

Case Study

Simmons Bank combines hometown customer service excellence with advanced digital-first operations

LaserPro helps rapidly-growing Simmons Bank centralize its loan applications while preserving its local community feel



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We operate in one of the fastest-growing regions in the country in terms of economic opportunity and population, and Simmons Bank is fully comfortable that Finastra LaserPro will continue to evolve to serve our needs as we do the same."

William Childs
Senior Vice President, Lending Operations,
Simmons Bank

About Simmons Bank



\$26.7 billion assets as of 2Q25



Over 200 branches



116 consecutive years paying dividends



Nearly 3,000 employees



Headquartered in Pine Bluff, Arkansas and part of Simmons First National Corporation, Simmons Bank operates more than 200 branches across six states: Arkansas, Kansas, Missouri, Oklahoma, Tennessee, and Texas. Recognized by Newsweek as one of America's Best Regional Banks in 2025, and with around \$27 billion in assets, the bank employs almost 3,000 people serving commercial and personal customers with loans, mortgages, investments, and related financial services.



Finastra LaserPro

The challenge

Retaining hometown customer service even as the bank grows

After a period of significant acquisition, Simmons Bank turns to the challenges of integration

Founded in 1903, Simmons Bank has grown dramatically by joining forces with over a dozen banks across Arkansas, Texas, Tennessee, Missouri, Oklahoma, and Kansas to become a premier mid-south bank.

Following the recent decade of acquisitions, the Simmons Bank team is now highly focused on integrating its lines of business, from credit cards to checking accounts, and creating a unified customer experience. The immediate challenge is to integrate previously separate operational units into a single organization, to enable the bank to take advantage of its new scale and reach.

William Childs, Senior Vice President, Lending Operations, elaborates: "The acquisitions created a really good footprint and branch network, but we were still trying to figure out how to meld all of our customer segments together.

We wanted to open up our product lines, engage with our customers, and go digital and go AI. But we knew our manual, paper-based loan arrangement processes struggled to keep pace with the workload."

The Simmons Bank team recognized that by centralizing operations it could streamline and accelerate processes, balanced against the desire to retain flexibility and deliver outstanding customer service.

"Our growth strategy is really getting into new markets and to be able to expand from a loan perspective," adds William Childs. "Our value proposition is that we are a community bank, and we can continue to meet customer needs even as we grow and optimize. We were looking for a way to provide that hometown feel without giving up the efficiency gains that being a larger organization offered, and turned to Finastra for help."



The solution

Selecting a flexible solution for every branch

Establishing a shared way of working is central to scalability to grow the loans business

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William Childs

Senior Vice President, Lending Operations,
Simmons Bank

In many cases, to arrange a loan the customer applied through a long, complex paper form – often staff would complete the form on the customer's behalf – and the data was re-keyed to enable evaluations, risk analysis and more. Deploying a standardized workflow solution that removes points of process friction is no longer optional for rapidly growing institutions like Simmons Bank.

In some of the acquired banks, the loans workflow was based on the Finastra document-management engine, LaserPro, as William Childs reports: "LaserPro was actually used by a number of the banks we've merged with, so it was the natural choice for us when we evaluated standardizing our loan workflows."

LaserPro provides an integrated suite of applications designed to simplify and streamline the loan process, for example by enabling secure file requests, uploads, and sharing from application to close. The solution includes financial analysis capabilities, and automates the traditionally manual financial spreading process critical to lending decisions, while integration with multiple loan origination software systems allows touchless transfer of key data and fast, accurate generation of compliant closing documents.

LaserPro's automated workflows helps community financial institutions:



Improve data quality, accuracy, and accessibility



Deliver transaction-specific compliant documents to assure closing with complete confidence

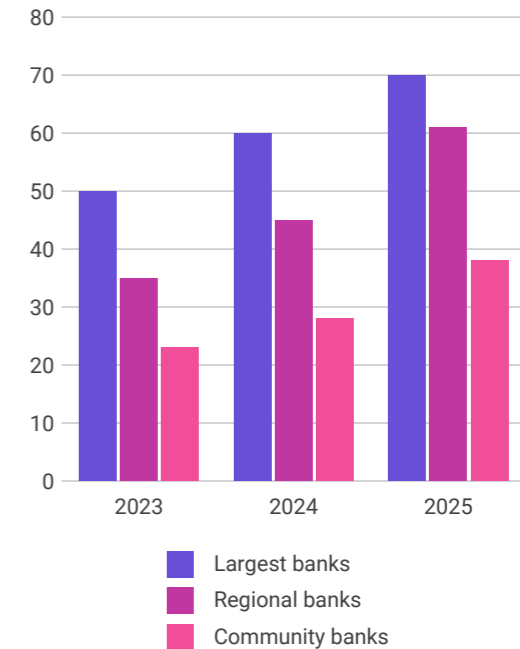


Reduce operational costs with dynamic capacity that scales as you grow

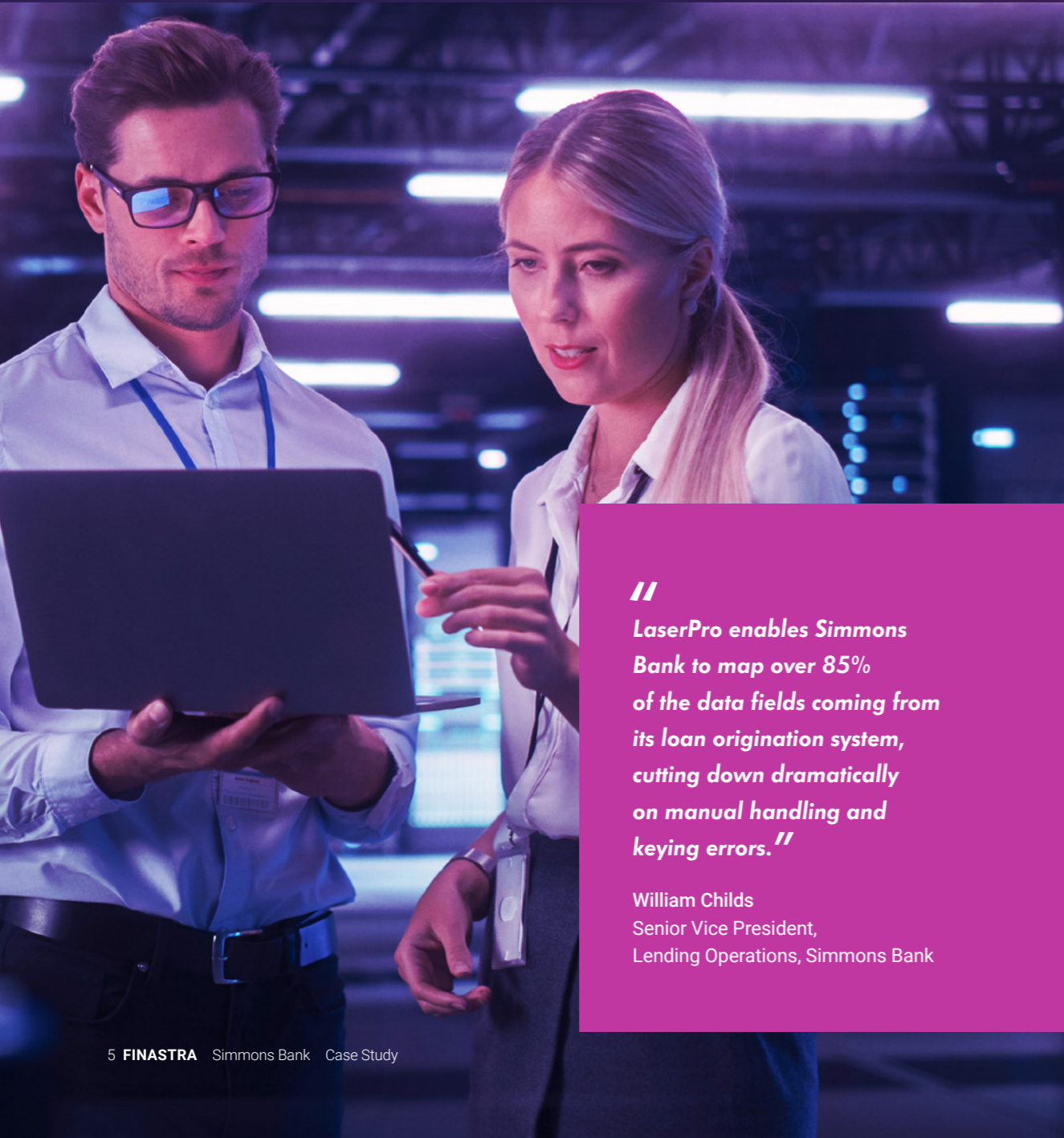


Meet evolving customer demands for near real-time experiences and sophisticated options

The number of banks adopting automated workflows to underwrite loans is growing rapidly



List source: FDIC 2025 Report on the Small Business Lending Survey



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LaserPro enables Simmons Bank to map over 85% of the data fields coming from its loan origination system, cutting down dramatically on manual handling and keying errors.

William Childs
Senior Vice President,
Lending Operations, Simmons Bank

Delivery Journey

Laying the essential foundations for optimized growth

Ensuring a unified, compliant loan documentation solution for commercial, consumer and mortgage portfolios

Working with Finastra, Simmons Bank deployed LaserPro as its standard loan application management solution, laying the essential foundations for optimized growth. Because LaserPro provides full automation and configurability all within one flexible and scalable system, Simmons Bank is able to deliver seamless documentation across all loan portfolios – from simple to complex.

LaserPro helps financial institutions such as Simmons Bank grow while managing their costs, reducing errors, and accelerating closings. It provides a unified, compliant loan documentation solution for commercial, consumer and mortgage portfolios, backed by an up to \$5 million a 50-state \$2 million warranty that its documents will comply with all state and Federal regulations.

For added best-in-class security, Finastra deploys a network of compliance attorneys in all 50 states that are available for financial institutions to answer questions and ensure document integrity.

“Along the way we’ve worked closely with Finastra’s support teams to optimize LaserPro’s configuration and efficiencies to grow with us in the years ahead,” says William Childs. “Through close coordination with Finastra, Simmons Bank is now able to map over 85% of the data fields coming from its loan origination system directly into LaserPro, cutting down dramatically on manual handling and keying errors. Loan throughput for document processors doubled, enabling the bank to close more loans and improve quality control without the addition of staff.”

The result

Enjoying significant business gains

Simmons Bank has optimized and streamlined processes while simultaneously preserving its hometown customer service excellence

With LaserPro established as the standardized loans document management solution, Simmons Bank is enjoying significant business gains – and delivering the hometown customer service that has always distinguished the bank, too.

“With LaserPro we find process time savings of around 50% for larger transactions with multiple parties, cutting up to 60 minutes per transaction, which is pretty significant for us and a big lift for our team,” says William Childs. “The productivity for our document processing team is through the roof, and we have more time for quality control work with less time spent on re-keying.”

Over the next years, the Bank will focus on integrating its lines of business and offering new services to existing customers. The aim is to expand from the loans sector by delivering an outstanding customer experience that will attract additional checking and mortgage accounts.

William Childs concludes, “Our credit optimization initiative required we take a step back and confirm the systems we had in place the last 10 years will remain right for us in the years ahead. We operate in one of the fastest-growing regions in the country in terms of economic opportunity and population, and Simmons Bank is fully comfortable that Finastra LaserPro will continue to evolve to serve our needs as we do the same.”

About LaserPro

Finastra offers the most comprehensive portfolio of end-to-end lending solutions in the market – across syndicated, commercial, consumer and mortgage lending. LaserPro, Finastra’s market-leading loan document engine, is trusted by nearly 40% of all US community banks and credit unions. Whether installed on-premise or accessed as a SaaS solution via the cloud, LaserPro simplifies loan origination and accommodates any type of loan, borrower, or collateral.



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