

# CommerceWest Bank uses JHA Treasury Management™ to capture middle- market share



## CommerceWest Bank

### Location

Irvine, California

### Phone

949-251-6959

### Website

[cwbk.com](http://cwbk.com)

### Assets

Over \$1B

### Founded

2001

### Software Solutions

JHA Treasury Management™

“To truly go up-market and compete with larger banks, you have to get past the retail banking side and offer the sophisticated tools that middle-market businesses expect,” explains Ivo Tjan, Chairman and CEO of CommerceWest Bank.

Headquartered in Irvine, California, CommerceWest Bank is determined to redefine banking for small and mid-sized businesses. Within an intelligently organized framework, the financial institution provides flexibility and personally tailored services designed to accommodate the client rather than forcing the client to accommodate the bank. As the bank looked toward its long-term strategic plan, leadership recognized that high-quality customer service alone wasn't enough to grab market share from multi-international banks, the bank needed more sophisticated tools to compete.

By implementing JHA Treasury Management, CommerceWest Bank has equipped its team with a scalable, future thinking platform that acts as a catalyst for new, profitable client relationships.

## a robust toolbelt for market growth

“To grab market share, you really need the right tools,” says Tjan. “You can't just bet on customer service.”

In the highly competitive Southern California market, commercial accountholders expect their financial institutions to provide enterprise-level digital tools. CommerceWest Bank's strategy involves targeting middle-market businesses with revenues ranging from \$5 million to \$100 million, a segment that requires sophisticated reporting and automation. Providing these advanced features creates excitement internally, as staff feel empowered by a platform that offers robust ACH search, wire search, and reporting.

“Ultimately, for banks to really retain their deposits, to grow their deposits, and to grow their relationships, they've got to have treasury management tools,” notes Tjan.



The bank anticipates a 7% to 10% growth in deposits by the end of the year.

## driving retention through experience

“I believe the more products that the relationship has, the more likely they’ll retain your services,” says Tjan.

Retention is a cornerstone of the bank’s growth strategy, and leadership views a modern user interface as a primary driver of client loyalty. Much like the transition from a keyboard-based phone to a modern smartphone, once an account holder gets used to an intuitive, aesthetically pleasing platform, they are far less likely to search for a new financial institution. By offering a state-of-the-art digital experience, CommerceWest Bank ensures that its services remain embedded in the daily operations of its commercial clients.

“People get used to something they don’t really want to change ... having that early-stage adoption is important for a lot of banks,” emphasizes Tjan.

### Advice for a Seamless Conversion

As a high-growth financial institution with a sophisticated client base, CommerceWest Bank emphasizes the importance of a methodical approach to technology transitions.

Tjan recommends that financial institutions “own the integration” and be vocal about their unique business profiles early in the process. By segmenting the rollout – starting with smaller clients before moving to larger, high-volume transactional entities – financial institutions can ensure a smoother transition for both internal stakeholders and account holders.

## scaling for the future

“There are benefits to having a treasury management solution in your core,” shares Tjan. “One is scalability. We thought that as we grow, JHA Treasury Management will integrate better.”

This focus on scalability is supported by the direct connectivity of the platform to the core system, which streamlines back-end operations and reporting. The bank anticipates a 7% to 10%



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Chairman and CEO of CommerceWest Bank

growth in deposits by the end of the year. Beyond traditional manufacturers and wholesalers, the platform allows the bank to expand into specialized industries like property management and payroll services that rely on high-volume transactional processing.

“Jack Henry continues to make enhancements, changes, and improvements to JHA Treasury Management,” observes Tjan. To keep pace with market demands, the bank values having a treasury management system supported by its primary technology provider who makes consistent, long-term solution investments.

By investing in modern technology, CommerceWest Bank is ensuring its staff is prepared to serve the next generation of business owners.

This forward-thinking approach moves the conversation beyond administrative tasks and focuses on building long-term strategic value. “It creates some excitement internally with all the staff knowing we’ve made the investment, and now they have more tools in their toolbelt,” says Tjan.

“Providing more tools can create a higher level of confidence,” concludes Tjan. “Our employees are happy that the bank is looking at the future and not just trying to rely on customer service as the advantage to bring on new clients.”

## elevate your commercial banking experience

Give your team the tools and confidence to win more business with a [modern treasury management solution](#).

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).