

National City

Banking/Business Development



OneSource

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Becoming the Lead Bank for Corporate Lending

When National City Corporation, one of the nation's largest financial holding companies, set a goal to become the lead bank for all mid-market corporate lending relationships, it turned to OneSource Information Services to provide the tools and expertise it needed.

Based on 158 years as one of the top corporate lenders in the country, National City has built relationships on trust, sound financial advice, and an understanding of each client's individual value drivers and strategy. In 1995 National City began providing relationship managers with tools to grow client relationships and convert prospects to clients more quickly. One of the keys was industry, company, and prospect information from OneSource.

Business Information: Not Just for Power Users Anymore

At National City, relationship managers from the Corporate Banking, Treasury Management and Capital Markets divisions serve as the client's single point of contact for a wide range of commercial banking solutions. While this approach successfully fosters close relationships with clients, it also means that relationship managers must understand multiple facets of an organization's business strategy.

At first, National City offered OneSource products to its "power users" to pull prospect lists and feed the sales organization with information on target clients.

"We recognized that any tool has to be readily available and easy to use in order for revenue-producing employees to adopt it as part of their everyday workflow. We made the strategic decision to incorporate the OneSource Enhanced Information Warehouse into our existing corporate intranet to ensure that all of our relationship managers, not just the 'power users,' could take full advantage of the product's capabilities," said National City VP Rachel Costanzo.

With the OneSource AppLink SDK software development kit, an XML standards-based tool kit, National City has seamlessly integrated content from the OneSource Enhanced Information Warehouse into its own enterprise applications to create industry reports, company profiles and executive biographies. Now, all of the bank's relationship managers can readily access information from the OneSource Enhanced Information Warehouse for call preparation and custom presentations within the same application they use to obtain internal phone numbers, human resource forms, and other corporate information directly through the corporate intranet.

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Integration Delivers Insights into Clients and Industries

By integrating the OneSource Enhanced Information Warehouse with National City's intranet, relationship managers can now quickly understand the value drivers of any given industry and how prospective clients are positioned within industry segments.

Christian Brown, Vice President of the Strategic Client Initiative, recounted one example of how OneSource has provided a powerful tool for his relationship managers.

"With OneSource products, one of our relationship managers was able to gain a deeper understanding of a prospective client who manufactures goods for the recreational equipment industry, said Brown. "The relationship manager completed his homework on the company faster, presented a proposal tailored to this specific client, earned greater credibility and ultimately closed the deal in less time." Brown pointed to several key benefits, including:

- Obtaining a sense of historical consumption of the manufactured piece and related equipment
- Understanding trends in the broader recreational equipment industry and how they may impact the prospective client's business
- Gathering relevant news items to understand the prospective client's clients
- Learning how the prospective client acquires new business

As an added benefit, OneSource has helped drive adoption of the Intranet site, increasing

overall usage by approximately 300% in just the first two months. "Now people are using the intranet more frequently because they can find useful information that helps them do their jobs better," said Brown.

Finding Prospects/Avoiding Risk

Other groups within National City are also taking advantage of OneSource products. The Corporate Sales Support staff uses OneSource to identify the best potential prospects and create prospect lists. National City's Credit Administration group uses OneSource for risk assessment, accessing industry and company data to prepare credit sheets and officers' presentations to the Credit Committee.

According to Rob Papenbrock, senior credit analyst and trainer at National City, "OneSource provides the favorite research tool of many National City credit analysts because it makes it easier to find smaller, private company information not readily available from other sources."

Effecting Change in Sales Processes

Moving forward, National City and OneSource are working together to develop standardized "strategic dialogue" presentations that will provide the framework for driving best business practices.

"Our goal is to identify the critical success factors across a range of sales encounters and make them part of standard sales processes," said Brown. "By making it easy for our Relationship Managers to leverage current and accurate information from OneSource products, we have developed a winning sales strategy and are achieving National City's goal to be our clients' lead bank."

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