

Tri Counties Bank



Client Profile



Established in 1975, Tri Counties Bank has assets of more than \$7.5 billion and a long history of investing in the financial success and well-being of its communities. The bank uses many Fiserv solutions, including Signature® core platform, Weiland Account Analysis™, Commercial Center™, online banking, deposit solutions, card solutions and integration solutions. Tri Counties Bank provides a breadth of personal, small-business and commercial banking services to communities throughout northern and central California.

Personal Touch, Paired With the Right Technology, Leads to Profitable Commercial Relationships

Tri Counties Bank relies on Weiland Account Analysis™ from Fiserv to help staff connect with commercial customers and nurture profitable relationships. The solution helps the bank move its treasury management business forward by giving officers greater visibility into revenue leakage and the ability to offer embedded reporting, flexible billing and attractive analysis statements.

→ Challenge

Tri Counties Bank wanted to attract larger commercial customers as part of its overall growth strategy.

→ Solution

Weiland Account Analysis provided Tri Counties Bank streamlined commercial account analysis, billing and reporting to meet customer needs and enable profitable relationships.

→ Proof Points

- Revenue increase of \$45,000 per month
- Analysis and treasury billing
- Analysis statement production
- Statement modeling
- Event notification
- Repricing
- Embedded reporting capability

Commercial customers want a banking relationship rather than being just an account number. Tri Counties Bank caters to the needs of individual commercial clients with communication, flexibility and personal touch.

Recently, the bank embarked on a plan to strengthen its overall commercial offerings. As part of that effort, the Tri Counties Bank team knew it needed a significant upgrade to account analysis statements or new up-market opportunities would remain out of reach. Weak points included subpar statements, the inability to capture certain revenue and billing points, and general inflexibility of the capabilities.

With a focus on larger commercial clients, a significant change was needed. Tri Counties Bank wanted more billing flexibility, better reporting and analysis statements, and the ability to monetize its treasury products. Deciding on Weiland Account Analysis provided all that and more.

“When we looked at our treasury management business holistically, there was significant value to the bank in adding Weiland Account Analysis, both now and going forward,” said Josh Parent, CTP, Vice President, Senior Product Manager, Tri Counties Bank. “Weiland Account Analysis is so customizable, it’s easy to switch from vendor A to vendor B and not worry about running into a problem with the new billing file.”

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Choosing Weiland Account Analysis Elevates Capabilities

The bank’s new account analysis statements provide:

- Clear balance and fee information for the customer
- Clear relationship information for related accounts/families
- Detailed product and service information useful to customers
- Historical balance and information
- Bank contact information
- Improved overall look

Tri Counties Bank has experienced many benefits since implementing Weiland Account Analysis, including greatly improved monthly analysis statements that elevate the bank’s image to clients. The embedded reporting capability helps navigate data with custom or standard reports, including performance and current-period operational views. Preliminary billing reviews give treasury management officers a chance to review billing before it’s finalized, reducing errors. Because of more control and customization, the bank can now establish different rate classes for different types of customers.

A popular addition for the sales team was the customizable pro forma, a mirror image of what a statement looks like for a potential customer. It’s an effective sales tool and another method Tri Counties Bank uses to elevate its professional image.

“The customizable pro forma for our treasury management sales team and visibility into our treasury management revenue, along with the associated volumes, are very fruitful additions from the Weiland solution,” Parent said.

Uncovering Opportunities That Lead to Results

The bank appreciates the treasure trove of valuable data that account analysis provides. It uncovers revenue opportunities and provides visibility into revenue leakage.

Since implementing Weiland Account Analysis, Tri Counties Bank has realized a revenue increase of \$45,000 per month and \$540,000 per year. Additional results include:

- Launching small-business treasury products
- Developing meaningful reporting
- Advancing tools for the sales team
- Monetizing additional products and services
- Leveraging more visibility into waivers and discounts

Executing on a Larger Commercial Strategy

Tri Counties Bank also implemented Commercial Center to further enhance the customer experience. The solution helped the sales team deliver new treasury management products and capabilities, gave the bank an online banking platform equal to its competition's and segmented customers better to help the bank support clients more efficiently.

Tri Counties Bank's go-forward strategy is to leverage technology to deliver the best user experience, both internally and for all its commercial and treasury management clients.



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Delivering Value, Acquiring Revenue Through Fiserv Solutions


The bank's capabilities and opportunities have grown through the implementation of Weiland Account Analysis. That includes better account analysis, elevated statements, custom pro forma and the ability to uncover new revenue streams, large and small, through the platform.

"We are ready to take on that next, large VIP client knowing that we have the products, infrastructure and platform to support that client and capture the associated revenue," Parent said. "Providing the personal touch, plus the right solutions, helps us deliver the most value to our customers and grow our commercial customer relationships."

Connect With Us

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