# MAKING POINTS: BILL GRIMM, PACIFIC CAPITAL BANK

**PCB'S BILL GRIMM POINTS OUT WHY THEY CHOSE TOUCHPOINT® FOR THEIR CUSTOMER INTERACTION INITIATIVES. GRIMM IS CHIEF INFORMATION OFFICER, A SENIOR MEMBER OF THE BANK HOLDING COMPANY'S LEADERSHIP COUNCIL AND HAS PRIMARY RESPONSIBILITY FOR CRM STRATEGY. THE ORGANIZATION'S NETWORK OF BANKS HAS ASSETS OF $5.6 BILLION.**

**"The primary driver for us was the ability to grow and have a platform that would allow us to view the relationships we had with customers."**

### FIDELITY INFORMATION SERVICES: YOU DESCRIBE PACIFIC CAPITAL BANK AS A MULTI-COMMUNITY BANK HOLDING COMPANY. WHAT DOES THAT MEAN IN RELATION TO THE MARKET YOU ARE TRYING TO SERVE?

**Bill Grimm:** It's really a marketing concept. There is really only one bank, PCBNA, but we market multi-community bank brands to provide a local touch, local service in the communities we serve, but with a broad range of products and services like a larger institution. We consider ourselves somewhere between the traditional community bank and the super regional, and we really want to distinguish ourselves by our legendary customer service.

### FIDELITY: IT'S IMPRESSIVE TO US THAT YOU MOVED TOWARD MULTICHANNEL CUSTOMER SERVICE AT AN ENTERPRISE LEVEL RATHER THAN STARTING WITH A TELLER OR PLATFORM SOLUTION THAT WOULD HOPEFULLY MARRY INTO SOME TYPE OF ARCHITECTURE SEVERAL YEARS DOWN THE ROAD. WHAT WERE THE KEY BUSINESS AND TECHNOLOGY DRIVERS THAT LEAD YOU DOWN THAT PATH?

**BG:** A change in business model dictated our architectural decisions. To compete in our marketplaces, both now and in the future, we needed a customer-centric model that would put the customer in the center of the universe. Then we would drive all our decision processes around that customer. That's a fairly big change from the traditional product function view of the world most banks have.

### FIDELITY: WHAT WERE YOU USING BEFORE THOSE DECISIONS WERE MADE? DIFFERENT APPLICATIONS IN EACH CHANNEL?

**BG:** Yes, the banks pretty much operated independently. Until we are finished with all this, we actually run four separate banks from an operating point of view. We have one core banking system, but it's subdivided into four GLs, four reconcilement processes and four ABA routing codes, so if a customer's money needs to be transferred from one of our brands to another, it has to go through the interbank transfer mechanisms with all the inefficiencies of doing that.

Each bank was running their own branch solutions and contact center solutions, but we didn't believe this was really serving the customers well in that process, so we backed up and looked at the world in the way the customer looks at us.

### FIDELITY: SO HOW IMPORTANT WAS IT TO FIND A SOLUTION THAT INTEGRATED WITH A CORE PROCESSING APPLICATION?

**BG:** Actually that was not important to us. What we really wanted was the ability to plug and play multiple processing applications by using an integration model that would allow us to maximize our flexibility. We see the world the way the

FIDELITY® INFORMATION SERVICES™
A DIVISION OF FIDELITY NATIONAL FINANCIAL

customer sees us, which means that we have to deliver more than just core banking products – loans, deposits and general ledger. We needed to integrate our leasing portfolio, our trust portfolios, service portfolios, eventually insurance company and investment management. So one of the key drivers was an open multichannel architecture.

### Fidelity: What about the key business drivers? Was there a strategy developed to move toward an enterprise CRM solution?

**BG:** Again, the business model drove the decisions; our customer-centric model dictated a CRM approach. But the core banking facility was driven by our decision to go to operating a single bank charter and then move toward a single operating platform. That basically helped us decide which way to go.

### Fidelity: Once you made the decision to be customer-centric and operate as a single bank charter and began to look for a solution, who did you look at?

**BG:** We looked at about 12 potential providers of CRM offerings based on an initial view of functions, features and capability. This list got whittled down to three providers including Fidelity. Then we reviewed each provider's architecture, integration potential, people, business models and general fit into our culture.

### Fidelity: Why did you select TouchPoint?

**BG:** It was a combination of things. We liked the way the sales and service capability was integrated into a common platform, which implied the way you architected all the processes. We liked the methodology for implementation, the disciplined methodology – we thought we needed that. We like your people and your experience, which is invaluable as far as we're concerned.

### Fidelity: So, if you had to give me three top reasons why you chose TouchPoint, what would they be?

**BG:** Your professional services methodology, your people and your solutions from both a feature/function perspective and an architectural standpoint.

### Fidelity: What about ROI?

**BG:** The primary driver for us was the ability to grow and have a platform that would allow us view the relationships we had with customers – the customer-centric view. Of course, we looked at retention and cross-selling and the ability to offer a portfolio of services, and there are certainly savings to be had in terms of creating more efficiencies around these processes. But we weren't implementing this to save money. But the prime driver was to grow the company, and that's what drove the decision process.

### Fidelity: Is there a bigger picture that all this fits into that you want to talk about?

**BG:** Yes, the delivery architecture associated with delivering a CRM strategy and the replacement of our core banking system from a mainframe COBOL early 1970s environment to a client-server relationship database environment. That's a big change. The third thing is the data architecture change; that is, to create the repository of data enterprisewide and have a customer-centric business model in which we can create logical models to build the physical models. That's a big project, too.

### Fidelity: If someone else were in your situation looking to buy TouchPoint or take on an enterprise CRM solution, what kind of advice would you give them?

**BG:** Integration and flexibility are some of the key ingredients. Coupled with that is the need to select a vendor for their experience in doing this. There are a lot of vendors out there that claim to be CRM, but they really are not. They might have sales and service, or a marketing and sales contact system, and they think that is CRM – but it's not; it's a lot more than that. One of the main reasons we were leaning toward you guys the whole time is that you understood that.