



# Minimizing Costs and Maximizing Revenue in Vendor Contracts for Banks

## **Our Mission is to Improve Our Client's Bottom Line**

Strategic Resource Management (SRM) offers a variety of cost savings and revenue enhancement services designed to meet the demanding profit and service improvement goals of your organization. As an independent professional services firm, we provide a fresh and innovative perspective. SRM specializes in identifying opportunities for improved profitability previously undiscovered or overlooked, implementing the opportunities and measuring the net savings and revenue.

## **Proprietary Pricing Database**

SRM provides an objective, informed assessment of the savings and performance opportunities for your bank. This is based on our proprietary benchmarks with organizations of similar supply characteristics and your unique needs. Our deep and robust proprietary database has been developed over the last two decades and is updated daily. This current information validates your organization's expenses and opens up savings and revenue opportunities quickly.

## **Minimal Disruption**

SRM can assess key expense and revenue enhancement impact areas for you very quickly. The bulk of this work is done off-site by our expert project team. Your staff requirements are kept to a minimum in assessing any project area. It is SRM's job to establish a credible baseline and present hard dollar opportunities for adoption without disrupting your daily operation.

## **We Take the Risk**

SRM has an impressive track record of success, and we are confident that we can impact your bottom line. There is no charge for the assessment work that SRM performs on your behalf. We only earn a fee if we can effectively produce savings or additional revenue for you.

## **Impartial Analysis**

SRM's deliverable is measurable savings. We do not endorse any supplier; therefore our services are performed with the highest level of impartiality.

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## TARGET SAVINGS AND REVENUE LEVELS FOR BANKS

- \$3 Million for Every \$1 Billion in Assets
- Average 15% –20% Bottom Line Benefit per Implemented Project
- 1% to 3% in Non-Interest Expense Reduction

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## KEY AREAS FOR VENDOR COST SAVINGS & REVENUE

- Card Branding
- ATM/Debit Card Processing
- Credit Card Processing
- Internet Banking & Bill Payment
- Merchant Processing
- Core Processing
- Fraud/Anti-Money Laundering
- Armored Car Services
- ATM/ITM/TCR Purchases
- Consumer and Business Checks
- Employee Benefits Insurance
- Facilities Management –Janitorial
- Telecommunications