

How an IBAT Endorsed Service Provider's referral system empowered Ozona Bank employees and helped change the culture at the community bank



THE CHALLENGE

In early 2017, **Ozona Bank** selected **Fitech Payments** as its payment processor of record, citing customer service as one of its most important criteria. According to **Abbey Carnes**, Ozona Bank's assistant vice president of marketing and sales, the bank's former provider

had underserved a long-standing customer of the bank, taking upwards of 15 business days to resolve duplicate charge incidents. During its relationship with the bank, the provider had been acquired by other companies not once, but twice. It had also switched account representatives multiple times without providing advance notice to Ozona Bank. Another problem was that the bank's processor was in a different time zone, which created customer service issues for the bank and its merchants when they could not reach someone by phone. The combined result of these issues hit the bank's merchant portfolio hard. By Carnes' estimate, the poor performance of this processor cost the bank nearly 90 percent of its merchant business.

With Ozona Bank's reputation on the line, Carnes and the bank leadership knew it was high time to switch service providers. They turned to the IBAT Endorsed Service Provider list and, soon thereafter, began an evaluation process with Fitech Payments.



ABBEY CARNES
Assistant
Vice President
of Marketing
and Sales at
Ozona Bank



THE SOLUTION

During IBAT's 2016 Leadership Conference in Galveston, Carnes met with Fitech Payments team members, including **Bridget Dowdle**. "They were approachable, courteous and happy to answer all of my questions," Carnes recalls, adding that the evaluation went far beyond the basics. Before making any decision to move forward, Carnes and her team put Fitech Payments through the paces to determine if its model could support a strategic shift of focus within the bank itself. By Q1 2017, the two companies were working together.

"Ozona Bank is in the midst of a cultural shift, creating buy-in at every level from bank employees," Carnes says. "The Fitech Payments referral system, which encourages participation from tellers, bankers and loan officers, dovetails well with our growth strategy. The people who actually have a relationship with customers can use the distributed referral system, and that, in turn, has aided in the culture shift at Ozona Bank by empowering employees at all levels to generate business for the bank."

Nearly three years into this business relationship, Ozona Bank associates feel as confident in their partnership with Fitech Payments as they did on day one. Underscoring this is the bank's decision to include Fitech Payments in its latest outreach campaign targeted at small-business accounts. As an incentive, the campaign includes a limited-time offer to waive monthly customer service charges when new accounts sign on with Fitech Payments.



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TO LEARN MORE ABOUT HOW FITECH PAYMENTS CAN MEET YOUR BANK'S NEEDS, CONTACT BRYAN DILLON AT 817.698.2250



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