



STERLING BANK SEES FIDELITY IFS SERVICE AS NOTHING SHORT OF PLATINUM

Texas-based Sterling Bank has evolved into a sophisticated industry leader with the help of its strategic technology partner, Fidelity Integrated Financial Solutions (IFS). With \$3.1 billion in assets and 37 locations throughout metropolitan Houston, San Antonio and Dallas, this high profile and growing regional financial institution looks to Fidelity IFS for both superior products and the care and attention it needs to ensure unparalleled service levels for its customers.

Sterling Bank has used the HORIZON™ Banking System from Fidelity IFS to process transactions since 1997. It has since added General Ledger and the Loan Collection packages. All products are running well in Sterling Bank's in-house environment. And though they admirably fulfill the bank's daily needs, Sterling Bank Senior Vice President and Chief Information Officer Deborah Dinsmore feels the real story is much greater.

"From an asset perspective," she says, "I know we're not Fidelity's largest client. But that doesn't stop me from being made to feel like I'm its largest client because of the way Fidelity IFS attends to the needs of our bank and, ultimately, the needs of our customers."

The Business Situation

Dinsmore believes one of the unique characteristics of Sterling Bank is the great amount of autonomy given to each of its individual bank offices. Under conventional circumstances, such autonomy could be an obstacle when making decisions, such as the selection of a new core processing system.

But she witnessed an incredible synergy when the leaders of each office came together to collectively and unanimously select HORIZON as the bank's core platform of choice seven years ago. "It was almost eerie to see more than 40 people come together, arrive at the correct decision which, once made, every one is completely behind. That's what happened when we evaluated and selected HORIZON. And it was the strengths of HORIZON and Fidelity IFS that helped to make this an easy decision for the Sterling Bank team."

A key factor in the decision-making process was the quality of relationship Sterling Bank would expect from its provider. Dinsmore says

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Debra Dinsmore
Sterling Bank Senior Vice President and CIO

the bank wanted a relationship that was strategic in nature, not tactical. "We wanted a partner who would value its relationship with us as much as the institution would with them—and a partner that had just as much commitment to us as a customer as we did to our customers."

With the selection made, it didn't take Dinsmore and her associates long to find the strong parallels between the Sterling Bank and Fidelity IFS corporate cultures.

"Fidelity IFS and HORIZON brought us great flexibility." Just like Sterling Bank, Fidelity IFS proved to be an open-minded rather than a fixed "this is the process" organization. "We are able to use the tremendous flexibility inherent in the HORIZON suite of solutions to offer greater choices and higher value products and services to our customers. And we are able to leverage the flexibility of the Fidelity IFS team to help foster an environment of agility and customer service throughout the entire institution."

The Results

The inherent flexibility of the HORIZON suite of solutions enables Sterling Bank to offer greater choices and higher value products and services to its markets.

The IT discipline of Fidelity IFS greatly reduces Sterling Bank's implementation challenges when new products are released.

Training costs are reduced and customer service is increased due to the user-friendly design of the HORIZON Banking System.

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CONTINUED FROM FRONT

The HORIZON Banking System

A clear competitive differentiator for Fidelity IFS, according to Dinsmore, is the way in which the Fidelity IFS suite of software products and services are controlled and managed. With HORIZON, for example, the IT discipline of the Fidelity IFS team dictates that once a change is made to the core system, it becomes a part of the core system. “For Sterling Bank, this greatly reduces our implementation challenges when new product versions or modifications are released.”

If a modification is made, the Fidelity IFS team thinks through the logical progression of the modification and how it will affect each individual client, then works to assure that each client receives the benefits of the modification that are important to it and its customers. Dinsmore adds, “Because Fidelity IFS isn’t managing multiple versions of code, with each version customized to meet the needs of this bank versus that bank—as many providers will do—we know that what works for us today will work for us in the next release. This discipline gives us great comfort, knowing that we will only have additional functionality and value to look forward to.”

To Dinsmore, the performance of the Fidelity products closely parallels the service she receives. “Something that speaks well to HORIZON is system availability, delivery and consistency. With HORIZON as our foundation, we meet our production deadlines, we’ve never had a non-delivery issue, and our data is always synchronized across our delivery channels. If a customer makes a withdrawal at our ATM and then goes online five minutes later, they see the transaction is already there.”

In addition, the overall architecture of the software has been developed with the end-user in mind, according to Dinsmore. “When we review software, it

has to be easy to use, understand, navigate, and to present a logical flow. All our Fidelity IFS products are user-friendly and follow a common standard—enabling us to reduce our training needs and costs while helping us to keep our people where they belong, in front of the customers.”

From an information management perspective, Fidelity’s standardized interface and integrated architecture means Sterling Bank doesn’t have to use multiple (and different) avenues to access ancillary systems to talk to its information core. This offers savings of time and money because the fewer documents the bank’s IT staff has to deal with, the better and more efficient the quality control, according to Dinsmore.

Looking Forward

But the straw that stirs the drink, Dinsmore feels, is her single point of contact at Fidelity IFS, the Strategic Account Manager (SAM). “My SAM is an incredibly vital piece of the puzzle who can speak on my behalf when it comes to product design and direction. He has the ability to understand both my business strategy and the strengths/weaknesses of Fidelity IFS. He works to protect the interest of both sides of the equation, helping to produce a win-win solution for each.”

And a win-win relationship is exactly what Sterling Bank and Fidelity IFS will continue to expect from one another.

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For more information about Fidelity Integrated Financial Solutions call us at **877.482.8786**