

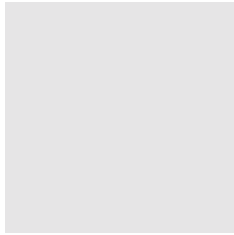
Case Study



Bank of Alameda

Partnering with Fiserv to Provide Customer-Centric, High-Tech Services

By outsourcing account processing, the team at Bank of Alameda is able to focus on serving customers, and thanks to the state-of-the-art technologies Fiserv delivers, the bank continues to exceed the expectations of its growing customer base.



“By using Premier in an outsourced capacity, we pay as we grow, and that makes good sense to us.”

When Bank of Alameda opened its doors to this San Francisco Bay island in 1998, the de novo sought to provide the personalized service of a community bank while delivering the products and solutions offered by larger financial institutions. The impressive results speak for themselves—in just a decade, the bank has grown to include five branch locations and assets of \$274 million.

Bank of Alameda’s successful partnership with Fiserv is integral to their mission to provide high-quality, customer-centric service. When the bank was founded, technology was rapidly evolving and the Internet was beginning to dramatically affect the way America banked. This climate contributed to the bank’s decision to use the Premier® bank platform from Fiserv and outsourced processing services offered by the Fiserv data center in Chatsworth, California. According to Michael Roberts, Bank of Alameda executive vice president and CIO, outsourcing provided added flexibility and the ability to quickly respond to new technologies.



A Plan for Growth

“We were looking at significant in-house hardware and facilities costs that we didn’t want to take on when we were a de novo,” according to Roberts. “By using Premier in an outsourced capacity, we pay as we grow, and that makes good sense to us.”

They not only avoid a capital expenditure, but can also devote the energies that would otherwise be used to support in-house account processing to building customer relationships and growing the business. “Because of outsourced processing, we feel we are better able to concentrate on our core business values,” says Roberts. “We keep our focus on serving our banking customers.”





Attracting and serving businesses as well as consumers is integral to Bank of Alameda's plan for growth. Being a business bank represents tremendous potential for profit, but requires both attentiveness and the latest technologies.



High-Touch, High-Tech Bank

The Bank of Alameda strives to be a "high-touch" bank while delivering the same "high-tech" services as the larger banks in the region. This customer focus means that when a customer asks for a product or service, the bank looks for a way to satisfy the request in a manner that meets or exceeds expectations. "The advantage for us has been that we never have to look far, because Fiserv has the solutions we need," says Roberts.

When the bank's customers said they needed assistance dealing with growing check fraud losses, the Bank of Alameda turned to Fiserv and its Transaction Authorization for Premier positive pay solution. "Because our outsourcing model provides the flexibility to add new solutions in a cost-effective manner, we were able to offer the product to our customers," according to Roberts. "It's tremendously valuable when our business development officers have a wide range of products in their quiver to offer potential customers."

Client Profile

Bank of Alameda

- \$274 million in assets
- Five branches
- Processed on Premier by the Fiserv Western Region Data Center in Chatsworth, California
- A community-based bank serving the needs of the greater East Bay area near San Francisco

A Leader in Technology

The team at Bank of Alameda see technology as key to their strategic plan, and they are confident in their decision to partner with Fiserv. According to Roberts, today's consumers require cutting-edge solutions from their bank, regardless of the bank's size. Technology's role only grows in this competitive climate, and the Bank of Alameda will continue to look to Fiserv to provide the solutions it needs.

Connect With Us

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