

BankOnITUSA®

# *California Community Banking Network*

*TECH 24: Cyber Security/Data Intelligence*

---

July 17-18, 2024

What we're not going to talk about today



# BankOnITUSA<sup>®</sup>

**WE HELP BANKS WIN.**

---

## The Challenges



BankOnITUSA®

What got you here won't get  
you there.

---



# Unfulfillable Promise: Managed Service Providers

Managed service providers promise a comprehensive and secure solution using multiple vendors, but gaps still exist. Banks make strategic missteps when they are sold piecemeal solutions that don't fix the underlying problem. Even worse, vendors up-sell non-integrated solutions, exacerbating the problem.

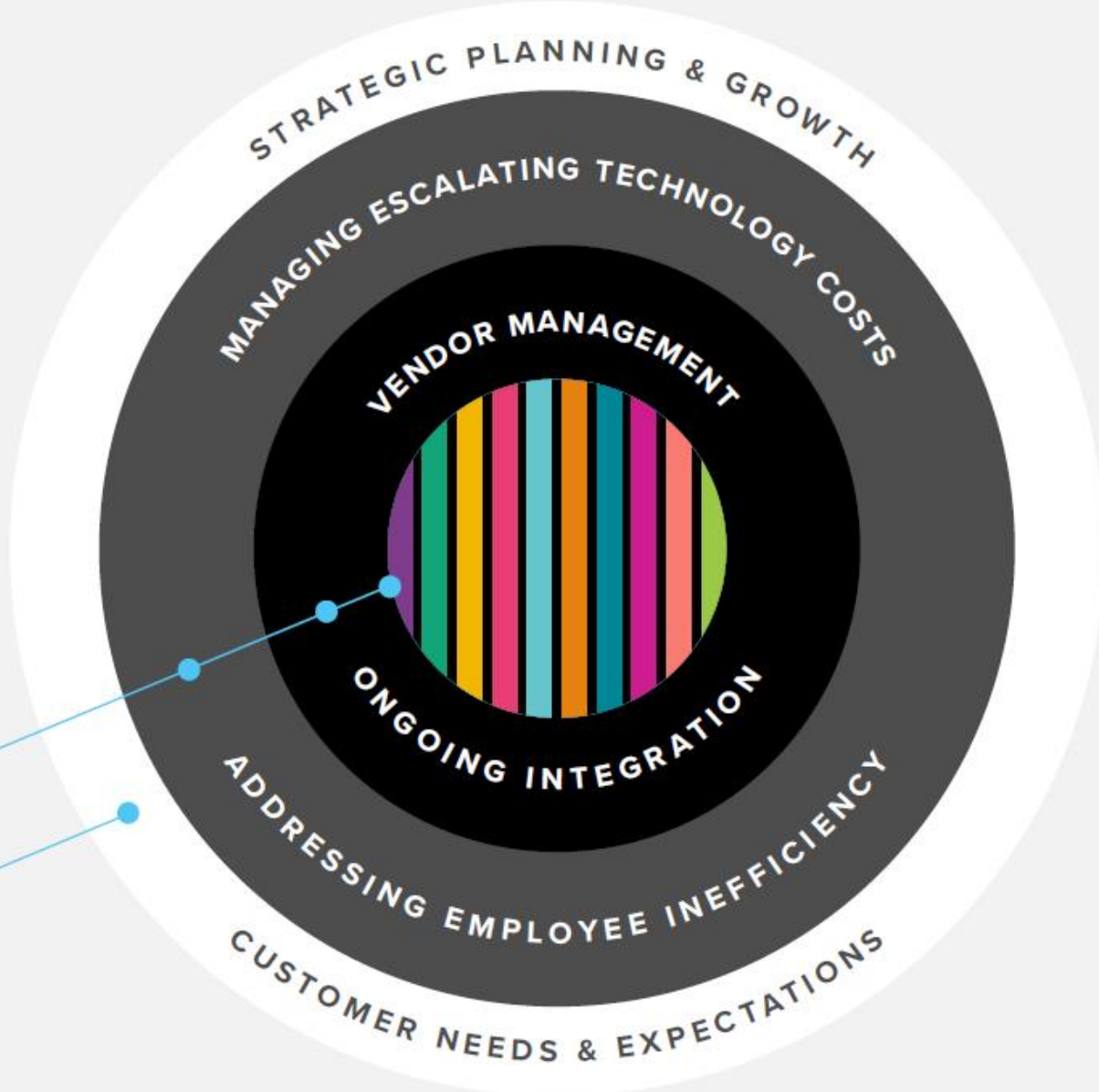


# A Shaky IT Foundation Blocks You From Reaching Your Goals

When distracted by technology operations, you lose focus on critical factors for success: strategic planning, growth, and exceeding customer expectations.

Spending too much time here.

And not enough time here.



Strategy runs technology,  
not the other way around.

---



# A Solid Foundation Revolves Around Your Goals

To achieve organizational success, your strategic goals must be supported by consistent execution that integrates security, reliability, scalability, and regulatory expertise.





Innovation is key,  
but there's no silver bullet.

---



# We Need This!

- Loan Origination Systems
- Treasury - Wires / ACH / Digital E-Commerce
- Digital/Online Account Opening
- 360 Customer View
- Infrastructure Scale
- Regulatory efficiency
- Deposits



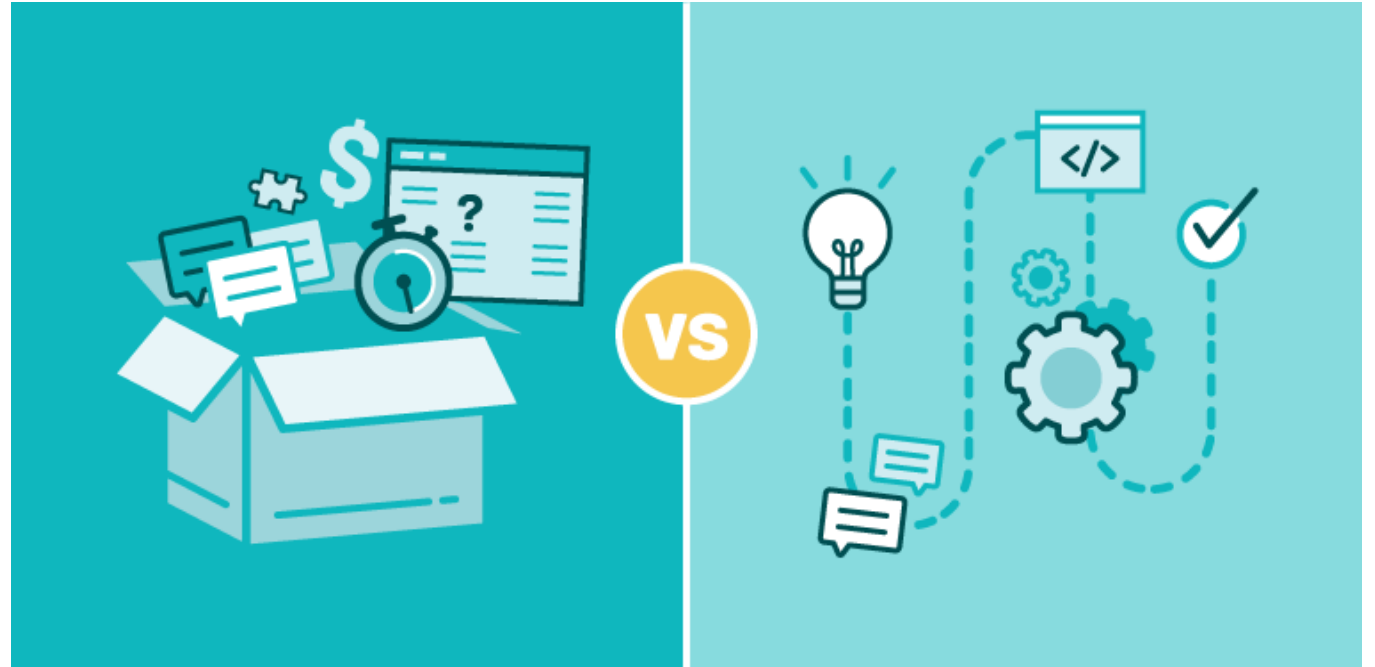
# Challenges:

- Do we have the right vendors? Who are the zombies?
- Speed to Market and Ability to Rollout (People and \$\$\$)
- Moving Digital but retaining manual workarounds
- Alignment – Customization vs Vendor type
- Regulatory Changes (costs, time, and compliance).



# How to do it:

- Out-of-the Box – Core
- Out-of-the Box – Digital
- Out-of-the Box – Specialist
- Custom Code – Internal
- Low Code Partner



# BankOnITUSA®

**WE HELP BANKS WIN.**

---

**Dave Conne**

**Senior Vice President,  
BankOnIT**

[dconne@bankonitusa.com](mailto:dconne@bankonitusa.com)

Direct: 480.201.4873

---

---

# 7 Truths

***Truth #1: Strategy runs technology, not the other way around.***

***Truth #2: What got you here won't get you there.***

Truth #3: Cybersecurity continues to threaten financial institutions.

Truth #4: Regulators are scrutinizing bank technology.

***Truth #5: Innovation is key, but not silver bullet.***

Truth #6: Growth requires a solid technology foundation & integration.

Truth #7: Communities need banks; Banks need community.

# An Integrated Technology Model

