



Case Study



Central Bank: Centered around you.

Central Bank has proudly served the Houston community since 1956—making it the city's longest-standing independent bank. Recently, the bank has enjoyed incredible growth, with assets increasing 50% over the last five years.

With that growth came the realization that certain technology partnerships needed a closer look.

According to Michael Lee, Central Bank's EVP and COO, a confluence of factors led to the decision to begin evaluating core providers.

"In addition to the technology, we also had some customer service challenges. Some of our main contacts that we were comfortable with left their positions," said Lee. "We felt there was a bit of a void."

It was time to decide whether its existing core provider could meet Central Bank's evolving needs—or if a new partner would be a better fit.

Why Even Consider a Change?

Switching core providers isn't a casual step for any bank. It demands a long conversion process, training staff on new processes and procedures, and a host of other technical challenges that can impact daily operations and affect customers.

Still, Lee and his colleagues felt it wise to keep their options open. Their goal wasn't necessarily to walk away from their provider, but Lee said continuing down a path where their current challenges persisted was not an option.

"We were not happy with [the provider's] responsiveness," said Lee. "But changing core service providers isn't always necessarily a net add in the long term."

In other words, the incumbent still had value; Central Bank just needed to ensure they were getting the best possible service and terms for their future.

Meeting Arriba Advisors

Central Bank spoke with several consulting firms about conducting a full evaluation of multiple core providers. However, Lee said it was evident that Arriba Advisors wanted to build a lasting relationship with the bank, as the owners of the company were heavily involved throughout the entire engagement.

"That made them feel like long-term partners rather than just project-based consultants," said Lee. "We didn't get passed off to anyone. Their leaders became an extension of our leadership team."

Additionally, Arriba's promptness and professionalism struck a chord with Central Bank's leadership.

CHALLENGE

Central Bank's rapid growth and customer service priorities made it necessary to examine their longstanding technology partnership. They needed to secure better service, transparent pricing, and a reliable path forward—even if that meant a full core conversion.

SOLUTION

Arriba Advisors provided a structured evaluation of multiple core providers and expert contract negotiations, giving Central Bank enhanced service-level agreements and optimized cost structures. By staying with the incumbent under new terms, Central Bank achieved a stronger, future-focused core partnership without disrupting everyday operations.



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“They were very matter of fact about what they were going to do, but also incredibly punctual and on top of the details,” said Lee.

A Structured Evaluation

Arriba Advisors helped Central Bank organize demos, presentations, and in-depth Q&A sessions with potential providers.

Lee said he recalls 10–15 different meetings per vendor, ensuring that all key stakeholders from the bank got a thorough look at each option. The process involved scoring vendors on various criteria—functionality, customer service, and long-term viability.

The Arriba team facilitated those discussions and made it easier for the bank to compare the different providers. Lee said Arriba’s financial analyst created detailed cost models, clarifying every fee, clause, and potential cost escalator—a level of detail that gave Central Bank real peace of mind.

“You felt really good about all the discussions because Arriba was so incredibly detailed in terms of going through the contracts,” he said. “They also had good working relationships with each vendor we evaluated, which helped the process come to a successful conclusion.”

Choosing to Stay Put—but Under New Terms

The evaluation process equipped the bank’s leadership with the information they needed to choose the best long-term, mission critical vendor for Central Bank. And, in the end, they decided to remain with its incumbent provider.

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After crunching all the numbers, Lee said switching to a new provider would not have yielded a significant enough cost difference and technology upgrade to warrant the heavy lift of a full systems change.

Meanwhile, Arriba made sure Central Bank wouldn't just settle into the same old contract. They negotiated improvements around transparency and cost structure, and were able to add several service-level agreements they didn't have before.

“They were really great explaining the legal aspect of proposed contract changes in a way that non-lawyers like us would get,” said Lee. *“It helped us think through additional changes that we would want to push forward.”*

Lee noted these enhancements have the potential to save the bank a lot of hassle—and money—in the years ahead. And now, the bank has a stronger core partnership built on clarity, accountability, and fair pricing.

“We Could Not Have Accomplished What We Did Without Them”

Lee said Arriba's project management, contractual insight, and meticulous data analysis gave Central Bank exactly the confidence it needed—without missing a beat along the way.

“The usefulness and value of this engagement was evident from day one,” he said. *“We could not have accomplished what we did without them. They're true experts in what they do that were easy to work with.”*

In conclusion, the bank still has its original technology in place, but now with new terms and improved service levels that better reflect the bank's unique needs. And that's exactly the kind of balanced outcome Central Bank hoped for: a renewed core partnership that lets them put their time and energy where it matters most—on the people they serve every day.

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