

# State Bank of Southern Utah Improves Business Banking With Experience Digital

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**STATE BANK**  
OF SOUTHERN UTAH

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## Client Profile



State Bank of Southern Utah is a hometown banking partner to small businesses and individuals. Its products are tailored for the local market, by people who live and work in the area. Being hometown-focused has contributed to strong and steady growth since the bank's founding in 1957. Today, State Bank manages \$2.3B in assets from 16 branch locations and its digital banking platform.

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## Challenge

State Bank's digital banking solution was slated for end-of-life – and there weren't any affordable replacements on the market for small community banks. Existing tools were too retail-focused or too complex for State Bank's current size and needs. State Bank needed a modern, secure, and easy-to-use digital banking platform that served both retail and business users.

## Solution

Fiserv didn't have a platform that met the bank's requirements, so it partnered with State Bank to create a solution. State Bank helped create a lengthy list of requirements – and Fiserv delivered, leveraging its strong partnership with State Bank to expand business capabilities and add new functionality. Together, Fiserv and State Bank developed a robust business banking platform ideal for community banks.

## Proof Points

State Bank viewed being able to shape a digital banking platform with Fiserv as a "once-in-a-lifetime opportunity." Through this collaborative effort, the bank improved the digital banking experience for its business and retail customers, which made the bank more competitive. In addition, app ratings doubled in retail customer surveys.



It was a once-in-a-lifetime opportunity to shape a product to our liking."

**Kirk Jones**  
Chief Technology Officer  
State Bank of Southern Utah

Kirk Jones was chief operations officer at State Bank of Southern Utah for 25 years before becoming the bank's first chief technology officer. During his tenure, he's seen a lot of banking products come and go. But one product's end-of-life plan turned into a unique opportunity.

State Bank used a former Fiserv solution – to support its small business clients' digital banking needs. The solution was a great platform for desktop users, Jones said, but it was hard to navigate on mobile platforms. Eventually, Fiserv decided to sunset the solution. For State Bank and other users, that created a problem.

"There was no place to go," Jones said. At the time, market solutions were too retail-focused or too complex for smaller community banks. None of the software platforms for community banks – including those offered by Fiserv – had comparable business banking capabilities.



## A Leap of Faith

At Fiserv Forum, our company's client conference, clients were offered a proposition: If Fiserv improved the business banking side of its digital banking platform, would they use it?

State Bank said yes. Jones remembers telling his CEO that he committed to a product that didn't exist yet. "I put my job on the line," he said. "I told my CEO if he was unhappy with the product, he could fire me."

But Jones wasn't worried. Fiserv had provided much better support for the bank's Online Banking Platform than any of the platform's two previous owners. He had worked with Fiserv for about 20 years and trusted that the company would put good people on the job.

Jones and other clients documented about 50 changes they wanted Fiserv to make to support business banking. For example, business users needed to transfer money from account to account, as well as between customers, employees and the business. They also wanted simple integrations with other tools and efficient back-end processes, since many community banks have light support staff.



This is where Create Digital from Fiserv came in. Create Digital is a pathway for creating a solution that meets our clients needs, and taps into some of the most intuitive and popular small business banking tools available today. This enables greater control over the digital banking experience, from a visual and functional standpoint.

Create Digital enabled State Bank to implement Experience Digital through a highly customizable approach for their business and retail banking needs. Experience Digital features best-in-class technology solutions that unite the very best in digital financial experiences. The State Bank solution leverages rich options and integrations, featuring cards, account opening/ origination, digital payments, open finance and money management.

Fueled by industry-leading technology, Experience Digital helps institutions increase digital innovation and shorten time to market to stay competitive; meet evolving consumer and business expectations; and satisfy the need of the institution to improve efficiency and reduce costs.

“It was a once-in-a-lifetime opportunity to shape a product to our liking,” Jones said. “We leaned heavily on the team at Fiserv to focus on business users. We told the team where there were gaps, and they closed them.”



## A Product With “Legs”

The tools in Experience Digital helped deliver a consistent, end-to-end experience for both customer segments – and made it easy for State Bank to support their needs. “For business and retail banking, back-end support is simple,” Jones said. “With one log in, we can help any user. Experience Digital is a great digital banking product. And it’s got legs.”



Experience Digital is a great product, and it’s got legs.”

**Kirk Jones**

Chief Technology Officer  
State Bank of Southern Utah

Because it’s flexible and adaptable, Experience Digital has long-term viability for community banks. As a partner, Jones also likes the fact that Fiserv understands multiple aspects of the business, such as core processing, in addition to the digital banking ecosystem.

Like most community banks, State Bank has a lean IT team and doesn’t have developers on staff. But that hasn’t hindered innovation. The bank’s technologists collaborate with Fiserv and the Experience Digital user community, and they use the software development kit to make sure business users’ needs are continually met.



## Increased “Curb Appeal”

With Experience Digital, State Bank improved the digital banking experience for retail and business users. Consumers used to rank the mobile banking app poorly – two stars at best. Now, they regularly rate it 4.7 or higher on a scale of one to five.

Jones said Experience Digital and the opportunity to partner with Fiserv made the bank more competitive. “We have a modern digital banking experience that’s adaptive,” he said. “It’s seamless when users switch from desktop to their phones, and it looks nice. It has nice curb appeal.”

First impressions are important. “You have to put banking at customers’ fingertips and have them intuitively know what to do,” Jones said. “If you don’t, they’ll go to a different bank. Customers make a judgment in about three seconds, and if they don’t like you, you’ll never get them back.”



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**Kirk Jones**  
Chief Technology Officer  
State Bank of Southern Utah

With Experience Digital, State Bank gained the robust capabilities it needed to serve business customers, plus the ability to design simple, secure and personalized digital experiences for everyone.



## Advice for Others


Jones looks for technology partners that continually update their products and listen to user feedback. But he said products are only part of the equation. He encourages community banks to evaluate providers based on the service and support they provide.

“You can buy any platform; what happens after installation is more important,” Jones said. “That’s why we like Fiserv so much. Hands down, we receive the best service from Fiserv. It’s a relationship we want to keep going.”



# Connect With Us

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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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