

# TECHNOLOGY SOLUTIONS

**Ensure your technology is a business asset — not a liability.**

Today, every company is a technology company — especially financial institutions. Whether it is competitive pressure to meet changing customer expectations, evolving compliance requirements, or the desire to save money and improve efficiencies, it is critical that banks and credit unions have clear insight into the state of their technology and their vendors. Cornerstone Advisors combines knowledge gained from our customer engagements, our proprietary Vendor Vault™, and our firsthand experience with leading industry technology vendors to ensure our clients have the right vendor partnerships, technology and processes to be future ready.



**CORNERSTONE**  
ADVISORS

## THE CORNERSTONE DIFFERENCE

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Financial service institutions rely on our consulting and research services to improve their profitability and elevate performance. Our clients gain access to real-world experience resulting from work with leading financial institutions for almost two decades. This unique combination of experience and our data-driven Cornerstone Knowledge Vaults offer clients actionable insights and an independent perspective.

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# Technology and System Optimization

Our team is dedicated to helping financial institutions modernize their technology strategy and leverage system capabilities to enable future growth and profitability while minimizing risk and ensuring regulatory compliance.

## Technology Assessment

The technology environment driving banking operations, customer functionality, and employee efficiencies can no longer be an afterthought for financial institutions to succeed, compete and grow. Cornerstone Advisors leverages proprietary benchmark data, research, and the real-world experience of our team of industry veterans to work with clients to create a comprehensive technology performance assessment. This assessment examines the capabilities and utilization of key systems across all lines of business. It also encompasses an enterprise-wide technology spend analysis, review of the technology support team and key vendors, and a check of the institution's compliance efforts.

## System Selection

The right system lays the groundwork for a future-ready, high-performing, and compliant financial institution. Whether it is a core, digital banking, loan origination, EFT, cash management, enterprise content management, business intelligence / analytics, customer relationship management (CRM), governance risk and compliance (GRC), or another ancillary system—Cornerstone works to ensure our clients are positioned to maximize their technology investment. Organizations of all sizes realize the benefit of our hands-on experience, vendor knowledge, and proven approach—we ensure no detail is overlooked. Through due diligence and an exhaustive business needs assessment, we help establish key criteria for vendor RFPs and provide an objective framework to guide the vendor evaluation and selection process. Using the Cornerstone Contract Vault™ and financial models, we work to negotiate the best contract terms and pricing.

## Technology and Systems Roadmap

Following a thorough assessment, Cornerstone will build an actionable and realistic technology strategy plan. This roadmap is a comprehensive approach to an organization's technology applications, systems, and infrastructure over the next three years. It encompasses Cornerstone's market intelligence and insight on vendors to consider, a recommended sequencing of events, and budget considerations for all areas within scope. Execution of the technology roadmap positions organizations to accomplish both near- and long-term growth and profitability objectives.

## System Implementation

A successful transformation is more than just plugging in a new system. Financial institutions can't throw new technology at inefficient processes and expect to see a return on their investment. Cornerstone's expertise and work goes far beyond a simple system conversion. We ensure that the project scope includes evaluation and re-engineering of current processes and workflows to improve efficiencies and performance. Additionally, we work with the internal stakeholders to establish and foster a project culture that is based on collaboration and ensures consensus among teams. Finally, we identify and mitigate conversion risk, ensure the capabilities and functionality of the new system are fully maximized, and minimize the risk to customers and end-users. Our seasoned industry veterans will ensure all processes are optimized, creating an improved customer experience and enhanced revenue generation opportunities.

*After all, if our clients allocate the resources to implement a new system and it still takes 30 minutes to open a new account or get a loan decision, what was the point?*

Put our knowledge  
to work for you

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