



SUCCESS STORY

Bank Grows on Foundation of Strategic IT Planning

Castle Rock, Colo.-based Colorado Capital Bank, with more than \$525 million in assets, places emphasis on developing a thorough bank planning process to strategically engage its IT department. With the help its core processor, DCI, the bank achieves a more integrated IT and management system that benefits staff and account holders.

The Approach

Colorado Capital Bank sought to incorporate the expertise of its information technology staff into the bank's strategic planning for a more active business role at the bank. Bank officials realized that as its competitive landscape increased and account holder needs became more sophisticated, the entire strategic planning process would benefit from IT considerations at the beginning of planning and not just toward the end.

"It is important to include IT in the strategic planning of a bank," said Basil Blume, executive vice president and chief information officer of Colorado Capital Bank. "If you rely on technology to deliver products and services that meet the overall goals of the bank, the technology becomes an integral part of the bank's success."

The Solution

Colorado Capital Bank's relationship with DCI proved essential to the bank's strategic planning outlook. Bank officials had a firm understanding of the capabilities and development advantages of DCI's bank management system, iCore. Open dialogue with DCI on the customization of iCore for Colorado Capital Bank helped facilitate the incorporation of the information technology staff with the overall strategic planning of the bank.

"When formulating a strategic plan, we begin with the end in mind and work to see how that end can be achieved through technology," continued Blume. "DCI sees trends in the banking market and in technology and uses that to help us with plan development and execution. They are a great partner and great partners help us be more competitive."

iCore is a scalable Windows-based system for bank management built around a single, relational source of account information, transaction integration and online efficiency and is available as either an outsourced

or in-house solution. iCore's Oracle® database enables banks to access and control all customer and institution details online and view the entire customer relationship from one control point. In addition to user-specific information management tools and libraries, iCore provides an automated, paperless workflow, including online fraud and compliance tools, custom reporting, document and Check 21 imaging, statements and teller automation, among others.

The Result

DCI's involvement with the strategic planning of Colorado Capital Bank yielded what officials call a "competitive advantage," highlighted by DCI's creation of relationship pricing capabilities in iCore. Relationship pricing enables the bank to customize individual products and services at the account level. iCore also enables the bank to create custom application interfaces and custom reports and applications for individual customers without help from DCI. Such capabilities allow Colorado Capital Bank to better compete and attract profitable customers by providing more unique, customized services.

"We look at DCI like you would a department head," said Blume. "In our case, DCI serves as the department head of core processing. Their integration into our strategic planning gives the bank a competitive advantage by enabling us to provide our customers with products and services that other institutions cannot or are unwilling to provide."

Bank officials said that DCI also has aided in the research and development for the bank. DCI created a plan for Colorado Capital Bank to keep them on track with many of the emerging technologies and trends in the industry. The IT department was not simply a resource or engine by which planning would be carried out – DCI and iCore helped maximize IT's impact on overall bank strategy, rather than as just a resource.

"We know that technology plays an important role in a bank's ability to stay competitive," said Basil Blume. "If you view technology as an advantage and not simply a cost, then it becomes strategic and must be included with the goals of the bank. With the help of DCI and iCore, we have the capability to implement strategic technology plans that fulfill the goals of the bank, create a better work environment and provide better service to customers."

About Colorado Capital Bank

Colorado Capital Bank has a commitment to the delivery of innovative, quality products and services that represent exceptional value to customers. Based in Castle Rock, Colo., the bank continually excels in technology and serves its communities with integrity and pride. For more information, visit www.coloradocapitalbank.com.

About DCI

Founded by bankers in 1963, Hutchinson, Kan.-based DCI is a privately-held provider of full-service bank technology and processing solutions to the financial industry nationwide. DCI's flagship product, iCore360®, is a native ASP .NET Web-based core processing system for complete bank management, built around a single relational source of account information, transaction integration and automation. Key features include integrated imaging, Internet/mobile/online banking, ATM/card processing, teller automation, compliance, fraud prevention, IT management, networking and data security.

For more information about DCI and its products, visit www.datacenterinc.com.

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