



About Texas Security Bank

Founded:
2008

Headquarters:
Dallas, TX

Current market:
Commercial enterprises and owner-managed businesses

Assets:
\$1.2 billion

Q2 Partner Since:
2020

Texas Security Bank Revamps its Digital Commercial Banking Experience With Q2 Catalyst

Key Challenges

As a bank that was built by entrepreneurs, for entrepreneurs, [Texas Security Bank](#) has redefined what it means to be a community bank and true business partner. The founders of the bank, and its leadership, understand the unique needs of business owners -- from personalized service and products to online banking capabilities. With a mission to 'Elevate the Champions of Free Enterprise,' Texas Security Bank operates specifically with business owners in mind.

With decades of banking experience, Texas Security Bank bankers understand that for entrepreneurs, banking is not just about the numbers. Being an independently owned and operated bank allows the bankers to provide a different perspective, which makes the team the type of financial partner its clients trust and rely on. Texas Security Bank works seamlessly with small businesses. The pandemic allowed the bank to demonstrate its commitment and partnership to business owners throughout the PPP process. Many banks talk about their superior customer service, but the pandemic allowed Texas Security Bank to prove that it is truly a differentiator for their business. The bank's true partnership with business owners, paired with its forward-thinking innovation and tools, makes it an example for community banks around the world.

Cofounder, Executive Vice President and Chief Experience Officer Shon Cass says, "About 65% of our transactions today are conducted online. For a bank like ours, that's pretty incredible. Typically, in the commercial space, customers are interacting inside the branch, in person. But, we've created an environment where not only do we have strong relationships, but we've also given clients the ability to securely and efficiently transact online."

Texas Security Bank used Q2's automated fraud-protection tool Centrix Exact/TMS™ to monitor ACH files and check activity with maximum back-office productivity. The power and flexibility of this solution was so compelling that Texas Security Bank ultimately decided to replace its existing digital banking system with Q2's best-in-class digital banking platform. "It was a good strategic decision," Cass says. "Our previous provider did not have a good roadmap for the future – for how they were going to embed and engage with the digital technology that was emerging."



“The framework that Q2 built helps us scale faster and bring fintech to our customers faster. It is also about the strong partnership we have.”

Shon Cass
Cofounder, Executive Vice President and Chief Experience Officer

Q2

Results

Q2 Centrix PIQS™:

helped Texas Security Bank resolve a major challenge and experience a significant rise in wire production

360-degree rave

reviews: From back-office employees to digital banking users to the bank's leadership, everyone is delighted with Q2's fast, flexible solutions

Multiple customers, one streamlined

platform: Commercial and consumer customers have the same, unified user experience without needing separate log-ins

Integration saves time and increases accuracy:

customer information moves through multiple Q2 modules to pre-populate data, eliminate keystrokes and reduce duplication of manual tasks

Q2 Treasury Onboarding™:

will elevate its customers' first touch point and automate a previously manual, paper-based system

Solutions

Q2 CentrixPIQS Has Been a "Game-Changer"

"One of the biggest challenges we had with our previous provider was that we couldn't pull out ACH files from the online banking platform and move them to the Fed. So, if the system was down, then my ACH files were stuck in the digital banking platform, and I couldn't get them to the Fed to process. We're a very large ACH shop, so that was causing a lot of stress with our clients, which we weren't willing to accept," Cass said.

"Once we moved to Q2, resolving this issue was priority number one. We deployed the Q2 Payments I.Q. System ("CentrixPIQS"), which streamlines and consolidates data from multiple transaction channels into a single view. It can extract and move an ACH file directly to the Fed in a NACHA format, which has been a game changer.

"We had an astronomical rise in our wire production, which allowed me to take that data and compare it to what my operations folks are telling me on the back end – that their volume has increased dramatically. And then, I can take that and match it to the metrics that I'm seeing coming out of the Q2 platform, and it starts to align with what's happening not only in the front of the system but what's happening in the back of the system. As we started partnering with Q2, I quickly realized they offered so much more than ACH solutions because of the way they were leveraging the technology and their forward-thinking orientation."

Enhanced and Unified User Experience

One of the many benefits Cass saw was the ability to unify and streamline the user experience. "In our previous life, we had two systems; consumers and small businesses on one system and commercial clients on another. This created a very cumbersome environment because sometimes those customers cross over. And so, Q2 was able to build one system to take the client through a single ecosystem."

Texas Security Bank is using multiple Q2 solutions such as the Q2 Marketplace and Accelerator Program that pre-screens and pre-integrates fintechs onto the platform so they can be immediately and safely deployed to account holders.

Automating New Client Onboarding With Q2 Treasury Onboarding™

The bank's next transformation will be automating its new client onboarding process. "This is extremely important for a small community business bank," Cass says. "It's the first impression that our client has with us. The better we are at onboarding that customer, the stronger footing we're going to have with that customer going forward. And so, we're excited to leverage the Q2 technology to remove many steps from the process. One of the biggest benefits is that it actually moves the customer information into the Q2 platform and then pushes it even further into CentrixPIQS, which eliminates keystrokes and duplicative efforts."

Overall, Texas Security Bank has been thriving in its partnership with Q2. "When we look at our Q2 metrics, for example, we have a very high number of clients engaging with the online platform. When you stop and realize that a physical brick-and-mortar office is not really the bank anymore – and that it's becoming the digital platform – it's time to double down on innovation.

"As our clients continue to advance, and their succession plans kick in, and maybe their children are taking over the business, it becomes even more important for us to leverage technology. They're already using technology in their personal lives, and they want that expanded in their businesses as well."

Want to know more about all the tools you need to build a more profitable business? Visit Texas Security Bank's Marketplace: <https://www.texassecuritybank.com/business-services/marketplace/>.

For more information go to [Q2.com](https://www.q2.com) or call (833) 444-3469.