

Case Study

Atlantic Capital Bank

Growing Corporate Business Without Building Branches

By developing a carefully focused cash management strategy that provides sophisticated banking services to meet the needs of mid-sized companies, Atlantic Capital Bank has quickly grown its business and revenue despite a tough economic climate.



Atlantic Capital Bank began with a simple mission: to attract and build lasting relationships with an underserved market — mid-sized businesses. The de novo's founders aimed to achieve this goal by pairing an exceptionally experienced staff with best-in-class banking solutions and services. When it came to selecting an innovative technology provider that would respond to their needs, the bank's team turned to Fiserv.

"We knew the strength of Fiserv, its range of capabilities and level of expertise. These qualities make Fiserv an attractive partner," says Doug Williams, president and CEO. "In the end, we entertained other proposals, but nobody even came close."

Client Profile

Since opening in May 2007 as the largest independent new bank in U.S. history, Atlantic Capital Bank has quickly grown its assets from \$125 to \$600 million. Headquartered in Atlanta, the bank offers a wide range of treasury management services to meet the needs of mid-sized businesses, real estate developers and consumers. By providing dynamic online services that bring the bank to the customer, Atlantic Capital Bank has expanded throughout the Southeast without building a large branch network.



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BANK

After reviewing the broad spectrum of solutions available from Fiserv, Atlantic Capital deployed the Premier® bank platform, which provides a strong foundation for meeting the needs of businesses. The bank also chose a number of feature-rich treasury management solutions, including the Banklink® Cash Management suite of online cash management solutions, and WireXchange® for Premier, which simplifies wire transfer processing.

Integration Creates a Competitive Advantage

Competing effectively with the larger banks in its market, Atlantic Capital has quickly grown revenue and business. Integration between treasury management solutions from Fiserv has played a significant part in helping the bank outperform the competition.

“For customers, it doesn’t feel like we took Solution A and Solution B, and tried to mash them together,” comments Kurt Shreiner, executive vice president, Corporate Financial Services. “The product integration creates a completely seamless customer experience.”

One key integration point that saves time and cuts costs for the bank’s customers is a streamlined remote deposit system. Atlantic Capital chose an easy-to-use remote capture solution that integrates with its cash management solution and Premier, all from Fiserv.

“Most remote capture solutions require employees to go back and forth between systems,” Shreiner explains. “People are amazed when we show them how efficient our process is.”

Partnership You Can Rely On

For an organization that has gained the majority of its business by winning customers from the big banks, having a strong technology partnership is indispensable.

“When we pitch to potential customers, our win rate is in the 80 percent range, which is unheard of,” says Williams. “If we get in front of customers, and show them we have the technology to back us up, we rarely lose. That’s due to hard work on the part of our team and the team at Fiserv.”

Challenge

Atlantic Capital Bank set out to grow commercial business by offering a complete cash management system, but also wanted to avoid having to deal with several vendors.

Solution

The bank chose the Premier bank platform and outsourced processing through the Fiserv Southeast Region Data Center. Premier supports many business-oriented products and services, including feature-rich demand deposit accounts and loans, disbursement services, zero balance accounts, and much more. Atlantic Capital also employs Banklink Cash Management, a customizable suite of Internet-based commercial cash management products that help businesses operate more efficiently and improve profitability. WireXchange, another fundamental treasury management solution, simplifies and speeds wire transfer processing for the bank and its customers by automating the process and providing a real-time interface to the Federal Reserve.

Proof Points

Treasury management solutions from Fiserv have helped Atlantic Capital Bank:

- Gain operational efficiencies
- Develop a dynamic customer experience
- Grow significant revenue in an unstable market
- Win business from regional and national banks

