

from manual to modern:

Rosedale Bank Taps Into Jack Henry's Expertise to Automate Tasks and Fuel Organizational Growth



Rosedale Bank

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Assets

\$1.3B

Accountholders

23,000+

Founded

1908

Software Solutions

Banno™, Banno Conversations™, *jha*Enterprise Workflow™, SilverLake System®, Synapsys® CRM, Synergy eSign™, Synergy eSignWeb™

Consulting Solutions

JHA Client Services Consulting™, *jha*Enterprise Workflow Consulting, Synapsys Consulting

With deep roots in the Baltimore area, Rosedale Bank is committed to providing their customers and communities with effective solutions to their everyday banking needs.

So when the bank began looking for ways to streamline their cross-departmental processes and reduce operational inefficiencies so that they could continue fulfilling their mission in the community, it wasn't just about implementing new technology. It was about taking a thoughtful, collaborative approach – one that prioritized input from across the organization and leveraged the right expertise to drive meaningful change.

That journey led the bank to collaborate with Jack Henry™, whose suite of products – *jha*Enterprise Workflow (EWF), Synergy, and Synapsys, among others – helped them automate complex workflows and integrate critical systems.

But what truly made the difference for Rosedale Bank was the hands-on support they received from Jack Henry Client Services Consulting and the EWF Business Consultant, particularly during a time of significant transition.

laying the groundwork for change

“We spent considerable time looking for a core provider and ultimately signed with and converted to Jack Henry in 2017,” says Linda Muffoletto, Rosedale Bank’s Executive Vice President and COO. “Between the time we signed the contract and the conversion, we acquired another bank, so we had two banks and two systems to convert.” It was a hectic period, but after a couple of years of “settling in,” the bank was ready to optimize the tools they already had – and really use them to their full potential.

Rosedale Bank started implementing EWF in 2019, but the COVID-19 pandemic hit and delayed their plans. Then, in 2023, the bank – ready to continue their push toward automation – formed an



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Efficiency Steering Committee made up of team members from every business unit. Their goal: identify opportunities to improve processes, boost productivity, and lower costs.

One of the first steps was to create a comprehensive review of their technology stack, facilitated by JHA Client Services Consulting. “Client Services helped us map out what systems we were using and where the gaps were,” Muffoletto explains. “Their recommendations pushed us to focus on better integrating and utilizing the products we already had – especially EWF.”

It was a truly collaborative effort between the bank, Client Services Workflow Process Automation Consultant on planning and design, and the EWF Business Consultant for the workflow build and implementation.

“We started by selecting one of our most complex and resource-intensive processes: Change of Contact,” Muffoletto says. “This process touched multiple departments, had a lot of manual steps, and required consistency. It was perfect for automation – not only because of the workload it represented, but also because it offered a chance to show the organization how much value automation could bring.”

leveraging the power of automation

With the support of Jack Henry’s Client Services and EWF Consulting Teams, Rosedale Bank successfully built out an end-to-end workflow for Change of Contact, saving time, eliminating redundancies, reducing the risk of errors, and ensuring a consistent approach regardless of how a request was initiated – whether via phone, letter, or in-person interaction.

“When we launched the Change of Contact workflow, our emphasis was on single point of origination (service events), consistent process, and enhanced internal controls,” Muffoletto says. “Change of contacts are reviewed by the back office, and that sometimes took days while the back-office team waited for docs to be manually scanned into Synergy. Now, we have a much quicker review process – change of contacts are reviewed by the back office usually within minutes of the change.”



Notifications that once required manual letters were replaced with real-time email and text alerts, enhancing both speed and security.

Additionally, the new workflow increases security by adding notifications to customers through email and SMS; provides an audit trail of all activity; validates addresses, emails, and phone numbers; and empowers staff to work more efficiently, because employees at any level can now handle a change of contact since EWF is changing the core.

“Seeing that first workflow succeed gave us the momentum we needed,” Muffoletto notes. “It helped build internal buy-in and encouraged other departments to think about what processes they could improve.”

Beyond that initial workflow, Rosedale Bank began exploring other options available through Jack Henry’s marketplace. They’ve now built workflows for Debit Card Linkage and RDA Auto Enrollment, as well. And while these background processes may not be customer-facing, they make a significant impact behind the scenes.

RDA Auto Enrollment, for example, provides a better customer experience. Consider a customer who enrolls on a Friday evening when there’s a Monday holiday. “While it may only take us a few minutes to accept the enrollment, there can be a delay if the back-office team is not available to turn the service on. Back office is not available to allow this service until Tuesday, so the customer would typically have to wait four days,” Muffoletto explains. “But with auto-enrollment through EWF, this same customer would be able to start using RDA as soon as they sign up.”

driving deeper integration and adoption

Integration also played a critical role in Rosedale’s transformation. The team began by leveraging service events that staff were already familiar with in Synapsys, which helped ease the transition and reduced the learning curve.

“Synapsys gave us centralized reporting and audit trails, so we could start workflows efficiently and track everything,” Muffoletto says. “Most of our employees don’t even realize EWF is running in the background – it’s that seamless.”

The bank also expanded its use of Synergy and incorporated Synergy eSign to further streamline the Change of Contact process. Notifications that once required manual letters were

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replaced with real-time email and text alerts, enhancing both speed and security. USPS APIs were integrated to automatically verify and format addresses, minimizing errors and further streamlining operations.

Integration efforts also extend to Banno Conversations, which provides another origination point for contact changes, ensuring a comprehensive and cohesive approach to managing customer information across multiple channels.

Muffoletto praises Jack Henry’s consultants for their role in building out complex workflows. “They helped us tackle things that might have seemed intimidating at first,” she says. “Their banking knowledge and technical skill made all the difference.”

Synapsys also became the backbone of Rosedale’s internal communication and task management procedures. Processes that previously required a tangle of emails – file maintenance requests, NSF decisioning, fraud handling, and loan referrals, for example – are now centralized and trackable. Additionally, business banking requests such as setting up new businesses or configuring services like merchant capture and bill pay are handled seamlessly through Synapsys.

“Now we can assign, monitor, and document everything,” Muffoletto says. “Even if someone is out of the office, the process doesn’t stall. We’ve seen a huge improvement in transparency and accountability.”

To support ongoing adoption, the bank established a steering team and hosts quarterly training sessions to keep employees comfortable with the platform and aware of new capabilities.

“Training is key,” Muffoletto explains. “Our training sessions are open to both new employees and those seeking a refresher. It ensures that everyone knows how to use the tools effectively, and that helps us sustain momentum.”



Rosedale Bank has turned its investment in automation into real, measurable impact, proving that thoughtful transformation doesn't just streamline operations – it sets the stage for sustainable growth.

a roadmap for process improvement

For any other financial institution seeking to improve process efficiencies, Muffoletto emphasizes the importance of preparation and collaboration.

“Start by identifying the manual steps in your existing processes and ask where automation could save time or improve consistency,” Muffoletto says. “Routine tasks like waiving late charges are perfect for workflows running quietly in the background.”

She also stresses the value of regular consulting.

“Annual reviews of your systems with your dedicated Synapsys consultant can be incredibly beneficial. They'll help you stay current with features and spot opportunities you might miss on your own.”

Finally, Muffoletto encourages financial institutions to involve a wide range of voices in the process.

“Get input from all departments. Build a steering committee. Make process documentation a team effort,” she says. “That diversity of perspective will result in better solutions and a stronger organization overall.”

measurable results, sustainable momentum

With a clear strategy, expert guidance, and a commitment to cross-functional collaboration, Rosedale Bank has turned its investment in automation into real, measurable impact, proving that thoughtful transformation doesn't just streamline operations – it sets the stage for sustainable growth.

And that's good news for the Baltimore area residents, businesses, and communities that rely on Rosedale Bank for their everyday banking needs.

enhance operational efficiency

[Learn how](#) to automate tasks and streamline workflows to efficiently serve your customers.

For more information about Jack Henry, visit jackhenry.com.