

# HOW PACIFIC CAPITAL BANCORP MAKES PROGRESS



## MULTI-BANK, MULTI-CHANNEL, ONE CUSTOMER

Pacific Capital Bancorp (PCB), a \$5.5 billion, multi-bank holding company, operates a network of community banks in California. PCB's network of independent banks provides customers in six California counties with the financial strength and product diversity of a big bank, delivered with the responsiveness and personalized attention of a local community bank.

Pacific Capital Bancorp is changing the way Californians do their banking by giving customers access to a full-service financial institution with the personal touch of a local community bank.

To do this, PCB faced the challenge of maintaining the brand of its four local community banks across more than 40 branches while offering the breadth of services that customers have come to expect from their primary financial institution.

## PACIFIC CAPITAL BANCORP

### **CHALLENGE**

*Leverage its systems across its network of community banks and partners; seamlessly integrate new acquisitions as part of its growth strategy*

### **SOLUTION**

*A service-oriented messaging backbone for real-time, multi-channel integration*

### **BENEFIT**

*Community banks now deliver a breadth of big-bank financial services, providing access from any point of contact. Increased visibility provides cross-sell opportunities and enables regulatory compliance.*

“We wanted customers to be able to get information about any account, no matter how they contacted us: over the phone, on the net, at an ATM or in-person,” said Bill Grimm, CIO of Pacific Capital Bancorp. “Making this possible across our unique network structure of community banks was a significant challenge.”

PCB also faced the significant challenge of quickly and seamlessly integrating newly acquired banks as part of its growth strategy while providing a consistent product offering to its customers.

## A “SERVICE-ORIENTED” BANK

Because PCB operates a “Network of Preferred Community Banks,” giving customers personalized services while providing a full range of financial products requires flexible integration between PCBs core banking systems.

To allow PCB to leverage their systems across its network of community banks and partners, PCB built a messaging-based, service-oriented architecture with Progress® SonicMQ®, the enterprise messaging server from Progress Software. The infrastructure includes a heterogeneous mix of industry-related applications running on a variety of platforms.

Core applications include Vision, a transactional banking application from Precision Computer Systems, a division of Fiserv, for loans, deposits and general ledger, and TouchPoint, a multichannel CRM front-end that runs the banks’ branch and call center operations. PCB’s messaging backbone connects these major systems and then extends their reach to the community branches, ATMs, call centers and the Web. As a result, PCB can achieve a single, real-time view of its customers across the network, no matter which branch or channel they choose to use.

In addition, the architecture includes multiple sub-processes, both internal to PCB and to third-party systems, such as Experion’s Transact credit rating service, check ordering and document imaging applications, and Edify, which provides voice recognition for the bank’s call center operation. PCB also expects to expand the services it brings to customers by bringing new

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*Bill Grimm*

*CIO*

*Pacific Capital Bancorp*

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applications into the network, such as investment management, and loan and leasing applications.

“The Progress-based service-oriented architecture gave us the flexibility to extend our core systems to our existing community banks, as well as the ability to quickly add in new banks as they’re acquired,” said Grimm. “It also allowed us to take an incremental approach to our integration strategy, bringing core systems online first and then incorporating the sub-systems to achieve greater efficiencies and offer more services. As a result, we’ll be able to continue to be the financial services provider of choice for our customers and maintain high customer satisfaction levels, even with continuing acquisitions.”

“We selected Progress because it’s built from the ground up on standards, and it offered superior performance, scalability and security support,” continued Grimm.

## ANY SERVICE, ANY TIME, ANY TOUCH POINT

In addition to enabling multi-channel banking access for customers, PCB’s service-oriented application network allows the bank to extend the capabilities of TouchPoint and the other core systems into new banks, while maintaining a single view of the customer. As a result, PCB expects to save over \$3 million by reducing back-office support requirements and automating critical business processes, such as loan origination. PCB is also able to integrate TouchPoint into the Loan Services group, allowing more employees to originate a loan, and expediting the approval process via real-time Web services-based integration with Experion.

The infrastructure also enables PCB to more easily meet regulatory compliance with The Bank Secrecy Act, which requires accurate and timely reporting of certain types of customer transactions. It’s critical that the bank have an integrated view of customers across their network to meet these requirements.

“PCB will be able to offer customers a greater choice of products and services with our integrated network, which is critical to customer

retention,” said Grimm. “Today our customers have an average of two accounts or services with us; our goal is to increase our cross-sell index to five accounts per customer. This would be unthinkable without an integrated network, so clearly the revenue generating potential of the Progress-based backbone is huge.”

Progress gives Pacific Capital Bancorp the business agility it needs to hit its revenue targets by absorbing new acquisitions quickly, adding new product sets to the breadth of financial services it offers, and offering superior customer service through every interaction. As a result, PCB is able to meet its aggressive growth targets while maintaining high customer satisfaction ratings.

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## PROGRESS SOFTWARE

Progress Software Corporation (NASDAQ: PRGS) is a global software company that enables enterprises to be operationally responsive to changing conditions and customer interactions as they occur. Our goal is to enable our customers to capitalize on new opportunities, drive greater efficiencies, and reduce risk. Progress offers a comprehensive portfolio of best-in-class infrastructure software spanning event-driven visibility and real-time response, open integration, data access and integration, and application development and management—all supporting on-premises and SaaS/cloud deployments. Progress maximizes the benefits of operational responsiveness while minimizing IT complexity and total cost of ownership.

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