

Client Spotlight

American National Bank and Trust is using data- driven decisions to better understand its customers and strategic priorities

Do More With the Right Data



jack henry™

“Our relationship with Jack Henry™ has allowed us to do what we’ve needed to do,” says Mike Church, Senior Vice President and Director of Enterprise Data and Analytics for American National Bank and Trust Company. “It’s enabled us to provide data for the strategic needs of our bank.”

Did you know leveraging data to gain insights is top of mind for bank and credit union CEOs over the next two years?

In fact, Jack Henry’s 2023 Strategic Priorities Benchmark Study indicates digital banking, fraud and security, and data analytics are the top three technology investments planned over the next two years.

data: the competitive edge

114 years ago, American National Bank and Trust opened its doors in Danville, Virginia.

Growing to \$3.1 billion in assets with 26 branches spread across Virginia and North Carolina, American National Bank and Trust serves predominantly

commercial customers with almost 90% of the bank’s lending portfolio focusing on commercial lending.

After reassessing the bank’s strategic priorities, the American National team recognized the importance of investing in its data analytics and reporting needs. With customized data and an enhanced approach to data intelligence, American National gained immediate insights into their data as well as a better understanding of their customers.

“*jhaKnow*™ is a product we identified early on that would add a lot of value to our processes – and it’s shown to be the case,” explains Church.

jhaKnow is a full product offering, data warehousing, and business intelligence solution. At the core of *jhaKnow* is an enterprise data warehouse that performs the critical function of extracting source data from different production systems, transforming it into consistent and reliable information, and storing it for future use. This data warehousing solution dramatically improves bank operations by delivering the strategic and operational information banks want – when they want it.

American National Bank and Trust

Address

628 Main Street
Danville, VA 24541

Phone

800-240-8190

Website

amnb.com

Founded

1909

Software Solutions

jhaKnow™





“Our relationship with Jack Henry has allowed us to do what we’ve needed to do and provide data for the strategic needs of our bank.”

Mike Church

Senior Vice President and Director of Enterprise Data and Analytics, American National Bank and Trust Company

a data warehouse is not a “one size fits all” product

jhaKnow provides a jump start to building a financial data warehouse without the expense and time associated with traditional data warehouses.

With pre-configured data mappings to more than 100 of the most commonly used tables and a growing number of complementary products, the customization *jhaKnow* offers enables banks to leverage data and gain actionable insights that support their business objectives and maximize profitability.

“*jhaKnow* has been a great tool for us to build and leverage customizable dashboards,” notes Church.

“Before implementing *jhaKnow*, we were working with an outdated and antiquated system that was very time-consuming. A highly functional component of *jhaKnow* is the data module tool.”

One way the bank has saved time with *jhaKnow* is through its data module tool.

“This no-code tool allows us to easily drag and drop tables into a screen and connect various tables together to build our own little data mart. It’s a business layer view of our data that we can then build a dashboard from.”

Equipped with a full suite of innovative tools like *jhaAnalytics*[™], dashboards, *jhaData Insights*[™], and more, banks can utilize the power of customization and interactive data analysis to identify opportunities, answer strategic questions, analyze data to make more informed decisions, and save time.

“The biggest tool we’ve leveraged is the dashboards Jack Henry provides for us,” notes Church.

“Having access to all our data with daily updates and being able to monitor those changes in real-time is empowering. Being able to see our data visually is huge – it’s a picture is worth a thousand words sort of thing.”

Church goes on to explain the types of dashboards and *jhaKnow* tools American National has leveraged.

“Teller activity, loan, deposit, customer, branch dashboards, and most importantly – the data dictionary – have been critical for us. The data dictionary, in particular, has empowered our team to research fields, discover which tables they’re located in, and how the data is formatted. The document processor tool Jack Henry recently added has also allowed us to easily add in external data directly into our warehouse, which has been an effective tool for us.”

actionable data is powerful data

One of the most powerful and useful components of *jhaKnow* is its ability to conform to bank operations through hierarchies and value ranges.

“Hierarchies are a big deal for our bank,” says Church.

With *jhaKnow* hierarchies, banks tell the system how the business is structured in terms of products, financials, and 14 additional categories. With value ranges, banks can define how to group and report on numerical information frequently used in reporting – such as days past due, customer tenure, interest rates, and more.

“Having the ability to categorize our data into groups is one of the most beneficial features of hierarchies,” notes Church.

Hierarchies and value ranges can be easily added to reports, ensuring the data and information presented are always up to bank standards. When standards change, banks can simply modify hierarchies and value ranges in *jhaKnow*, which will automatically update reports within the hierarchy to the new structure with no complex code modifications required.

“For example, branches that roll into markets that roll into regions, products, transaction types, etc. Before *jhaKnow*, this process was very time-consuming. Imagine building 20 different reports and having to manually change each one every time you have a branch or market name change.



“jhaKnow is a product we identified early on that would add a lot of value to our processes – and it’s shown to be the case.”

Mike Church

Senior Vice President and Director of Enterprise Data and Analytics, American National Bank and Trust Company

The beauty of a hierarchy is you make updates in one spot, and it distributes those updates to all reports within the hierarchy.”

“We would not be able to better understand our customers and strategic priorities without Jack Henry’s help on the database management side,” concludes Church.



“Having access to all our data with daily updates and being able to monitor those changes in real-time is empowering.”

Mike Church

Senior Vice President and Director of Enterprise Data and Analytics, American National Bank and Trust Company

unlock your potential

[Learn how](#) you can gain immediate insights into your data.

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