



# Bank powers growth with seamless, automated commercial loan origination

**Increasing loan growth and competitive advantage was a top priority for PlainsCapital Bank.** To get there, they needed to replace legacy manual processes with robust technology to help them close faster and with greater accuracy and consistency.

**Collaborating with BankPoint, PlainsCapital implemented a powerful Loan Origination System,** tailored to match the bank's familiar workflows. The solution automates underwriting and document management processes to reduce cost and errors, and better serve customers. BankPoint's solution enabled end-to-end automation of all data capture back to the core system.

## Transforming productivity with automation

"Everything we do in the new Loan Origination System (LOS) was done before on Excel sheets we developed 20-30 years ago. In our prior process, manually inputting data into our core banking system took 30 to 45 minutes. Now with automation, it takes about a minute," notes Darrell Adams, Chief Credit Officer at PlainsCapital Bank.

Minimizing manual work and simplifying document storage and retrieval, were critical to reduce the complexities of underwriting diverse loan types, avoid errors, and close faster. With intense pressure from a competitive market, modernizing was a necessity.

"Most banks' electronic document archival is not the easiest to navigate and find documents. With our new system, any lender or auditor can quickly pull up a loan, click one tab and have every related document pop up instantly on the screen. That's the kind of efficiency we have with BankPoint, and that's been a game changer for us."

BankPoint collaborated with PlainsCapital to customize reporting so documents published from the system would look the same as before. It minimizes the need for staff to relearn where to find information and makes it easier to ensure they have all the right documents to fast-track deals.

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*"With BankPoint, pulling up documents for review and approval is seamless... that's been a game changer for us."*

- DARRELL ADAMS, CHIEF CREDIT OFFICER AT PLAINSCAPITAL BANK

## About PlainsCapital Bank

For 35 years, PlainsCapital has served businesses and individuals across Texas. With over 55 locations as the eighth-largest bank headquartered in Texas, our customers value our Texan roots, our strength and stability, and our straight-forward approach.

- \$12.4 Billion in assets
- 55 locations

*“We built the LOS the way we want it, and BankPoint helped us do it. It’s been fantastic.”*

- LANE GILES, SENIOR VP & HEAD  
OF CREDIT ADMINISTRATION AT  
PLAINSCAPITAL BANK

## Reducing risk and cost

One of the bank’s biggest issues with their legacy system was the potential of errors from manual data entry and coding mismatches in the booking process. It required extensive QA reviews. “No matter how much quality assurance you have, errors can occur when you have thousands and thousands of keystrokes,” explains Lane Giles, Senior Vice President and Head of Credit Administration at PlainsCapital.

“Now we’ve conditionally formatted the LOS automation so the codes match up, and the possibility of creating errors has gone away significantly.”

With automation and effortless document retrieval, the bank dramatically saves time and can rapidly review a wide range of data before closing on a loan.

“Our lending group will benefit from having a controlled environment with required data fields. It’s going to make everybody’s job a lot easier.”

## Partnering for success

For PlainsCapital, this initiative was facilitated by an excellent working relationship with BankPoint. “They already knew how we worked and what we needed. Knowing the flexibility, expertise and cooperation we would get with BankPoint, we knew they could do it in an efficient and cost-effective solution.”

BankPoint can help with every step of the journey to modernize a banking tech stack. While PlainsCapital had unique requirements, most clients will find that very little customization is needed. For more than a decade we’ve been delivering a robust bank management system used by thousands of users.

Explore how BankPoint’s powerful automated loan origination and document management solutions can transform your efficiency.

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