

Transforming Banking Operations with Custom Integrated Software and Database Development

Client: Texas Regional Bank

Industry: Banking (B2B)

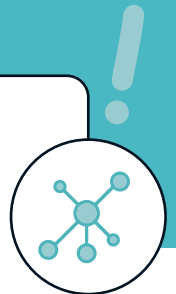
BACKGROUND

Texas Regional Bank, initially established in the Rio Grande Valley, is a commercial bank with a strong focus on building lasting relationships with its customers. Over the years, the bank has expanded to become a multi-branch institution, spreading its presence to Dallas-Fort Worth, Houston, and the Hill Country. The core of their success lies in the dedicated relationship managers who offer more than just loans. They facilitate deposits, wealth management, trusts, and other financial services to serve their clients effectively. Despite their remarkable growth, they face significant challenges in integrating their various technologies and streamlining operations away from separated and disjointed information platforms. They aim to bring their software development efforts in-house to have a tailored solution that can enhance efficiency and offer a seamless experience to their customers.



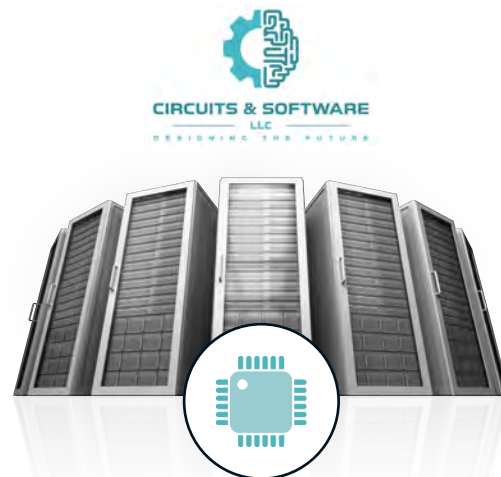
PROBLEM/ REQUEST

The primary challenge for Texas Regional Bank is the lack of an integrated software solution to manage banking operations efficiently. They use multiple platforms for loans, leases, accounting, and credit cards, leading to a disjointed experience for both employees and customers. If this problem remains unsolved, it will continue to impede operations and hinder trust-building with customers. The bank explores various solutions and finally chooses Circuits and Software (C&S) to address their technology needs.



SOLUTION

C&S responds to Texas Regional Bank's requests with comprehensive planning and expertise. They help with network upgrades, cloud migration, single sign-on solutions, and data integration, ensuring the seamless operation of the banking system. The C&S team also contributes to data management and security, collaborating with the bank's in-house development team. Their partnership includes co-development of data structures, user portals, and data security measures. The C&S team is responsible for the more complex aspects of development and integration, while the bank's secondary development team handles simpler tasks, guided by C&S to maintain uniform standards.



EXPERIENCE AND COMMUNICATION:

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RESULTS

The first phase of the project is set to roll out in late December 2023, with a total of 65 modules planned for implementation. The project is not limited by an end date, as it is designed to evolve with the bank's growth and changing service offerings. The anticipated impact is a reduction in friction for both customers and employees. Customers benefit from an enhanced user experience, while employees gain more time to engage with clients and make decisions, thanks to the reduced administrative burden. C&S is expected to contribute significantly to these outcomes, with its continued partnership and deep understanding of the bank's platform.



Modules



Enhanced User Experience



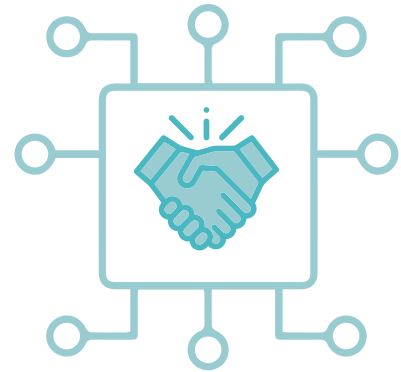
More Time to Engage with Clients



Less administrative burden

FINAL NOTES

Brad Freudenberg emphasizes the strategic input and collaborative approach provided by C&S. They have jointly developed the bank's future vision, software plan, and infrastructure changes, ensuring that the partnership aligns with the bank's long-term goals. Brad appreciates Kris's exceptional responsiveness and feels that C&S operates similarly to Texas Regional Bank, creating a truly relational and comfortable partnership.



In Conclusion

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