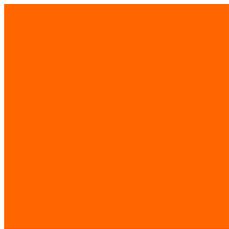


Trustmark's Upgrade to ARP/SMS 10.0

"Smoothest Conversion Ever" – With Help From Fiserv

Trustmark, a large diversified financial institution based in Mississippi, implemented ARP/SMS from Fiserv (Account Reconciliation Package/Service Management System) in May 2005. The financial institution upgraded to 8.0, but hadn't upgraded since then. When the time approached to sunset the 8.0 version, Trustmark considered its options for upgrading to the new 10.0 version with the least amount of disruption.



Robbie Parrish, the institution's business systems analyst, explained, "I was one of the programmers that worked on the upgrade from 7.0 to 8.0 about 11 years ago. That upgrade took about nine months to complete. With the move to version 10.0, we would be upgrading four releases instead of just one, and we had less than a year to do it. One programmer would not be enough."

Trustmark had implemented a considerable amount of customization over the years, which would take longer to upgrade.



"I highly recommend the RAM process to anybody that's thinking about it. It will make your life so much easier and simpler and save you tons of time."

Robbie Parrish
Business Systems Analyst
Trustmark

However, when Trustmark learned Fiserv offered an implementation service that would take the existing code, with all its customizations, and upgrade it to 10.0, the financial institution jumped at the chance to use this service.

Under the Remote Application Management (RAM) service, Fiserv will integrate the new code with a client's current code, test it and install it in the test environment. During installation, the Fiserv team will train staff and stay on-site for the upgrade.

Enhanced Services With 10.0

In addition to losing support for 8.0 with the pending version sunset, there were several functionality reasons to move to 10.0. It enabled Trustmark to add Reverse Positive Pay and Automated Input from Fiserv to help drive new customer focus initiatives:

- Many smaller businesses were not able to create check issue files and were asking for Reverse Positive Pay so they could mark fraudulent items to return. Reverse Positive Pay enables customers to return unauthorized ACH items
- The financial institution needed to easily process check-issue files it received during the day without manual intervention. Automated Input

greatly streamlines processing and posting during the day. With a one-time setup, input can be scheduled to automatically process

- Some business customers had difficulty submitting a check issue file before issuing checks to their employees. This created problems when the employees went to the bank to cash their checks immediately after receiving them. Automated Input resolves this issue
- Trustmark wanted to enhance fraud detection and risk management by receiving files in a more timely manner. Automated Input resolves this, too

Comprehensive Project Scoping

The project consisted of four main steps: coding, scoping, reviewing/testing and training. First, Trustmark sent its code to Fiserv and Fiserv updated it with the 10.0 code. Second, “we met with the Fiserv team and explained how we use the system, the things we needed to do and not do, and which functions we wanted. Fiserv built out the project scope and determined which pieces of code and copybooks were actually needed. It saved many months of time and was the guide that we used to bring in the code from Fiserv and compile the programs in the order specified,” Parrish said.

“It gave us everything that we needed to put this in production, and it also detailed every single change for all of the releases through 10.0.”

“This is probably the smoothest conversion I’ve ever had.”

Robbie Parrish

Business Systems Analyst
Trustmark

Testing and Training

Third, once the financial institution followed the scope and compiled the programs, Parrish and her team reviewed everything with the Fiserv team, which culminated in a test system. Fourth, a Fiserv trainer came onsite to train the operational staff on all of the functionality.

“None of us had ever had basic functionality training on the system. Everybody just kind of knew what the person before them had shown them,” Parrish said. “So there were a lot of things that we did not know we could do with the system, and we could improve our everyday work by knowing these things.”

The financial institution spent two months developing a test plan and testing all the scripts. “We conducted parallel testing to make sure that we got the same results in test as we did in production. And if we didn’t get the same results, we made sure we could verify why and prove exactly what the differences were, so that we could sign off that everything worked like we thought it was going to,” Parrish said.

Trustmark Profile

- Based in Jackson, MS
- 129 years in business
- \$13.8 billion in assets
- \$8.8 billion total loans (HFI and acquired)
- \$10.6 billion deposits
- 324 positive pay accounts

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Smooth Conversion

On the weekend of conversion, Trustmark went through a 25-point plan, and as a method of verification, made screenshots for a before-and-after view to make sure no balances had changed, no data had been lost and so forth.

“We had minor issues that you’re going to have in any conversion, but this is probably the smoothest conversion I’ve ever had. A lot of our upper management didn’t even know that we had completed a conversion, because it went so smoothly,” Parrish said.

“I can attribute the success we had to all of the wonderful things that Fiserv has done. They did a great job with documentation. They did a great job with programming. They were there for us on conversion day. They had time set aside in case we had any problems or issues, and everything has just been great. I don’t get any calls on it, and that’s about as good as you can get.

“I highly recommend the RAM process to anybody that’s thinking about using it. It will make your life so much easier and simpler and save you tons of time. I know what it’s like to do it on my own, and I know what it’s like to do it with the RAM process. I can’t even begin to tell you how much better it was to work with the RAM process.”

Benefits of RAM

- Streamline technical aspects of your upgrade
- Gain faster time-to-market and reduce learning curve
- Augment technical support staff
- Limit project “creep” with guaranteed code delivery
- Provide custom installation process
- Offer hands-on technical education during code installation

Challenge

- The current version of ARP/SMS was being sunset
- Trustmark needed additional functionality to drive customer-focused initiatives

Solution

Trustmark upgraded to version 10.0, added Reverse Positive Pay and Automated Input, and contracted with Fiserv services for a smoother and faster implementation.

Proof Points

- Increased revenue with the implementation of Reverse Positive Pay
- Enhanced service for business customers since check issue files would be timely and fewer of their check recipients would be turned away at the teller lines
- Reduced customer complaints and increased customer satisfaction levels
- Improved efficiency for the operations group since time savers are built into the functions within the system



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