

# How Capital City Bank plans to expand small business lending with Abrigo

## Case Study

### SEEKING SPEED AND AUTOMATION

Capital City Bank was founded in 1895 and now consists of 68 offices across Florida, Georgia, and Alabama. Like many community banks, it is facing growing competition from larger financial institutions and the increased expectations of customers accustomed to fast, digital-first service. As the bank began to expand into the Atlanta area hoping to boost small business lending, Senior Vice President Daniel Fowler and his team knew they needed to innovate to thrive in new markets.

"We're a community-focused bank, and expanding small business lending has always been a priority," Fowler said. "But today's borrowers expect instant responses. It's no longer enough to rely on traditional, manual processes. We looked into Abrigo Small Business Lending because of the potential that it has to automate and speed up our process, reduce our risk, and serve our customers faster and more efficiently."

Capital City Bank sought a comprehensive solution that would not only speed up their lending process but also allow them to reduce errors and improve compliance. When they began beta testing Abrigo's platform, they immediately saw the benefits of streamlining their lending operations.

"The automation is what really stood out," Fowler said. "We were impressed with how we could build workflows that automate much of the decision-making process, which allows us to serve our small business customers with the same speed and accuracy that we give our consumer loan customers."

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**Daniel Fowler**

SENIOR VICE PRESIDENT

### ABOUT CAPITAL CITY BANK



Capital City Bank Group, Inc. is one of the largest publicly traded financial holding companies headquartered in Florida and has approximately \$4.2 billion in assets. Capital City Bank provides a full range of banking services, including traditional deposit and credit services, mortgage banking, asset management, trust, merchant services, bankcards, securities brokerage services and financial advisory services, including the sale of life insurance, risk management and asset protection services. For more information about Capital City Bank Group, Inc., visit [www.ccbg.com](http://www.ccbg.com).

## GETTING RID OF SILOES

Before beta-testing Abrigo Small Business Lending, Fowler's institution relied on several systems for various types of loans. This siloed approach slowed down loan processing and created inefficiencies for loan officers and support staff. However, Abrigo's platform changed all of that.

"Now, our loan officers and lending assistants have a better experience because they're no longer juggling multiple processes," Fowler explained. "With everything in a digital format, we can capture data upfront through a portal and move it through the system seamlessly."

Capital City Bank now enjoys a more streamlined workflow where all loan data is centralized, allowing team members to make decisions quickly and accurately. Fowler noted a significant improvement in loan time-to-approval, which has been a key metric of success for his team.

## ADAPTING TO CHANGING CUSTOMER EXPECTATIONS

In an age where customers expect real-time updates and instant decisions, Fowler recognized that the new software would also help them meet evolving customer demands. "Today's technology has raised expectations. Everyone carries a miniature computer around in their pocket now that we have smartphones, so they want answers instantly. There's also more competition in the market, which has led customers to expect quick answers 24/7."

By automating much of the loan approval process, Fowler's team is now better equipped to compete with online lenders that offer quick, often unsecured, loans at higher interest rates. "We're still a community bank, and we want to maintain that personal touch. But we also need to match the speed and efficiency that our customers expect in today's digital world."

While the primary goal was to improve the customer experience, Fowler noticed that the new system has also had a positive impact on his internal teams. Capital City Bank's loan officers are having an easier time because of the increased efficiency and accuracy, and the training from Abrigo has helped them adopt the software readily.

"The additional training we've been able to provide has really helped our loan officers feel more comfortable with the system," he said. "There's always some resistance when you introduce new software, but the more training and hands-on experience they've had, the more they've embraced it."

Abrigo's ongoing support during implementation has also been critical to the change. Monthly calls with the Abrigo implementation team to discuss enhancements and ensure users are getting the most out of the system's potential have helped Capital City Bank's loan officers continuously improve. The next step is to fully integrate all of the bank's lending processes, including consumer loans, into Abrigo's platform.

"We're excited to scale this even further," Fowler said. As his team continues to adapt to the new system, he is confident that the improvements they've made will allow them to grow their small business lending operations and better serve their communities.

"Abrigo's SMB Lending platform has not only made us more efficient but has also helped us maintain our competitive edge. We're looking forward to continuing this partnership and seeing how it evolves with us."

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## ABOUT ABRIGO

Abrigo provides technology that community financial institutions use to manage risk and drive growth. Our solutions automate key processes – from anti-money laundering to fraud detection to lending solutions – empowering our customers by addressing their Enterprise Risk Management needs. Visit [abrigo.com](https://abrigo.com) to learn more.

