



Overview

Country or Region: United States

Industry: Government agencies—State government agencies

Customer Profile

The California Department of Financial Institutions (DFI) oversees the secure operation of California's state-chartered financial institutions, protecting the interests of depositors, borrowers, shareholders, and consumers.

Business Situation

Faced with growing numbers of consumer complaints but with limited resources to add staff or deploy solutions, the department sought a solution that would automate manual processes and improve case tracking and record keeping.

Solution

The DFI implemented Public Records Tracker, a solution from Eskel Porter, which runs on a cloud-based instance of Microsoft Dynamics CRM, and includes a public web portal, automated reporting, and improved communication tools.

Benefits

- Serving the public more efficiently
- Improved insight into department performance
- Low-cost, rapid solution deployment

State Regulator Improves Response Times by 66 Percent by Using Cloud-Based CRM Solution

"We've streamlined our processes and become a much more productive organization. Staff members are very confident that they're able to complete their work more efficiently."

Louise Amegin, Performance Chief, California DFI

Tasked with regulating state-licensed banks, credit unions, and other financial institutions and protecting the state's consumers, the California Department of Financial Institutions (DFI), faced a staggering increase in the number of complaints against the institutions in the wake of the global financial crisis. To deal with this rising workload, the department deployed Public Records Tracker, an electronic records request management and tracking system that runs on a hosted instance of Microsoft Dynamics CRM. The solution automates many previously manual processes, provides a centralized repository for all records, and includes a public-facing web portal that automates communications among the department, consumers, and licensees. Since deploying the cloud-based solution, the DFI has improved response times by 66 percent while dealing with nearly three times the volume of complaints.

“We are now able to collect better, more reliable data and more of it. Because this is the foundation for all the reporting, we can better understand our workload and how to allocate resources to it.”

Rachel Ruff, Consumer Services Analyst,
California DFI

Situation

The [California Department of Financial Institutions](#) (DFI) protects the interests of the state’s citizens—specifically, depositors, borrowers, shareholders, and consumers—by overseeing the operation of California’s state-chartered banks, credit unions, finance companies, and other financial institutions. The DFI is responsible for maintaining public trust in these institutions by administering state laws and responding to consumer complaints and inquiries.

In the wake of the recent economic downturn and a decline in the condition of licensed banks and credit unions, the department found itself dealing with increasingly complex enforcement issues and a significant increase in the number of issues raised by consumers. Complaints had risen by more than 180 percent in just three years, and the department was unprepared to handle the growing workload.

Within the DFI, manual processes slowed responses to consumer complaints and Public Records Act requests. An aging Microsoft Access database offered limited functionality, hampering the department’s ability to track and manage assignments and to effectively meet deadlines for resolution of individual issues. In addition, the system did not provide performance metrics and lacked a tracking or reporting mechanism that would enable managers to monitor performance on a consistent basis across the department.

During this time of unprecedented budget constraints, the DFI lacked the resources to hire more staff, so it needed to find some form of automation to streamline processes. However, with IT budgets also extremely limited, a major systems deployment—with the associated on-premises infrastructure—was simply

infeasible. “We needed a quick fix,” explains Louise Amegin, Performance Chief at the California DFI. “Our goal was to become more efficient, automate more processes, and operate more cost-effectively. But as a small department, we lack significant resources and funding, and I wanted to avoid a protracted implementation or development process.”

Solution

After a thorough selection process, the California DFI decided to implement Public Records Tracker, a cloud-based solution powered by [Microsoft Dynamics CRM](#) and designed specifically to help government agencies manage citizen requests. Microsoft Gold Certified Partner [Eskel Porter](#) helped the DFI deploy the solution, which is hosted in Eskel Porter’s cloud infrastructure. With Public Records Tracker, the DFI has a centralized system for tracking and managing requests for public information and handling consumer complaints by using fully integrated electronic communications, records tracking, storage, and reporting.

Cloud-Based Solution

By implementing an off-the-shelf solution in a hosted, subscription-based model, the DFI avoided both the time and costs associated with developing a sophisticated application and deploying the associated servers and infrastructure. In addition, the cloud-based model ensures that the DFI benefits from all ongoing updates, upgrades, and maintenance to both Public Records Tracker and the underlying framework of Microsoft Dynamics CRM.

Both the solution and the data center comply with government regulations for data and systems accessibility and security. Internally, the application includes built-in controls to ensure that users have access to only the information that they are

A custom tracking form enables DFI personnel to capture information about each case in Microsoft Dynamics CRM.

authorized to view. The external web portal is password protected and limits the information collected to exclude overly sensitive information, such as social security numbers, further ensuring user privacy.

Online Creation and Tracking of Forms

The public-facing side of the solution is a web portal, where consumers and licensees can log on to submit information, such as questions or complaints, and to check the status of an existing complaint or issue. Whereas staff members previously noted issues on paper forms or during telephone calls, which resulted in more paper records, the web-based forms create electronic records that are centrally stored, tracked, and routed by the customer relationship management solution.

DFI employees can collaborate more effectively on electronic records because the solution, based on Microsoft Dynamics CRM, is tightly integrated with [Microsoft Outlook](#), which facilitates communication across divisions. Within the DFI, these records are routed electronically and automatic notifications ensure that employees meet deadlines for timely

responses or resolutions. In addition, licensees receive electronic notification of complaints and consumers receive same-day acknowledgement of submissions and automatic email notifications as their issues move through the system or even as they are passed between agencies or other regulators.

Enhanced Reporting and Tracking

During solution development, department staff reached out to management and field personnel to design monthly reports that meet specific business and information needs. They also trained staff in each geographic area to design and run their own ad-hoc reports quickly by using Public Records Tracker.

By using the automated, centralized reporting function in the solution, the department eliminates intensive data-gathering efforts, which typically relied on staff collecting locally stored spreadsheet reports. DFI management now receives monthly reports that serve to measure the performance of the department—for example, program assignments and response time frames—and identify trends or patterns, such as recurring issues or multiple complaints against individual licensees. Department staff can also respond much more effectively to requests for on-demand, ad-hoc reporting from throughout the state.

Benefits

By using Public Records Tracker, California DFI staff can better serve the state's constituents in the public, licensed institutions, and state government. DFI also benefits from a cost-effective solution that Eskel Porter hosts at its data center, making it unnecessary for the department to build out its own infrastructure. "We've streamlined our processes and become a much more productive organization," says

“We avoided a lengthy implementation by deploying a cloud-based solution of Public Records Tracker running on Microsoft Dynamics CRM. Now, we can focus on serving the constituents in the state of California.”

Louise Amegin, Performance Chief, California DFI

Reporting capabilities help DFI management track the number of cases resolved and improve response times.

Amegin. “Staff members are confident that they can complete their work more efficiently. And I know that, with the reports that are going out to our management, they are able to understand the data.”

Serving the Public More Efficiently

Since implementing the solution based on Microsoft Dynamics CRM, the DFI has reduced the average time required for a licensee to respond to a consumer complaint from 21 days to 7 days—a reduction of more than 66 percent. In addition, the department can process a significantly larger number of complaints than in the past.

Consumers can file complaints through the web portal, which also enables them to quickly identify and contact the appropriate regulatory contacts, submit questions, and look up the status of existing cases. The portal streamlines communications among all stakeholders, resulting in greater accountability and transparency for the

department, as well as improved response time to consumers.

Conversion to a paperless system has also introduced cost savings by reducing hard-copy documentation, records storage cost, and postal fees for communicating with consumers, licensees, and the public. The ability to capture consumer complaints and licensee responses electronically in a single-record entry eliminates numerous, iterative manual processes and reduces duplication of effort and opportunity for error.

Improved Insight into Department Performance

With the ability to track and report on complaint processing, DFI management has a better understanding of workload and performance activity. In fact, given more and accurate data, the department realized soon after deploying Public Records Tracker that actual workload was growing even faster than the projected rate, and that its staff was able to better plan and balance workload, information sharing, and online reporting to compensate.

“We are now able to collect better, more reliable data and more of it,” explains Rachel Ruff, Consumer Services Analyst at the California DFI. “Because this is the foundation for all the reporting, we can better understand our workload and how to allocate resources to it. And by showing this capability, people have begun to understand that this is a growth area and treat it as a critical function.”

Low-Cost, Rapid Solution Deployment

Implementing Public Record Tracker on a hosted instance of Microsoft Dynamics CRM met all the department’s business requirements with very limited funding and within a short time frame. Because the department subscribes to the software as a

Licensee	Case Type	Case Type Detail	Reference Number	Licensee Findings	Amt. Consumer Received \$	Escalation Required?	Case Status
Pacific Western Bank							
Not specified							
	Did Not Indicate		REF-0001860		0.00	No	Closed
	Did Not Indicate		REF-0001949		0.00	No	Closed
Allegations							
	Racial Discrimination		REF-0003252		0.00	No	Closed
	Racial Discrimination		REF-0003308		0.00	No	Closed
Checking							
	Online Banking		REF-0004214	Provided information		No	Closed
	Estate/Executor Issues		REF-0004624	Complaint Not Substantiated		No	Closed
	Excessive Fees		REF-0005766			No	Consumer Analyst Review
	Check Processing		REF-0002519			No	Closed
	Disputed Debits		REF-0002931		0.00	No	Closed
Commercial Loan							
	Loan Modification		REF-0004844	Provided information		No	Closed
Other Services							
	Foreign Currency Conversion		REF-0004487	Settled - Goodwill		No	Closed

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For more information about California Department of Financial Institutions services, call (800) 622-0620 or visit the website at:

www.dfi.ca.gov

For more information about Eskel Porter products and services, call (888) 705-1100 or visit the website at:

www.eskelporter.com

service, the department saves on the costs of licensing software, purchasing servers, and building out infrastructure support.

The DFI has gained the scalability and flexibility to adapt to changes in legislation and economic conditions. The department's program specialists can easily add or remove users, and make changes without IT resources or additional expenses.

Says Amegin, "We avoided a lengthy implementation by deploying a cloud-based solution of Public Records Tracker running on Microsoft Dynamics CRM. Now, we can focus on serving the constituents in the state of California."

Microsoft Dynamics

Microsoft Dynamics is a line of integrated, adaptable business management solutions that enables you and your people to make business decisions with greater confidence. Microsoft Dynamics works like familiar Microsoft software such as Microsoft Office, which means less of a learning curve for your people, so they can get up and running quickly and focus on what's most important. And because it is from Microsoft, it easily works with the systems that your company already has implemented. By automating and streamlining financial, customer relationship, and supply chain processes, Microsoft Dynamics brings together people, processes, and technologies, increasing the productivity and effectiveness of your business, and helping you drive business success.

For more information about Microsoft Dynamics, go to:

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