

CONTRACT NEGOTIATIONS

Put Cornerstone Advisors' experience, industry knowledge and pricing data to work for Oregon Bankers Association member banks.

We realize that financial institutions don't negotiate contracts every day but vendors do and luckily so do we. Let our team of negotiators put their deep market knowledge, proven methodologies, and our proprietary Contract Vault™ to work for you. Our Contract Vault is comprised of our proprietary financial models and 15 years of pricing data on over 50 industry vendors. This data engine allows our team to provide an objective analysis on market pricing and how it shifts with size, volume, and contract length. We will get you the best pricing on top of improved service levels and terms — freeing you to focus on future performance and growth.

THE CORNERSTONE DIFFERENCE

Financial service organizations rely on our consulting and research services to improve profitability and elevate performance quickly and efficiently. Our clients get access to real-world experience resulting from our ongoing advisory engagements with banks over the past 15 years. The combination of this experience and our data-driven research offers clients actionable insights and an independent perspective that is unrivaled in the industry.



CORNERSTONE
ADVISORS

Negotiate **Better** Contracts

Cornerstone Advisors has the data, experience, and knowledge to help you optimize your technology spend. Our multi-disciplinary team can assist with all or just select steps — including selecting the right vendor, negotiating the most favorable contract, developing the best implementation strategy, and ensuring optimal performance.

Core Systems

Leverage more than 15,000 pricing data points acquired through numerous system selection negotiations, contract renewals and benchmarking engagements along with our proven methodologies to get the most advantageous contract for your institution — no matter the size. Services include Core Selections and Renewals, and In-house vs. Service Bureau Evaluations.

Merger Contracts

We can deliver a merger negotiation strategy and lead you through contract evaluations, product selections, and negotiation of final contracts. We understand that speed is of the essence in a merger situation and we will ensure all decisions are based on sound functionality, benefit analysis and financial modeling based on the merged institutions combined volumes.

Debit and Credit Card

Card processing is an opaque industry; we bring transparency and clarity to the negotiations. Services include: Debit | ATM Processing Renewals, PIN POS Networks, Debit and Credit Selections, and Credit Processing.

VISA | Mastercard

Cornerstone negotiates with Visa and Mastercard for the highest level of incentives and the lowest fees. Our card branding negotiators assist our clients by soliciting bids and negotiating with the vendor(s) for market ready agreements that properly reward our clients for their relationships.

Digital Banking | Bill Pay

Your digital platform is your most used channel and it needs to fit your needs. We can assist in evaluating your options and negotiating cost-effective contracts for developing products to help you remain competitive. We know the vendors, the competitive landscape, and stay ahead of the market trends — allowing you and your digital platform to deliver the services and functionality that consumers are demanding.

Ancillary Services — Loan | Deposit Origination, Trust, Item Processing

Ensure your pricing and terms are market competitive for your ancillary solutions, whether you choose to partner with your core vendor or a third-party.

Data and Voice Negotiations

Data and Voice circuits are the most expensive line item in your infrastructure budget. Our market knowledge of pricing and peer benchmarking delivers savings to the bottom line and results that outperform the market. We provide objective insight and guidance with no vendor partnerships or reselling agreements.

ATM | ITM Negotiations

Our objective advice, combined with our methodology for evaluating your ATM contracts will strategically position you for improved results and reduced expenses. Services include — renegotiating existing services contracts, negotiating purchase price on a fleet of machines, bid solicitation to explore the market offerings, business case strategy and ROI analysis evaluating new technology.

Put our knowledge
to work for you



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