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AND COMPANIES NEAR YOU.

Is Traditional Banking Stuck in the Past?

DBSI Is Redefining Banking From the Consumer's Perspective

By Becky Tumidolsky

In the banking industry, success is a steep uphill climb.

Consider the classic branch service model. Even with heavy competition, many banks and credit unions appear the same: velvet rope lines, tellers safely ensconced behind fortress-like walls without the freedom or know-how to engage with products, and clients relegated to corner offices for anything more complex than a deposit or withdrawal. The overall experience? Uninspiring.

Not surprisingly, bank branches continue to see a 4 to 5 percent annual decline in walk-in traffic. Their operational costs, however, remain high. To John W. Smith, CEO of Chandler, Ariz.-based DBSI, Inc., these mounting difficulties point to an irrefutable fact: Banking must be redefined. "Banks need different ways to introduce products, engage the public and ultimately deliver a uniquely smarter customer experience."

PHOTO BY DINO TONIN PHOTOGRAPHY



Banking Strategists Help Change the Market

DBSI's retail banking experts have been turning an intriguing hypothetical—*What if traditional banking were turned on its head?*—into a bold new reality in which customers engage branches like kids in an Apple Store. Touch a kiosk, and start utilizing mobile check deposit on the spot. No time to wait in line? Ask an expert via video conferencing, and problems are addressed in an instant. Thanks to DBSI, these futuristic branches are already operating in markets across the U.S.

Banks and credit unions of all sizes turn to DBSI for consultation, execution and field support at every stage of the branch development process, from strategic planning and building redesign to construction delivery, help in selecting the most suitable technological systems (from among 20+ technologies, all implemented in a uniquely agnostic manner), and long-term support by way of service and branch maintenance.

Thanks to the breadth and caliber of its services—and, more importantly, its client impact—DBSI is fast becoming an industry favorite. In 2012, *Inc.* magazine ranked DBSI among the top fastest-growing private companies in the nation.

Branches That Perform Better, Cost Less

DBSI's environment is itself unique. Customers from around the country visit in droves to see and interact with designs and

DBSI's "Ideation Center" allows clients to explore branch environments, technologies and service strategies that work to create an exceptional experience. The center includes a 4,500-square-foot mock-up space where new innovations and approaches can be tested.

environment; new technologies empower employees to engage clients in more personal, productive and illuminating ways.

"There is no one-size-fits-all solution," Smith says. "For some clients, the strategic intent is capturing the high-net-worth segment; for others, it's delivering an 'Apple-like' environment; and in some cases it's about strengthening a community connection. These are complex challenges, but we have proven strategies that bring the right answers to life." **F**

technologies that optimize branch banking. They also learn what doesn't work so they can avoid replicating bad practices.

According to Smith, DBSI designs its "branches of the future" with very specific success metrics in mind. The physical redesign removes barriers to effective sales and service by creating a more welcoming, streamlined

DBSI INC. **CONTACT INFO**

TEL (855) ASK-DBSI

FAX 602.264.5633

WEB dbsi-inc.com

Director of Communications:

Emily Sweillam

esweillam@dbsi-inc.com

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