

empowering transformation: how Plumas Bank increased efficiencies and customer service with Jack Henry™



Plumas Bank

Location

Quincy, CA

Phone

888.375.8627

Website

www.plumasbank.com

Asset Size

\$1,573,138,000

Accountholders

66,000+

Number of Branches

15

Software Solutions

Core Director

“Our old dispute process was challenging and manual. Our clients had to send in a dispute via fax – which often didn’t reach the correct destination – or visit one of our branches,” explains Sarena Barker, Senior Vice President & Digital Banking Manager at Plumas Bank.

“It was a cumbersome, tedious process before Jack Henry™.”

With an outdated and antiquated dispute process, Plumas Bank spent countless hours reviewing and decisioning cases, ensuring the response time and client notification was within Regulation E requirements.

Embracing the spirit of community banking, Plumas Bank strives to make clients feel like they’re known by name, not by a number.

Founded in 1980 by a small group of community-minded business leaders, Plumas Bank originated on the principles of creating excellence in value, offering the best financial products and services tailored to meet individual needs with integrity, and a devotion to empowering the communities they serve.

Today, the bank has expanded to more than 15 branch locations and exceeds \$1.5 billion in assets.

With a commitment to offering high-quality products and solutions for its clients and a goal to bring the bank up-to-speed with today’s digital footprint, Plumas Bank implemented Jack Henry’s Full-Service Disputes to fully automate the bank’s entire disputes workflow and lifecycle for its debit card program.

Prior to implementing Full-Service Disputes, clients had to fax in a dispute or go into a Plumas Bank branch to fill out a dispute form, sign it, and submit the form.

“Our branch representatives would often track submissions to ensure their client received a dispute response letter and provisional credit to ensure the dispute claim was appropriately submitted. This was an inefficient use of client facing resources,” notes Barker.

“Not having to monitor, input, and manually process provisional credits has been one of the biggest benefits and efficiency gains for our team.”



“It’s hard to pinpoint one particular efficiency because we’ve been able to do so much more overall since implementing Full-Service Disputes.”

Sarena Barker

Senior Vice President & Digital Banking Manager at Plumas Bank

increasing efficiencies

“It’s hard to pinpoint one particular efficiency, the entire process has overall changed since transitioning to Full-Service Disputes,” states Barker. “As a result of the time saved between both client facing and back-office teams, reduced compliance concerns, and enhanced client convenience and service, this solution has been a significant improvement to our operational processes.”

Since implementing Full-Service Disputes, Plumas Bank has significantly reduced the time spent manually tracking, monitoring, providing, and reversing provisional and final credits to customers.

“We’ve been able to reallocate resources and reduce the time our front-line team members spend monitoring disputes – allowing our team to focus on more meaningful tasks that can drive change within our organization and better serve our clients and communities,” explains Barker.

“Now, our client-facing team members have more time to have thoughtful conversations with our clients and advise them on their needs instead of chasing down manual alerts.”

Barker goes on to explain how implementing Full-Service Disputes has positively impacted Plumas Bank customers.

elevating the customer experience

“If a client has a question, bank team members can leverage the full-service dispute portal themselves and review status updates, related letters, and more,” notes Barker.

With Full-Service Disputes, Plumas Bank clients have the convenience of filing a dispute directly on the bank’s website, going into a branch location, or calling the Plumas Bank call center for real-time assistance and answers.

“Now our clients are receiving instantaneous and in-depth notification of their dispute, which is awesome, especially regarding expectation and timeliness,” adds Barker.



“It’s elevated us and our client service in the digital space.”

Sarena Barker

Senior Vice President & Digital Banking
Manager at Plumas Bank

“Our fraud alerts offer multiple forms of contact – with clients receiving a text, e-mail, or phone call.”

“There is much more opportunity for us to help our clients with Full-Service Disputes.”

forging powerful relationships

“Making the decision to convert our card processing services to Jack Henry was an obvious choice,” states Barker. “Through the years, we’ve developed a strong partnership with Jack Henry and utilize many of their products and services.”

“Full-Service Disputes has more than paid for itself. Not just monetarily, but from a reputational standpoint as well. It’s elevated us and our client experience in the digital space – allowing us to provide a one-stop-shop and meet all the needs of our clients – for those who want self-service on our website and those who still want to come into our branches.”

“This solution is being utilized by our clients every day and that is a huge win for us,” concludes Barker.

connecting possibilities

[Discover](#) how you can increase efficiencies and improve your accountholder experience with our Full-Service Dispute solution.

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