

CASE STUDY

A Bank Leverages Valuable Information to Drive New Business Opportunities

THE CLIENT:

A regional bank

USERS:

The SME business banking team

Small- and medium-sized enterprises (SMEs) are the backbone of the U.S. economy and are key contributors to economic growth. As such, they generate substantial annual revenue for banks in the form of deposits, loans, and mortgages. To create trust and win business, bankers need to be in tune with the specific needs and challenges of SMEs in different industries.

The head of SME business banking at this regional firm wanted his team to be more proactive and reach out to viable prospects to develop new business opportunities. He wanted to build on past successes by providing useful information on where specific types of firms were located, and then prepare team members to ask the right questions to have productive meetings. In addition, as he worked with other executives on the bank's longer-term expansion strategy, he wanted to uncover attractive locations to ensure that new facilities were located close to potential growth areas.



Pain Points

The business banking team had traditionally built client relationships through referrals and attending community events. Unfortunately, these activities were no longer generating high-quality leads. Training the bankers to develop proactive business development skills would be a new undertaking that required a top-quality program to gain buy-in. The head of the team wanted:

- **Information on where businesses were located**, along with details on the type of firm and the estimated number of employees and revenues.
- **The ability to link business details with contact data** for key decision-makers.
- **Industry-specific facts** to help engage in more knowledgeable conversations.
- **Tools to help with call preparation** to be credible with prospects.

In addition, commercial real estate and UCC filing data matched to firms would help identify other business opportunities for the bank. S&P Global Market Intelligence (“Market Intelligence”) was contacted to discuss how the firm could assist.

Traditional business development techniques were no longer producing the needed results, and the head of business banking wanted to give his team robust tools to help effectively prospect and close deals.



The Solution

Market Intelligence discussed its Commercial Prospecting offering that provides information on businesses across the country. This is further enhanced through a collaboration with Vertical IQ¹ that helps bankers get prepared for sales calls. The combined capabilities address both the “who” and the “how” of business development, enabling the business bankers to:



Uncover prospects

The Business Listings dataset provides relevant details for 16+ million businesses across the U.S. **Advanced search capabilities** enable users to target prospects by area (e.g., city, county, or zip code), industry type, estimated revenues and employees, and more.



Picture the sales territory

A mapping tool lets users visualize their footprint and see where businesses are located relative to current or potential new branch locations.



Quickly make contact

A prospect matching tool provides relevant contact details for the 16+ million business listings.



Access detailed CRE information

The commercial real estate (CRE) database is comprised of 25+ million commercial real estate mortgage deeds and parcels that are sourced from each county court house across the U.S.² The data is linked back to the Business Listings information.

¹ Vertical IQ is a separate company and is not affiliated with S&P Global or any of its divisions.

² All coverage numbers as of July 2021.

**Identify C&I liens**

The **UCC filings database** contains 70+ million UCC filings to identify C&I liens and then link them back to the Business Listings information.

**Understand master agreements**

The **related properties component** provides a picture of an entire portfolio of an owner, with properties matched across those that are tied to the same sale deed, mortgage transaction, and/or owner mailing address.

**Be knowledgeable about a prospect's concerns**

Vertical IQ Industry Reports provide hard-to-find intelligence on more than 500 industries. A customizable homepage lets users quickly dive into the details of risks, industry trends, financial metrics, operations, and financial challenges inherent to niche businesses of all types.

Vertical IQ News Articles are curated from multiple sources providing intelligence to gather before making a call to underscore.

**Get ready for good interactions**

Vertical IQ Call Prep Sheets help users quickly get up to speed on a prospect's industry with information on the working capital management, as well as industry structure, forecasts, and quarterly insights. They also provide relevant questions to help kick-off productive conversations.



Key Benefits

The head of business banking saw the Market Intelligence and Vertical IQ collaboration as a powerful solution to help bankers efficiently prospect for new business. In addition, the easy-to-comprehend industry intelligence of Vertical IQ can be accessed through an integrated workflow with Market Intelligence, seamlessly linking users to the industry in question on the Vertical IQ platform directly from Market Intelligence.

In addition to providing the business bankers with valuable information to help grow their client relationships, the Market Intelligence offering provides:

- **Detailed insight into the number and size of opportunities** available to help determine resource needs.
- **An ability to establish sales goals** based on the value of potential business in a particular market.
- **A picture of the commercial lending opportunities** to identify which markets and types of properties offer prime opportunities.

The addition of Vertical IQ enables bankers to:

- **Engage in more knowledgeable conversations with prospects** to gain credibility and trust.
- **Streamline the preparation time for productive sales calls** and have questions in hand to drive conversations.

[Click here for more information on Commercial Prospecting.](#)

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