



Westamerica relies on trusted outsourcing partner to meet business needs with cost-effective solutions

Westamerica Bank

- \$4 billion in assets
- 39 percent efficiency ratio, 2.2 percent return on assets, 29 percent return on equity
- 90 offices located throughout Northern and Central California
- Focused on small and mid-sized business customers
- Rated among the nation's strongest and healthiest banks

Fidelity's Solution

- Designs and executes cost-effective technical solutions
- Serves as a technological strategist with industry expertise
- Manages the day-to-day technological reliability and efficiency for Westamerica
- Delivers full suite of Fidelity mainframe applications

For the past 10 years, Westamerica Bank's focus has been to provide the niche market of small- to medium-sized business customers with the highly responsive customer service that they may not be able to get from other banks. In addition to growing this niche market, Westamerica Bank has continued to improve its financial performance and execute its strategies by relying on an IT partner that not only understands Westamerica's strategic direction, but also serves as its technological backbone.

Westamerica Bank, headquartered in California, is a regional community bank with 90 offices located throughout northern and central California. Rated as one of the state's strongest and healthiest banks, with a 2.2 percent return on assets and a 29 percent return on equity, Westamerica has more than \$4 billion in assets and is California's seventh largest commercial bank.

The Challenge

In order for Westamerica to serve the small- and midsize business market most effectively, it needed a reliable partner to provide it with consistent, proven outsourcing applications and world-class talent to manage those applications. Westamerica also sought a partner that had the industry knowledge and resources needed to handle the bank's long-

term technology needs. While Westamerica had a clearly defined business strategy, with the continuous changes in the financial services industry, Westamerica needed a provider that could steer its technology course well into the future.

The Solution

For the past 25 years, Fidelity Information Services (Fidelity), a division of Fidelity National Financial, has been that trusted partner and has provided Westamerica with myriad solutions and services to meet the bank's needs. Westamerica relies on Fidelity to design, implement and manage the bank's technological solutions at the lowest possible cost. Fidelity's ability to effectively cut through the clutter and provide Westamerica with the best products and services in the most cost-effective manner has contributed significantly to the bank's ability to achieve a 39 percent efficiency ratio.

Fidelity gives Westamerica the ability to grow. During the past 10 years, Fidelity has served as an equal participant with Westamerica in executing nine of the bank's acquisition conversions, which has resulted in the bank nearly tripling in size. Fidelity assisted in designing quick and economical conversions and then assumed responsibility for the data processing execution.

The resulting on-time, on-budget and customer-transparent conversions have been important contributors to Westamerica's earnings during the past decade.

"Fidelity has consistently implemented its small and large projects on time and with quality installations," said Hans Tjian, senior vice president and manager of operations and systems administration, Westamerica Bank.

"Fidelity has maintained 99 percent-plus operational reliability and exceeded all operational service levels. We feel very comfortable with the people Fidelity has devoted to serve our organization, so there's a high degree of trust that has led to a very effective working relationship."

The Results

Drawing on 40 years of experience and proven methodologies, Fidelity is able to respond quickly to Westamerica's technological needs at an affordable cost.

Westamerica Bank benefits from Fidelity's day-to-day management of its software and services.

"Fidelity is a true partner to Westamerica Bank," Tjian said. "They understand our business needs and how we operate, and they provide us with customized, cost-effective technology solutions that offer outstanding value for our organization. Working with Fidelity has allowed us to meet the needs of our customers and execute our strategies without getting bogged down in the complexities and uncertainties of technology."

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— Hans Tjian

Senior Vice President and
Manager of Operations and
Systems Administration
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*Proven Solutions.
Powerful Vision.*

For more information about Fidelity Information Services, call 800.874.7359 (U.S.), 501.220.4999 (International), e-mail fnfis.marketing@fnf.com, or visit Fidelity's Web site at www.fidelityinfoservices.com.

