

JONAH BANK OF WYOMING

Winning key clients with a powerful new platform



Benefits summary

- Compete for key commercial clients and win
- Effectively cross-sell retail products to commercial clients
- Improve operational efficiency and reduce call center transactions
- Streamline back office operations, with fewer systems to maintain and support
- Offer mobile banking to consumer, business, and corporate customers

The challenge

As a small community bank with a commercial focus and a mission to improve the community they serve, Jonah Bank needed to strike a balance between high-touch service and high-tech access. After realizing that the disjointed interface and limited functionality of their previous digital banking platform was interfering with their ability to capture key strategic clients, Jonah Bank decided it was time to search for a better solution.

The solution

- Q2 Digital Banking Platform™
- Centrix Exact/TMS™
- Q2 Sentinel™

The results

Building a Better Wyoming

With a commitment to “building a better Wyoming,” Casper-based Jonah Bank operates with an independent “cowboy spirit” that extends beyond simply facilitating customers’ financial transactions and managing their accounts. They serve their community by creating employment opportunities; funding important community projects; and donating time, talent, and money to local nonprofits.

When it came time for the bank to select a digital banking platform, Galen Gough, Jonah Bank’s IT director, needed to consider more than features, functions, and operational efficiency.

“A huge consideration for making decisions here is ‘how is this going to make Wyoming better?’” said Gough. “So, we might not just look at the financials of a transaction, we’re also taking into consideration whether it will be something that can really benefit the community.”

“Our community is at risk of being under-served,” said Gough. “Especially in some of the smaller communities, there’s a feeling that the only people who are going to help them are others who live and work here. They understand that Jonah bank is not just another bank with decisions being made far away. We are literally their friends and neighbors—we’re the parents cheering our kids on the same soccer team.”



About Jonah Bank of Wyoming

With a commitment to “building a better Wyoming,” Casper-based Jonah Bank of Wyoming follows a community banking model focused on commercial clients and their employees and families. Founded in 2006, Jonah Bank prides itself on providing more than just quality banking services. It also creates employment opportunities, keeps local money in the community, and supplies a source of revenue for projects that the community decides are important. The bank currently boasts over \$287 million in assets and three full-service locations.

“At the same time,” Gough said, “[account holders] want all the bells and whistles the big banks can offer when it comes to 24/7 convenience and access. So, it’s important that we partner with the right organizations to meet our customers’ expectations and, obviously, one of the biggest of those is online and mobile banking.”

With a Wyoming-oriented mission, it’s important that Jonah Bank strike the right balance between maintaining a high-touch, community-focused feel and providing all the high-tech convenience and access modern consumers expect. “We want to make sure that we have the best technology available, so when we go out to compete for business, potential clients don’t look at us and say, ‘oh you’re just a small community bank.’”

A client-winning upgrade

With a primary focus on serving commercial clients and their employees and families, it was essential for Jonah Bank’s digital platform to deliver a consistent experience, not only from device to device, but between business and retail accounts.

“Before implementing the Q2 Platform,” Gough said, “we had customers complaining that the user experience was disjointed—there were different systems for retail and commercial accounts. Aside from providing a poor user experience, it also created problems for our staff. It was unwieldy to manage because they had to know two different backends and operating environments.”

Gough added, “A key commercial customer that we were going after took one look at our online banking system and said, ‘look if you can make this better, we’ll give you the opportunity to win our business.’” Realizing it was time to upgrade, Jonah Bank decided to take a closer look at Q2.

“As soon as we saw the Q2 Platform, it was a no-brainer,” Gough said. “You had an integrated mobile app that had been road-tested and this

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- Galen Gough
IT Director,
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helped us expand our self-service offerings, since we didn’t offer mobile banking at the time. That key commercial client I mentioned earlier ... we showed them a demo of the solution and asked them if it would meet their needs—and they said, ‘Absolutely!’”

The Q2 digital banking platform not only helped the bank win a key strategic client, it also helped them check all the boxes for features they were seeking in their next solution. “We looked at every solution available at the time and no other system solved all of our challenges. Q2 provided one integrated cross-platform solution that was easy and quick to rollout to both customers and staff with minimal disruption and little training.”

Unique features for commercial banking

With their commercial focus, it’s essential that Jonah Bank’s digital banking solution meets the unique needs of commercial clients, while also providing a competitive advantage for winning new clients.

“Our clients have actually mentioned how much they love the ability to log in to online banking and start something, then log out and back in to the mobile

banking app and have everything there, just how they left it," Gough said. "They also like the ease of payroll and ACH transactions. For example, if someone is working through the payroll flow and they realize they've forgotten to add some new employees, they don't have to go back and start all over again—they can add them on the fly, which saves them a lot of time. It also elevates our reputation as a partner with our clients—we're helping them run their businesses more efficiently."

Jonah Bank also offers Centrix Exact/TMS, a positive pay solution for commercial clients, through Centrix Solutions, a Q2 company. "Businesses who've been bitten before by check fraud are glad to know we offer this extra layer of security," said Gough. "They are surprised to find that it does more than just verify checks, it allows them to quickly and easily determine items that have not been cashed, items that are outstanding, or any other issues that they did not foresee. Centrix gives them a second level of review for a greater comfort level."

Elevating the vendor-client relationship

For Gough, perhaps the most important aspect of the bank's digital banking implementation is the support he receives from Q2.

"A true test of partnership is the level of support we receive if something goes wrong. We have clients that may be in the middle of trying to complete payroll—an outage under those, or any, circumstances is serious. The ability to work directly with a team who takes on a personal level of ownership to quickly solve any issues, no matter the time of day or night, sets the standard for how vendor relationships should be."

And Q2's commitment to its mission of building stronger communities by strengthening the FIs that serve them is evident in its relationships with Jonah Bank.

"We're a small bank," Gough said. "We know that we don't make up a large stream of Q2's revenue, but to get responses back directly from the executive leadership team shows me that you care, that you're in it for us and not just the bottom line—that you want to make sure that all customers' needs are met and not just some. I can't tell you another vendor that I have, large or small, that would be willing to do that."

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For more information on Q2, go to [Q2eBanking.com](https://www.Q2eBanking.com) or call (833) 444-3469.