



# SMART Business Banking

Powered by **Pinnacle**

A comprehensive program  
that gives you *the* competitive  
edge *in* business banking

Pinnacle Financial Strategies

The Business for Better Banking





# SMART BUSINESS BANKING

**Pinnacle Financial Strategies' SMART Business Banking is a comprehensive program that helps your financial institution gain a competitive edge in banking to local businesses.**

You know your communities, which makes your institution ideally suited to meet the financial needs of businesses in your local markets. In fact, you probably have the personal accounts of many local business owners and their employees. Pinnacle's SMART Business Banking can help you dominate the lucrative small and mid-size business banking market in your area through a program that is:

- Strategic
- Measurable
- Account growth focused
- Relationship-based
- Targeted to your market and strengths

## **With SMART Business Banking your financial institution can:**

- Diversify its portfolio and grow its retail customer base by attracting and retaining accounts for businesses, business owners and their employees
- Increase average account balances (business accounts, even those of small businesses, carry a higher average balance than consumer accounts)
- Meet the needs of community-based businesses that are the foundation of your local market
- Create opportunities to provide products and services that grow with your business customers
- Customize turnkey programs specific to your market

SMART Business Banking begins with defining the scope of your effort, continues with the design of a custom training program and includes a period of ongoing support to ensure successful implementation.

## **Customized for your market**

Our SMART Business Banking program is turnkey, but it isn't a cookie-cutter solution. Our experts work with you to ensure the program supports your strategy for account growth and market penetration.

## **SMART Business Banking Solutions**

### **Consultation**

- Understanding your market
- Knowing your competition
- Market assessment and identification of target industries/prospects
- Identifying your edge
- Inter-department referral process
- Business banking products and services
- Goal setting, activity tracking and action follow-up

### **Account Acquisition Programs**

- Branch Manager/Calling Officer guide
- E-learning
- Hands-on workshops
- Manager guide

A comprehensive program designed to help you reach out to local business accounts and build stronger, more profitable relationships.

#### Account Acquisition Tools

- Sales management practices
- Coaching tools
- Effective communication techniques
- Business etiquette review
- Business account opening tools
- Marketing and promotion tips
- Sales tool kit options

#### Ongoing Support

- Scheduled weekly or bi-weekly calls
- Sales call participation and feedback
- Additional support and training as needed

We partner with you to build a local business banking solution that is customized to meet the specific needs of your organization.

#### Merchant Services

Because accountholder retention has a direct relationship to the number and quality of services delivered by your financial institution, we've partnered with Merchants' Choice Payment Solutions (MCPS), a leading provider of credit card processing and other point-of-sale solutions, to help you maintain and expand upon your business banking relationships by offering this important service.



A program that helps you compete in attracting and retaining local business accounts.

A comprehensive program that helps you compete in attracting and retaining local business accounts.



Pinnacle Financial Strategies provides customizable performance measurement programs, overdraft privilege services, streamlined account opening, debit card program optimization, cash back rewards programs and business banking solutions to help institutions gain a competitive edge, attract and retain accountholders, and improve profitability.



1235 North Loop West  
Suite 717  
Houston, TX 77008

713.868.3333  
866.737.1235  
[pinnstrat.com](http://pinnstrat.com)