



primax

Payments Solutions for Community Banks

The Rundown

When Community National Bank & Trust of Texas (CNB&T) chose to switch to a new payments processor – as well as outsource after-hours contact center services – they turned to Primax for its swift and efficient conversion process and highly trained customer support team. The Primax team guided CNB&T through every step of the conversion and has continued as a partner through subsequent acquisitions; while the Primax Contact Center now serves as a seamless extension of CNB&T’s own in-house staff.



The Financial Institution

Community National Bank & Trust of Texas

Originally established in Richland, Community National Bank & Trust of Texas began serving the Navarro County community in 1964. Soon after, the bank moved to Corsicana, a business-friendly community located just 50 miles southeast of downtown Dallas on Interstate 45, which connects the Dallas-Fort Worth Metroplex with the Houston metro area. Now, with \$1.8 billion in assets, CNB&T has 18 locations across north and central Texas, offering personal and business banking, mortgage services, trust and investment services and online banking.

Primax provides financial institutions with payment processing services, technology and customizable solutions to help them grow their portfolios and deliver unparalleled experiences to their account holders.



Payments



Digital Experience



Data Insights & Analytics



Contact Center



Risk Management



The Opportunity



Community National Bank & Trust of Texas serves a mostly rural population, in markets with populations up to 50,000 but also small communities of 5,000 or fewer. They maintain a promise of “neighbor-to-neighbor service,” and local decisioning is key.

Similarly, personal relationships and customer service are core to the growing bank with the small-town feel. For just over a decade, CNB&T had partnered with a financial services provider for card processing – and functionally, the partnership worked. However, the service provided to their employees and customers was falling short. For example, the bank had been on a waiting list for a card controls solution upgrade to move the app from standalone to full integration with CNB&T’s online banking. The wait dragged on for two years, with no upgrade in sight.

Also, CNB&T was less than satisfied with their previous provider’s cardholder service. “We felt it wasn’t the level of service our customers would expect from us,” says Grigar. CNB&T

therefore retained responsibility for high-touch points, such as any customer requests; for these, calls were routed directly to an in-house agent, someone onsite and immersed in CNB&T local knowledge and values.

“But obviously,” says Grigar, “we don’t work seven days a week, 24 hours a day, so there were gaps in the level of service we could provide – especially in situations such as lost or stolen cards when customers need an immediate resolution.” They wanted a partner that was responsive to their needs and one that could mirror the level of service offered by their own branches, as if the customer was being cared for “neighbor-to-neighbor” by someone they knew and trusted.



The Solution

With accountholder complaints on the rise, Community National Bank & Trust of Texas made the decision to seek a new partner. They turned to Primax, a leader in payments processing since 1981.

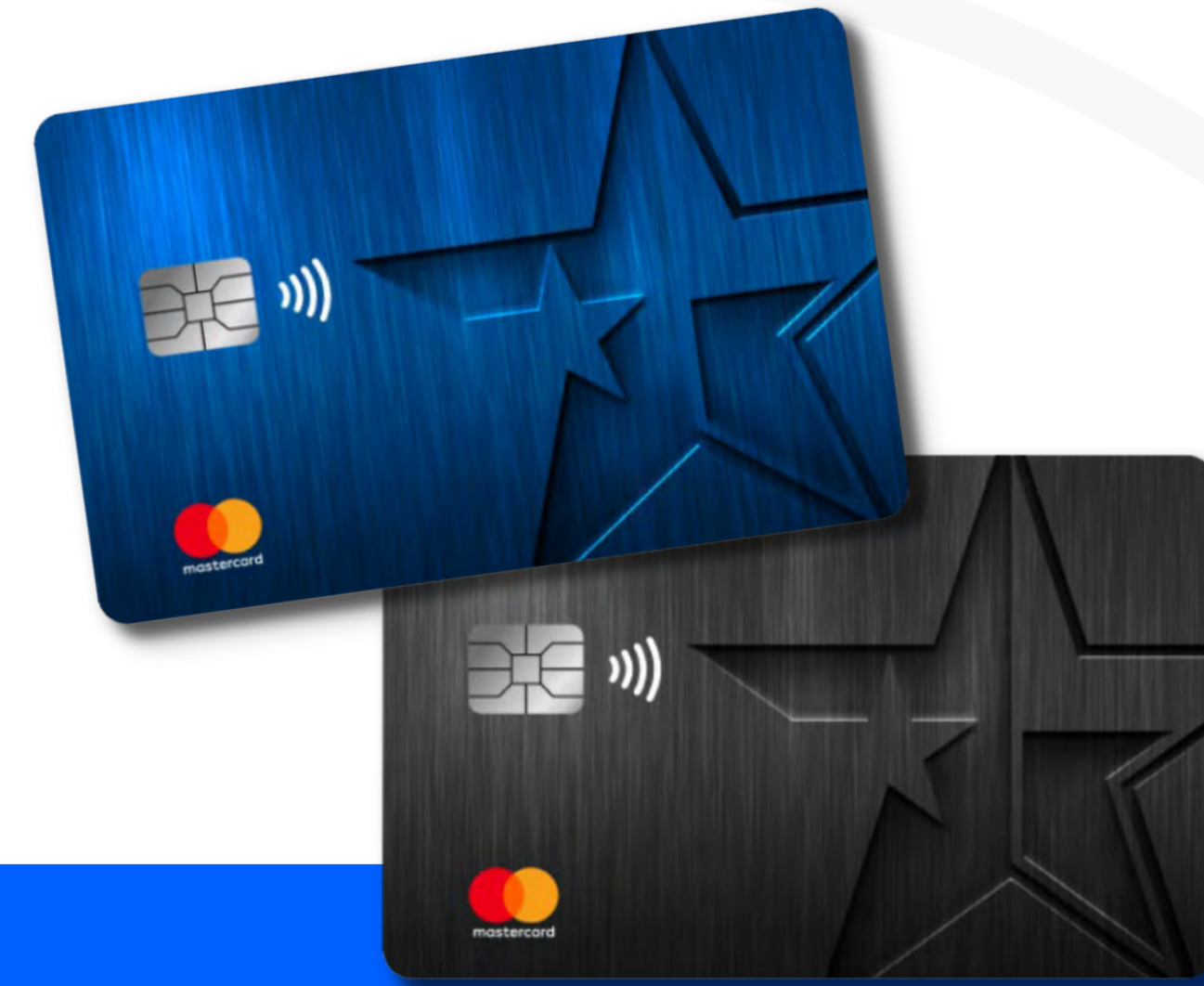
Primax is known for prioritizing close client relationships, helping community banks optimize their business and compete with megabanks and fintechs. In the process, Primax connected to the bank's in-house core, integrated card controls into their native bank app, set up fraud services and more. The team worked closely with CNB&T leadership and staff throughout the conversion, ensuring the bank optimized its card portfolio at every point.

CNB&T's primary concern, however, was accountholder support – specifically, how to maintain a personal experience for customers when its contact center would be co-sourced. To address their concerns, Primax introduced them to

existing clients, who commended the Primax agents for their exceptional customer service skills as well as their ability to understand the nuances of the clients they represented.

Encouraged by this feedback, CNB&T decided to move forward. Contact center agents were indoctrinated into the bank's philosophy and customer care standards. Now empowered to serve customers, the Primax agents took over the majority of accountholder support services.

After the move, Primax offered ongoing check-ins for quality control: CNB&T leadership were invited to listen in on calls with their own customers and afterwards, suggest adjustments to the scripting. Michelle Sanchez-Fonseca, Director of Cards and Digital Payments for CNB&T, was impressed: "They were willing and able to make those changes to try to bring the experience as close as possible to that of our bank."



"As part of our conversion to Primax, we were able to have a lot more hands-on design input with the plastic itself. We held an internal focus group, sitting around a huge table and pulling every card out of our wallets. We went through them all, passed around what we loved, identified what we hated – and finally came up with something noticeable and distinctive. Our previous provider didn't consider this cost effective. But Primax knew it was part of our identity, and that's made a huge difference."

**Ashley Grigar, Executive VP / Chief Operations Officer
Community National Bank & Trust of Texas**



The Results

24/7/365 Accountholder Support

During business hours, CNB&T retains in-house responsibility for customer requests to ensure accountholders receive the consistent, friendly hometown service that define their brand. Now, customers have support 24/7/365, delivered by agents who are empowered to serve to the same level as CNB&T frontline staff — even outside normal business hours.

As a result, in-house staff are spending less time fielding complaints about their after-hours telephone interactions. “It was a big step for us, to shift some of the service and support that distinguishes us from larger regional competitors,” says Sanchez-Fonseca. “But we’ve been able to do that with Primax: a vendor who is a true partner and who cares about those interactions with our customers as much as we do. This has been huge for us – and it has really worked out!”

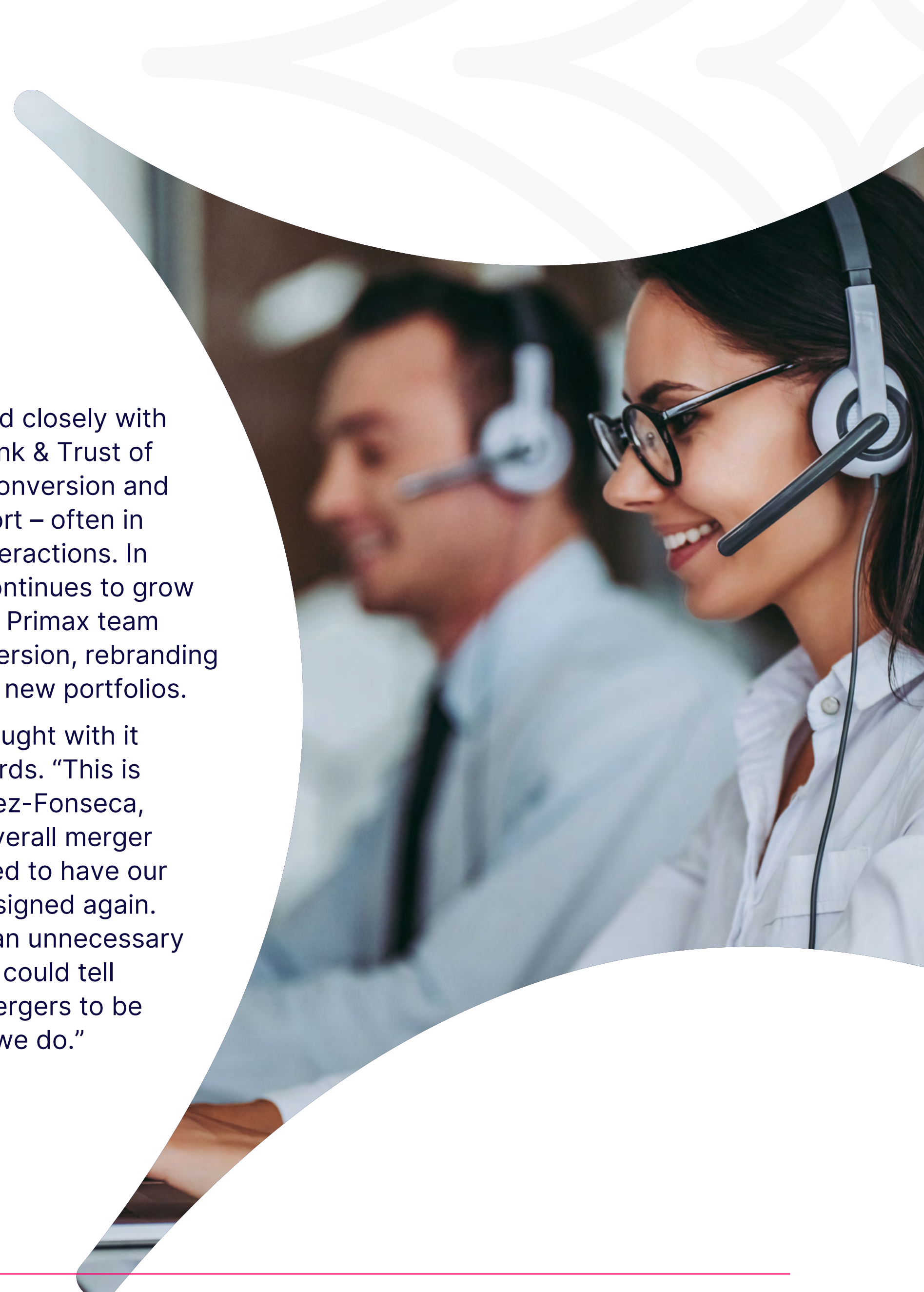
Increase
in monthly
revenue per
debit card

24/7/365
Support for
employees and
customers

Responsive Ongoing Partnership

The Primax team worked closely with Community National Bank & Trust of Texas throughout the conversion and continues to lend support – often in weekly or even daily interactions. In addition, as the bank continues to grow through acquisition, the Primax team manages the card conversion, rebranding and reissue process for new portfolios.

A recent acquisition brought with it approximately 4,000 cards. “This is a big task,” says Sanchez-Fonseca, “and a big part of the overall merger process. We were thrilled to have our original Primax team assigned again. We never have to wait an unnecessary length of time – and we could tell that they want these mergers to be successful as much as we do.”



The background features a dark blue field with several thick, bright blue, wavy lines that create a sense of motion and depth. The lines curve and flow across the frame, framing the central text.

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For more information call 866.820.5400 or visit primax.us