

## *Growing the Community Bank with the Help of Core Systems*

Having survived rather than thrived these last few years of economic turbulence, most banks are going to have to take a hard look internally and make an earnest effort to reinvent their business models and strategies. What was good enough before is no longer good enough. There exists a "new normal" that demands banks find their "sweet spot" of their customer base in order to retain existing customers and attract new ones. The key to this new paradigm is finding a way to deliver relevant financial solutions as opposed to simply selling products.

As part of this ongoing transition, banks must become better at analytics. Knowing your clients will take on a much deeper meaning. Recognizing the various life stages of customers and offering them financial solutions tailored to their specific needs is crucial. Careful bundling of products and services - both in the branch and electronically - is important, as is avoiding complexity. Customers will respond positively to simple solutions, especially those they are able to create themselves and customize to their particular financial situation. Using existing customer and payment data in new ways by applying business intelligence will allow a bank to change the way customers think about their financial provider. Business intelligence will provide a shift from today's disruptive process to an inclusive, relative one.

At FIS™, we help banks of all sizes maximize operational efficiencies through our tightly integrated architectures. Community banks ? especially those focused on small business customers ? have seen great success implementing our powerful MISER® solution which delivers high-volume processing with proven reliability and efficiency. MISER's tightly integrated architecture includes a built-in contact manager, CRM and task manager modules, among many other powerful, flexible modules. MISER was built on a solid foundation of retail, commercial and real estate lending so that it can readily scale to meet the needs of the largest and fastest growing community banks.

Banks are not in the technology business - they are in the financial services business. That is where FIS comes in as a complete financial services solutions provider offering a full spectrum of software, products and services. We believe in a consultative approach in which we take a holistic view of putting all the necessary pieces together: multi-channel delivery systems including branch and teller, customer relationship management, e-banking, mobile and more. With tight product integration and a knowledgeable staff, we help banks shift away from the traditional client-vendor relationship to a more productive partnership model allowing you to achieve your strategic business goals and drive revenues. From the smallest of local community banks to the largest banks with global footprints, FIS offers robust solutions tailored to the unique needs of each.



**Patricia Valentino** is Senior Vice President and General Manager for FIS' Real Time Solutions. Pat has over 35 years of experience in the financial services and technology arena ranging from multinationals to independent community FIs. She was a founding principal of a financial service management consulting firm specializing in strategic planning, IT implementation, software conversion planning and compliance. As a former CIO for a \$1.3 billion financial institution, she has a unique perspective on using IT to assist in supporting an FI's strategic business plan. Combined with the experience gained from working for the Comptroller of the Currency in bank examinations and managing a multi financial institution loan servicing operation, Pat's diverse background provides her a high level strategic viewpoint when assessing information technology alternatives.