

# Q2 Helps Tri Counties Bank Increase Online Account Openings by 75%

## Key Challenges

As digital transformation swept the country, [Tri Counties Bank](#) recognized the pivotal role it offered for faster, more convenient transactions. “From a customer experience standpoint and an innovation standpoint, we felt like the industry was beginning to evolve faster and faster, but our previous provider’s ability to keep pace just wasn’t there.

“Our needs weren’t being met by our previous digital banking provider,” says Josh Parent, Vice President and Director of Product Management for Tri Counties Bank.

As a publicly traded financial institution with nearly \$10 billion in assets, Tri Counties Bank has a reputation for making customers feel valued. Its Service With Solutions® philosophy continues to set it apart in today’s fast-paced world. Tri Counties Bank needed a digital banking partner that mirrored its level of personalized attention.

“When we looked at the market, we really wanted to go with the best provider out there. That’s what led us to Q2.”



# Q2



**tri counties bank**  
Service With Solutions®

### About Tri Counties Bank

**Headquarters:**  
Chico, CA

**Current Market:**  
Business and personal account holders

**Assets:**  
Nearly \$10 Billion

**Q2 Partner Since:**  
2012

**“We converted about 100,000 personal customers and it was an absolutely phenomenal conversion.”**

**Josh Parent**

Vice President and Director of Product Management  
Tri Counties Bank

# Results

## Account Growth

Online account openings increased by 75% with Q2 Account Open.

## Funding Time Reduced

New account funding process reduced from several days to less than four minutes.

## Seamless Funding

Customers create and fund new accounts in a single session, eliminating the previous multi-day process.

## Increased Digital Engagement

More than 80% of account holders actively use mobile banking powered by Q2.

# Solutions

Tri Counties Bank wanted fast, secure digital tools on par with industry leaders and the largest financial institutions. This led the bank to upgrade and automate its account origination solution. *"Our previous online account opening system was really more like a digital portal to collect information, and it was very manual behind the scenes,"* says Parent. Tri Counties Bank needed to reduce the administrative burden on its internal team and convey digital aptitude to new customers.

When Tri Counties Bank deployed Q2 Account Open, it surpassed expectations. Q2's modernized onboarding and funding tool simplified the process and exceeded customer expectations. *"We've seen about a 75% increase in account opening with Q2,"* says Parent. *"It's been a great step forward for us. The biggest piece of positive feedback we've received has been the power of being able to go through the entire account opening process in just minutes, including account funding. It's been a very positive impact for us."* Today, Q2 helps Tri Counties Bank enhance efficiency for back-office teams, eliminate manual processes and add to the bank's bottom line with new assets that don't require new staff or overhead.

### Multiple benefits, one streamlined platform

With Q2's best-in-class digital banking platform, Tri Counties Bank quickly and seamlessly deploys pre-configured solutions to stay ahead of customer expectations and increase engagement. *"We converted about 100,000 personal customers and it was an absolutely phenomenal conversion. Very few issues came up. At the end of the day, we delivered a positive experience for our customers in terms of the transition to our new digital banking platform."* says Parent.

Tri Counties Bank has access to a wealth of digital capabilities with the assurance that customers can interact using the channel of their choice. Q2's modernized digital backbone eliminates compatibility issues and delivers a unified experience on desktop, mobile or any device. *"The mobile-first perspective that Q2 delivers is really important for us,"* he says. *"Unlike our previous provider, mobile isn't a secondary platform for Q2. It really matters because more than 80% of our customers on digital use the mobile app and rely on it to bank with us."*

In addition to Q2 Account Open, Tri Counties Bank draws upon several Q2 solutions, available through Q2 Marketplace™ and the Q2 Innovation Studio (featuring its developer-friendly Software Developer Kit). Starting with CentrixDTS™, Tri Counties Bank quickly saw the value of additional Q2 solutions. *"Q2's products and services really help us compete, and we expect to continue adding Q2 products and services as we go,"* says Parent.

Through these tools, Tri Counties Bank now has best-in-class solutions across the board. It can also evaluate valuable customer insights and customer behavior through the platform to better understand customer behavior, preferences and usage patterns. This feeds back into Tri Counties Bank's commitment to excellence in customer service and enables it to properly tailor and individualize its services.

With Q2 as its partner, the future is bright for Tri Counties Bank and its customers. *"We've found that Q2 allows us to see the future clearer and lets us know that we can innovate and add services and features faster and easier. Q2 has really helped us accelerate the speed at which we move, based on the way the platform is managed and its open architecture."*

*"We hope to continue adding users at a high rate. We want our user base to continue to grow and we want to continue to see digital account origination become a larger driver of our business overall. Q2 is absolutely a strategic partner for us."*

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