

“This was the first project of this magnitude in our company history rolled out **on time, on budget and without any issues**—it was a non-event.”

Jeff Casey, SVP Alternative Delivery Channels  
First Financial Bank

## Q2

### The Problem

First Financial was burdened with the task of managing 12 different regional bank brands throughout the state of Texas, along with 12 separate deployments of their virtual banking solution, each with its own interface and back office admin console for regional reporting and analysis.

### The Goal

To consolidate both the brands and the virtual banking solutions of all 12 regional banks into a single, unified brand, on a single, centrally-administered virtual banking platform that allowed for regional reporting and analysis.

### What We Did

Working closely with First Financial, Q2, over the course of three months, converted all 12 of First Financial's regional banks onto one instance of our single-platform virtual banking solution, via a single interface into their core processor. The system's central admin console was configured to allow for reporting and analysis at both the regional and corporate level.

## The Results

As a result of their consolidation efforts, First Financial now manages a single virtual banking platform, via a single interface into their core processor, resulting in significant back-office efficiency improvements. Chief among them being First Financial's ability, via the platform's central admin console, to establish separate fee plans, account-type parameters and client profiles for each of their 12 regions, enabling them to analyze and report on each region individually to measure its efficiency. Lastly, by consolidating their virtual banking operations onto a single platform, First Financial was able to present a single corporate brand and user experience to their account holders, successfully executing on their motto of, "One Bank, Twelve Regions." A concept that in their words, "Combines the best of 'Big Bank' customer benefits with the local decision making and community involvement of a community bank." One of the many reasons Bank Director Magazine named First Financial the #1 bank in the nation in 2014 among publicly traded banks with assets of \$5-\$50 billion.