

# CommerceOne Bank increases deposit growth with treasury management



## CommerceOne Bank

### Address

Birmingham, AL

### Phone

205-719-5750

### Website

[commerceonebank.com](https://commerceonebank.com)

### Assets

\$601MM

### Accountholders

5,156

### Founded

2018

### Software Solutions

JHA Treasury Management™,  
SilverLake System®

# foster relationships and grow deposits

“JHA Treasury Management allows us to break free from the legacy platforms and leverage more opportunities for high customization, intuitive user interface and a seamless accountholder experience,” explains Belle Akers, Senior Vice President of Digital Banking & Deposit Operations at CommerceOne Bank. “This platform is what clients and prospects are looking for right now – a modern, user-focused approach to commercial digital banking.”

Opening its doors in 2018 as Alabama’s first de novo bank since 2007, CommerceOne Bank positioned itself as a commercial and private bank focused on offering exceptional customer service that goes far beyond accounts.

With a commitment to responsive, relentless, and exceptional service, CommerceOne Bank believes nothing is more important than building meaningful connections, providing accessible, highly-individualized solutions, and offering the sophisticated technology their customers need and want.

“Customer experience is one of the driving forces behind all our strategic initiatives, and Treasury Management was no exception. We didn’t want to be bound to disjointed, outdated, antiquated technology,” explains Akers.

“Because we’re so confident in our technology products and providers, we’re able to prospect with a ‘digital first’ mindset rather than a pricing mindset.”

With JHA Treasury Management – a highly configurable cash management solution – banks can provide a better user experience through feature-rich capabilities, speed, and simplicity.



**“I would absolutely recommend JHA Treasury Management to other banks.”**

**Belle Akers**

Senior Vice President of  
Digital Banking & Deposit Operations

The Jack Henry™ Treasury Management solution offers the convenience and accessibility that today's commercial accounts require while empowering financial institutions to generate deposits, fee income, lending, and line-of-credit opportunities.

“When we meet with new clients and prospects, we lead with JHA Treasury Management demos. The effort of leading with Treasury Management has been a huge factor in our overall success,” notes Akers.

“The differentiator for us is our digital client experience. Embracing that has been our biggest win. When we book a Treasury Management demo with a prospect, nine out of 10 times we will win the relationship. From onboarding to managing their expectations – JHA Treasury Management has been incredibly successful for us.”

Akers continues, “Winning a multi-million dollar, deposit-only client with locations across the country is a huge testimony to JHA Treasury Management. The client was extremely impressed with the JHA Treasury Management ease of use and even shared with us that this product was one of the primary reasons they chose to move their banking relationship to CommerceOne. The product really speaks for itself, and we are all in.”

Since employing JHA Treasury Management, CommerceOne Bank has seen a significant increase in deposit growth from clients across the country. Because Treasury Management is flexible enough to be fully configured for each commercial accountholder, banks can effectively acquire and retain commercial accounts with a solution as good as or better than those offered by major banks.

“We recently acquired another multi-million dollar deposit customer with locations in multiple states. The JHA Treasury Management platform impressed them right off the bat,” states Akers. “We won these clients at ‘hello’ on our very first phone call just by showing them Treasury Management. The platform is a clean, intuitive, refreshed upgrade compared to their legacy platform. JHA Treasury Management has been incredible for us, especially in terms of deposit growth.”

“JHA Treasury Management's customization and configuration options allows us to meet the needs of our clients – regardless of their size – and scale with them as they grow. With Treasury Management, we can offer technology sophistication that



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competes with the larger national banks while still offering the high-touch, personalized service of a community bank.”

In addition to empowering deposit growth, JHA Treasury Management enables cash management processes through a full suite of digital banking products. With Treasury Management, banks can benefit from Positive Pay, advanced features to mitigate payments fraud risk, ACH, remote deposit capture (RDC), and more all while offering accountholders a holistic view of their financial health.

“Our number one priority is protecting our clients and protecting our bank. Helping clients protect what they have and giving them the tools to do so – conveniently – is huge,” says Akers. “With JHA Treasury Management, our clients have visibility to their cash position in a way they won’t get elsewhere.”

Akers goes on to highlight the ways in which CommerceOne Bank clients are benefiting and responding to the platform.

“Little things you wouldn’t expect to be such a big deal – like history retention, statement availability, the timing of details, the real-time availability rather than prior day reporting – have all been huge for our clients. So many banks use systems that only offer end-of-day reporting, so the real-time visibility JHA Treasury Management offers is a huge competitive advantage for us.”

Digital-first banking requires a customer-first approach.

Offering a convenience-driven, seamless customer experience happens across all platforms: mobile, desktop, and tablet. With JHA Treasury Management, financial institutions can offer a modern and convenience-driven accountholder experience. Intuitive design is calculated into every action, empowering banks to meet the transaction and cash positioning needs of their clients.

“The mobile app experience perfectly complements an already robust system. It’s a huge cost savings tool for us as a bank and gives us a further digital reach, too. Managing hardware for financial institutions is hard and RDC scanners are costly. The mobile app frees us from the chains of being stuck to a location,” explains Akers.



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#### Belle Akers

Senior Vice President of  
Digital Banking & Deposit Operations

“When COVID-19 hit, our clients’ business and cash flow was not interrupted because they could still process incoming checks on their mobile apps. CommerceOne didn’t miss a beat – our clients didn’t miss a beat. Our business mobile deposit capabilities are a huge win.”

As JHA Treasury Management continues to evolve, CommerceOne Bank looks forward to implementing more roadmap items such as third-party integrations and an enhanced mobile strategy. “We’ve already seen so much dedication to product development since we first implemented JHA Treasury Management, and we’re thrilled to see the commitment to continued innovation for this platform,” notes Akers.

“I appreciate the digital-first approach Jack Henry takes. You’re forcing collaboration on multiple fronts – resulting in a much better client experience. JHA Treasury Management is highly customizable. It creates a terrific user experience and gives the visibility our customers need. It’s a robust system with more complimentary features that are perfect for our commercial clientele. I would absolutely recommend JHA Treasury Management to other banks,” concludes Akers.

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### Case Study

[Univest Bank and Trust Co. Creates a Holistic Digital Banking Experience With Treasury Management](#)



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