



Case Study

Airdrie Savings Bank

Airdrie Savings Bank (ASB) was founded on 1 January 1835 and has eight branches in Scotland. The bank's aim is to continue to strive to serve local customers on a face-to-face basis. Over recent years, the bank has broadened its services considerably, offering lending to personal customers and providing lending and general banking services for business customers. Airdrie Savings Bank is the last remaining savings bank still operating independently.

In a move to increase its share of the personal loans market and improve customer service, ASB appointed Welcom to implement a new loan administration system. The Financier solution from Welcom has been deployed in a unique way, with ASB using the loan production function to run alongside its existing banking software. It went live in May 2006 and has helped improve the efficiency of the bank's loans procedure, as well as offering a better and more personal service to customers.

Grant Burke, Assistant General Manager at Airdrie Savings Bank, says: "The solution from Welcom allows staff to produce quotes and proposals and capture customers' personal details more quickly than they could before. It credit-scores customers efficiently and facilitates speedy decision making on loans, meaning less time for customers to wait. The system helps ASB to present a modern and professional image to customers".

He continued: "We are now able to offer an improved, more personal service to our customers, which we hope will help increase our market share in the personal loans market. Not having worked with Welcom before, we were impressed with their level of professionalism, the quality of their people and the flexibility of the solution they offered."

The solution from Welcom is 'Financier' - a

specialist lending software system, developed in conjunction with some of the leading financial services organisations. Welcom set up Financier as a 10 user system for ASB, running on an Oracle database, across all the bank's branches alongside its existing software system. The number of users will increase as the bank expands.

**Software is only as good
as the people who make it**

