

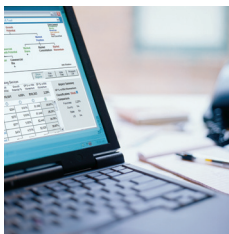
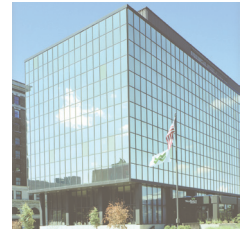
Case Study



WesBanco, Inc.

Helps to Power Franchise Success Using Valuable Insights Provided by the Bank Intelligence Solutions BankAnalyst® Online Advisory Tools.

With a heritage dating to 1870, WesBanco, Inc. operates 112 banking offices in Ohio, Pennsylvania, and West Virginia. These branches represent diverse market opportunities and customer dynamics. As a result, the ability to accurately plan and establish aggressive but achievable business goals for this \$5.4 billion organization is critical — for corporate, regional, and local managers.



The BankAnalyst tools give bank executives immediate access to objective, quantifiable market and financial analyses.

According to EVP and COO Dennis Powell, WesBanco relies heavily on the Bank Intelligence solution and advisement. The BankAnalyst® Financial and BankAnalyst® Market online advisory tools, plus experienced Bank Strategists, help the bank determine how to apportion and meet specific product line goals for every branch.

The Perspective That Gets Everyone On The Same Page

Because senior managers have access to the BankAnalyst tools, WesBanco is able to broaden the team's grasp of its business which directly impacts the quality of its planning. The bank describes its planning process as a top-down, bottom-up, top-down strategy. "It's interactive," Powell says. "We know what we need at the corporate level. Then we look to our seven market presidents to tell us how they're going to reach the goals. The market presidents drill down into the branch detail to set sales goals and objectives."

If the BankAnalyst tools indicate that a market lacks the potential to meet a goal, WesBanco compensates by pushing harder where greater opportunities are shown to exist. Powell says, "Getting more people to understand the dynamics of your business is extremely powerful. There's a lot more buy-in as opposed to just having corporate coming up with goals and saying here's what you have to do."



Client Profile

- \$5.4 billion in operating assets
- 112 branches in OH, PA, and WV
- Holding Company Incorporated in 1976

"When you go through a strategic business planning and budgeting process, there is a lot of intuition and a lot of science. BankAnalyst helps us with the science part."

Validating Field Knowledge With Objective, Quantifiable Data

Powell believes that decision making is part intuition and part science and that the BankAnalyst tools provide critical help with the science part. "I value the intuition of our market presidents and banking center managers. We use BankAnalyst to validate and augment their field knowledge with hard facts and data."

The solution draws on multiple sources of market, demographic, and financial information to provide insights to WesBanco personnel. Senior managers depend on Bank Intelligence to be well schooled on specific data points such as population

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segmentation, opportunity formation, and realistic growth potential. "The built-in tools help us think through issues, and determine the acceptable level of performance we can expect from each branch," Powell adds.

Support For Branch Optimization And Acquisition Decisions

Based on population dynamics, the tools stack-rank individual branches, placing them into four categories: profit, profit and growth, growth, and rationalize. Powell explains, "The graphs instantly indicate that Branch A might be consolidated, that Branch B is a cash cow, and so forth." WesBanco also uses the BankAnalyst tools to help evaluate possible acquisitions, branch purchases, and De Novo branch openings.

Extensive Peer Group Comparisons Reliably Indicate Performance

The peer group comparisons are also highly beneficial. "We use the Strategic Peer Group capability to compare our bank nationally to similar banks and we defined a group we report in our proxy statement. The Go Local comparisons are extremely valuable for assessing banks in our markets, but I particularly like the High Performance Peer Group to see how we stack up in a variety of metrics against banks that are outperforming the industry. Everything is measured in percentiles and basis points and charted graphically. That can be a real revelation."

Experienced And Objective Strategists With Best-Practice Guidance

Powell has high praise for the Bank Intelligence strategist who collaborates with WesBanco, bringing a wealth of knowledge about market trends and best practices. "He helps point us to what's most important and

Customer Priorities

- Access to data and analysis to support goal setting
- Elevate senior management team's understanding of business dynamics
- Multi-level, interactive business planning

Bank Intelligence Impact

- Extensive peer comparisons
- Branch and product goals and objectives
- Informed budgeting
- Board of Director education
- Branch optimization and rationalization
- Possible acquisitions and De Novo branch opening

Products and Services

- BankAnalyst® Market
- BankAnalyst® Financial
- Bank Strategist Advisory Services

where we should focus our attention and frequently conducts Director Workshops as part of our Board education activities," Powell says.

Cloud Computing Alleviates IT Involvement

Another valuable aspect of the BankAnalyst solution? WesBanco can take advantage of powerful functionality without taxing its IT group. "It's nice to have an independent outside service operating in the cloud," Powell confirms.

"The BankAnalyst tools provide insight into what you are doing well and what you're not doing so well, insight into your opportunities and how to leverage them. It's insight — that's the overall benefit of Bank Intelligence."



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com

Connect With Us

For information on how Bank Intelligence Solutions from Fiserv can help you organization, please contact us at 800-846-6681 or visit www.bankintelligence.fiserv.com.