

# Delivering Innovative Digital Banking Solutions for Commercial Clients

## Challenges

Texas Security Bank needed to accelerate its innovation to deliver differentiated, digital services to its account holders and prospective business customers. As the bank grew and the needs of its commercial customers evolved, the bank's leadership set out to identify a new digital banking partner to enable them to deliver on their digital strategy.

It became evident that Texas Security Bank needed a digital banking partner to enable a digital transformation. "We were looking for a very simple, easy-to-use, multifunctional, effective banking platform," said Shon Cass, executive vice president and founder, Texas Security Bank.

Differentiation was also a challenge because Texas Security Bank's existing off-the-shelf solution couldn't effectively integrate with third-party solutions and didn't allow the financial institution to leverage account holder data to strengthen its customer relationships.



## About Texas Security Bank

**Markets served:** With a focus on Texas business owners, bank locations coincide with areas of highly concentrated business activity

**Founded:** 2008 by 14 seasoned business owners drawn to the CEO's vision of delivering the level of business banking services they value as fellow entrepreneurs

**AUM:** \$1,014.9 million

**Branches:** 3

**Member FDIC**



“It’s huge how the Q2 Innovation Studio impacts the bottom line of the bank. Lower overhead and higher efficiency ratios all lead to better profitability. Q2 is a big partner in our digital strategy, which I would say is one of our biggest strategies today – to remain top-of-market when it comes to digital offerings.”

Shon Cass

Executive Vice President and Founder

Q2

# Results

Approximately **85%** of the **bank's deposits** are **transacted digitally** now.

Processed **\$372 million in PPP loans** and **doubled** the **client base**.

Have **access to more data** than ever before that allows **greater visibility** into how customers are using digital banking – **deepening our relationships with account holders**.

The account opening process has been **streamlined from weeks or even months to only days**.

**Flexible integrations** are opening doors to **embrace new solutions and fintech partnerships**.

## Solutions

All of Texas Security Bank's lines of business are connected to customers through at least one digital channel. With Q2 Innovation Studio, Texas Security Bank is closing in on its vision of becoming a virtual bank.



### Modern digital banking platform

Q2 offered Texas Security Bank a clean, multifunctional, and fully unified platform with robust security features, account holders can bank anywhere, at any time.

From day one – with the bank firmly in control of its digital tools – the account-opening process has been streamlined from weeks or even months to just a few days. The simplified onboarding process delights customers, streamlines back-office processes, and quickly accrues deposits (benefiting the bank's bottom line).



### Control the pace of innovation

With the bank's footprint multiplying, Texas Security Bank controls its pace of innovation. The Q2 digital banking platform works in harmony with popular and fast-moving fintech solutions, and it has the flexibility to integrate new fintech partners quickly and seamlessly. Now, with Q2 Innovation Studio, it no longer takes up to two years to adopt and harness the power of fintech.



### Deeper existing account holder relationships

Q2's Innovation Studio empowers Texas Security Bank to deepen its relationship with its account holders and build upon its existing book of business. The Q2 digital banking platform allows the Texas Security Bank team to analyze the rich treasure trove of data held within the bank's records to seamlessly roll out new services without reducing productivity.

For more information go to [Q2.com](https://www.Q2.com) or call (833) 444-3469.