



CASE STUDY

How a Large Scale Treasury Management Installation Empowered a Fast Food Franchiser to Manage Cash More Safely and Efficiently

Premier client service involves listening to clients and being able to quickly respond with tailored solutions that help their businesses succeed.

In this case study, learn how Banc of California helped a quick service restaurant franchiser to:



Mitigate Risk



Cut Costs



Streamline Cash Handling

THE BACKGROUND

A large, quick-service restaurant (QSR) franchiser and long-time deposit client conveyed to us they were unhappy with their cash management services from their bank. The system was inefficient and risky for employees, but primarily the client was frustrated by the increasing costs from their provider.

While the client wasn't asking for our help explicitly, Banc of California's Commercial Banking and Treasury Management team listened intently, taking time to understand the total picture. More than that, they next took the initiative to perform a cost analysis of the client's predicament, which revealed the client's cash management costs would double if they didn't make an adjustment.

A CHANGE WAS NEEDED.

Making the case and doing what's best for the client, the Banc of California team recommended a smart safe solution that could provide the cost savings they were looking for. They also showed the client the added benefits a smart safe solution would provide—faster access to funds, along with reduced risks and losses.

THE CHALLENGE

The Banc of California team soon had a tailored solution in mind, which they proposed to the client.

If Banc of California were to install smart safes at each of the locations, they would reduce costs and safety risks while improving efficiency by reducing the time to process deposits. The client liked the proposed solution but was concerned about the impact on operations. The typical installation for one smart safe is one day. With over 120 QSR locations, it seemed to be a four-month project, and the client was hesitant to give the green light.



Timing proposed the biggest challenge.



THE SOLUTION

Because Banc of California is a full-service business bank, our business unit experts know each other well and work together to find client solutions.

This was the case when our Commercial Banking and Treasury Management teams partnered to find and deliver the best solution. Each team had experience in the food and beverage industries, as well as knowledge of the latest cash management systems. Best of all, they had what was needed to offer premier service for the client:



They committed to providing the client a quick and efficient smart safe installation process across all **126 franchise locations**, as well as the savings they wanted



The Treasury Management team called on other department leaders and experts across the Bank to build an **aggressive and successful installation plan**



They determined to leverage our partnership with key contacts at our smart safe vendor to create an **action plan with clear expectations**

THE RESULTS

126

SMART
SAFES
INSTALLED
IN

60

DAYS

Significant

**COST
SAVINGS**

Faster

**ACCESS TO
FUNDS**

Streamlined

**CASH
HANDLING**

Reduced

**EMPLOYEE
RISKS**

When the client gave the go-ahead, 126 smart safes were installed in just 60 days, half the time of a standard installation. The major disruption they had feared, which almost prevented them from making the changes, was nonexistent.

Today, they not only enjoy the significant cost savings they were hoping for, but also the added benefits of faster access to funds with more control and reduced employee risks.

Through the combined efforts of the Banc of California teams, we demonstrated the following:

- 1 **Our understanding** of the client's need to have the project completed quickly
- 2 **Our commitment** to coming through for every client with exceptional service
- 3 **Our ability** to leverage our internal resources to deliver tailored solutions
- 4 **Our ongoing goal** to exceed our clients' expectations
- 5 **Our commitment** to showing our clients the Banc of California Difference

CONCLUSION

As businesses have discovered, other banks often have to gain project approvals and buy-in from different levels of their organization, taking up time and causing delays.

By contrast, Banc of California is a relationship-focused and solutions-driven bank. Our Relationship Managers and Treasury Management team have direct access to experts throughout our organization who can provide solutions quickly. That's how we were able to be responsive and come through for this concerned client, delivering the savings and efficiencies they didn't believe were possible at first, but which they now enjoy.

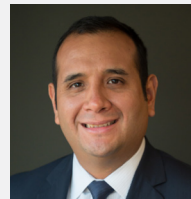
By providing expertise, premier client service and tailored solutions, our Relationship Managers and Treasury Management team contributed to the client's financial success. **That's the Banc of California Difference.**

To learn more about our Treasury Management solutions, please visit our Treasury Management page at bancofcal.com/treasury-management or contact:



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Elmer Larios has 20 years of experience working with businesses to help with process improvement, security and efficiencies by way of applying creativity coupled with banking solutions. He works closely with clients to improve receivables, payables and in areas of loss prevention, liquidity and cash retention.



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Carlos Ramos leads a commercial banking team covering middle market clients across various sectors. With 20-years of global commercial banking experience, he has a wide range of financing experience including working capital, acquisition, dividend recapitalization and asset-based and general corporate financing solutions.

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*Each client's situation is different. Past performance is not a promise of future results.