

# Transforming ACH Processing: How RPA Delivered 99% Time Reduction for a California Credit Union

## The Client

The Client is a member-owned financial institution serving communities throughout California since the 1950s. With multiple branches and a substantial membership base, this Credit Union provides a comprehensive suite of financial services, including personal and business checking and savings accounts, home mortgages, auto loans, credit and debit cards, retirement planning, insurance products, and digital banking solutions. The credit union operates with a member-centric focus, reinvesting profits back into the organization through competitive rates, reduced fees, and community programs.

## The Challenge

The Credit Union faced significant operational inefficiencies with its existing ACH (Automated Clearing House) payment process. Data received from the payments team had to be manually entered into the core banking system, requiring staff to navigate complex application workflows for different entry types and input numerous values across multiple fields.

- **Time-Intensive Process:** Each record required approximately 10 minutes to update manually. Ensuring compliance with ADA requirements across multiple areas, including employment opportunities, public accommodations, and telecommunications.
- **High Volume:** Daily ACH files contained between 50-80 records on average.
- **Resource Burden:** Processing occurred every business day, consuming 8-13 staff hours daily.
- **Peak Period Bottlenecks:** Quarter-end periods saw substantially higher record volumes.
- **Competing Priorities:** Staff struggled to balance ACH processing with other high-priority tasks.
- **Strict SLAs:** Stringent service level agreements for loan and deposit processing created additional pressure.
- **Error Susceptibility:** Manual data entry inherently introduced human errors, affecting accuracy and requiring additional verification.

The Credit Union sought a comprehensive solution that would accelerate processing times, eliminate manual errors, and reduce operational costs while maintaining compliance with all financial regulations and internal controls.

## The Solution

To address the Credit Union's ACH processing challenges, Optteamix assembled a specialized implementation team consisting of an RPA architect, a Business Analyst, and two senior RPA experts. This strategic combination of expertise ensured both technical excellence and alignment with the Credit Union's specific business requirements.

The team selected Microsoft's Power Automate RPA platform for its robust capabilities, reliability, and cost-effectiveness. This choice delivered an optimal balance between functionality and economic value for the Credit Union. The implementation focused on:

- **Complete Automation:** The solution eliminated all manual intervention in the ACH processing workflow Screen Reader Testing
- **End-to-End Integration:** Seamless connection between the payments team's data sources and the core banking system
- **Intelligent Navigation:** Automated traversal of complex application workflows for different transaction types
- **Error Handling:** Built-in validation checks and exception management to ensure data accuracy.

The solution was deployed on the Credit Union's private cloud infrastructure, providing:

- **Enhanced Security:** Compliance with financial data protection requirements
- **Scalability:** Ability to handle fluctuating transaction volumes, including quarter-end peaks
- **Reliability:** Consistent performance with minimal downtime
- **Regulatory Compliance:** Adherence to all banking regulations and audit requirements

The deployment architecture ensured that the solution would maintain high performance while meeting the strict security and compliance standards essential for financial institutions.

## Value Delivered

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The RPA solution implemented by Optteamix delivered transformative results for the Credit Union, generating significant operational improvements and business benefits:

- **99% Reduction in Processing Time:** The loan servicing team now needs to place the ACH file and initiate the bot, dramatically reducing the manual effort previously required.
- **Elimination of Human Error:** The automated solution ensured zero human-induced errors from the ACH processing workflow.
- **100% SLA Compliance:** Even during high-volume quarter-end periods, the solution consistently met all service level agreements
- **Resource Optimization:** Staff previously dedicated to manual data entry were reassigned to higher-value activities
- **Cost Savings:** Significant reduction in operational expenses associated with manual processing
- **Enhanced Customer Experience:** Faster transaction processing improved member satisfaction
- **Scalability:** The system easily handles varying transaction volumes without additional resources

The automation solution transformed what was previously a time-consuming, error-prone manual process into a streamlined, reliable operation that consistently delivers accurate results while freeing valuable staff resources for more strategic initiatives.



**SIMPLIFYING SUCCESS**

## About Optteamix

Optteamix is an AI-powered technology services company specializing in AI, Application Development, Robotic Process Automation (RPA), DevOps, Enterprise Mobility, Test Automation, and Global Capability Center (GCC) operations. Guided by our higher purpose—**“Simplifying Success”**—we deliver transformative solutions that help organizations scale efficiently and thrive. Headquartered in Denver, Colorado, we operate a wholly owned delivery center in Bengaluru, India.

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