings Bank has capitalized from their use of the Announcement Feature within AllRegs Online. Whether it is a company activity, policy update, or changes to their published manuals, the Announcement Feature allows Mascoma Savings Bank to communicate to their employees quickly and clearly.

"What we love about [our custom-published documents] is that, when a change is made we can send out an announcement to everyone, so they know about the change- what it is, when it is effective. When you send the announcement, it adds the document as an attachment. It gets us completely away from paper," Curt said.

So, how does the Custom Publishing process work? As a company authors content, that content is provided to AllRegs. AllRegs then formats the documents, converts them to XML, inserts hyperlinks and cross-references and hosts the documents on the AllRegs Information Service. Or, the documents can be hosted on a private label site, restricting access as preferred. This allows companies to private label their document library, or enables them to maintain their corporate brand.

To communicate any changes to custom-published documents, clients send AllRegs an MS Word attachment, with additions and deletions marked. AllRegs will take direction on changes only from the personnel authorized to do so. There are no limits to the number of changes, and there's a well-defined process for communicating those changes.

Results:

AllRegs Custom Publishing is an affordable, comprehensive, state-of-the-art guideline and publishing solution. But, Mascoma Savings Bank has proven that not only can this technology be used to publish product and guideline information, but it can also be utilized to publish internal policies and procedures that are vital to successful company operations.

In the end, utilizing AllRegs' Custom Publishing solution allowed Mascoma Savings Bank to achieve their goal of moving from using all-paper manuals to the online, easy-access electronic model.

"Our employees think it is great, having all the information they need in one location," Curt said. "People who use it regularly know exactly where to go to find what they need. If you are still using paper, then you definitely want to take a look at this system."

To get an individualized quote on your Customized Publishing project, call your account executive at (800) 848-4904 or email sales@allregs.com.

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