

# FNBO Strengthens Customer Relationships with Q2 Premium Treasury Pricing

## Key Challenges

Client relationships are the lifeblood of every financial institution. To meet client needs and provide the best solution, it is essential to have a comprehensive view of the relationship. That's why tech-savvy and long-time Q2 PrecisionLender customer [FNBO \(First National Bank of Omaha\)](#) became an early adopter of Q2 Premium Treasury Pricing, a solution designed to help financial institutions grow deposits, increase fee income and expand client relationships by unifying treasury pricing and relationship profitability. The FNBO team wanted a solution that would enable them to help with and deepen primacy, better support their customers' commercial payments needs, and drive sustainable, profitable growth through changing market conditions.

FNBO's Senior Director of Data Enablement Andy Max says, "Some of the things we always consider when evaluating a new solution are: Will it save our teams' time? Will it facilitate stronger collaboration amongst and across teams? And, will it keep the customer at the center of our experience?"

Q2 Premium Treasury Pricing brings together the credit and treasury management teams from the onset of pricing loans, which has been extremely productive for FNBO. It's now much easier for them to collaborate across teams when pricing deals. This reduced time previously spent on administrative tasks has enabled them to focus more on providing differentiated value to existing and prospective customers.

"Our journey is now at a level where it has exceeded our old way of working. We want to be that trusted advisor, which is where we want to spend 99% of our time. And so, by freeing up that time with these digital capabilities going forward, that's what we'll continue to strive for," Max maintains.



## About First National Bank of Omaha (FNBO)

**Founded:** 1857

**Headquarters:** Omaha, NE

**Current market:** Community banking, agribusiness, commercial real estate, corporate banking, consumer banking and specialty banking

**Assets:** \$31B

**Q2 Partner Since:** 2013

**"I've been fortunate enough to build a handful of Andi® skills with Q2's partnership. What we've been able to bring to life is adding to our bottom line. I'm excited to bring consistency to our teams' experiences and make our lives a lot easier."**

**Andy Max**

FNBO's Senior Director of Data Enablement

# Results

## Customer-Centric Service:

"The great thing about the solution is it broadens the relationship across all aspects of the bank and everything we have to offer. Q2 Premium Treasury Pricing has really helped to elevate the way we can think. And our customers appreciate that we're valuing all their business in one place."

## Seamless Collaboration:

"Now we work better in teams, not as individuals. Having people work in the same place with the same numbers, being able to treat each customer holistically instead of across multiple product lines, is a much simpler approach."

## Efficiency Gains:

"(Premium Treasury Pricing) connects the dots more effectively than working in different platforms across the bank. The difference with our internal preparation really lets us treat each customer holistically with multiple team members serving that customer."

## Fostering Creativity:

"Now that we've been able to connect our Treasury Officer experience with the RM experience, working in the same place, we can see the minds of our teams starting to shift into more of a creative and collaborative mode."

# Solutions

## Unifying the Customer Experience

FNBO's treasury management and credit teams are more cohesive with the benefits of unified pricing. The teams can view the relative trade-offs in various propositions and more accurately evaluate a deal's profitability or overall impact on the entire bank. This helps them deploy capital with discipline and ensures they're achieving an appropriate relationship-level risk-adjusted return.

"Being able to look at how our customers have transacted with us (over time), looking at how we can continue to improve their experience and more proactively manage deals we discuss with them is very helpful," Max says. The unified pricing experience has also made it easier for FNBO to have timely, relevant cross-sell conversations.

"I don't think it's any mystery that there's a focus on the payments space today. Being able to bring that into the conversation, and connecting our conversations through the tools we use, lets us more consistently bring that conversation to the front end instead of making it an afterthought," he continues.

## Simple, Convenient to Use

Overall, the partnership between FNBO and Q2 has been one built on trust and the common goal of staying a step ahead through innovation.

"When we think about the digital experiences that we want to offer, they're very in sync with each other. They're very connected across business lines and they have a common feel. Ultimately, we want to continue to

deliver more experiences through those channels because that's what our customers want."

The relationship between FNBO and Q2 has transformed customer experiences, beginning with the bank's adoption in 2013 of Q2 PrecisionLender, which empowers bankers with actionable, in-the-moment insights and coaching, so they can structure, price, and negotiate winning deals. "Trust only comes with a great level of execution as well. Trust but verify, I always say at the end of the day, and by that I mean if the product's not coming along to the degree or speed that we need it to, that trust deteriorates."

Giving RMs actionable insights while they are interacting with customers is easy across all business divisions with the help of Q2 PrecisionLender's AI assistant, Andi®. "From a management perspective, my favorite thing about Andi® is that it's there to be a coach, and that's where I think a lot of the value resides. Advice is given right at the moment when RMs are having challenges or struggles. Being able to have a built-in coach really helps me to feel comfortable with how our teams are supported.

"I've been fortunate enough to build a handful of Andi® skills with Q2's partnership. What we've been able to bring to life is adding to our bottom line. I'm excited to bring consistency to our teams' experiences and make our lives a lot easier."

As the relationship continues to grow, one thing is certain: the collaboration will continue to deliver digital solutions that align with customer needs and expectations, ensuring customer relationships – the very lifeblood of any financial organization – continue to thrive.

For more information go to [Q2.com](https://Q2.com) or call (833) 444-3469.