

Why Reliability Matters: Five Considerations for Choosing a Banking Partner



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The economic effects of the COVID-19 pandemic have touched virtually every organization and individual, from small businesses and self-employed to multinational giants. But while the magnitude and speed may be unprecedented, the disruption is not.

The always prescient Mark Twain reputedly noted that, “History never repeats itself, but it often rhymes.” In fact, history is punctuated by a repeating pattern of economic and technological disruption.

At the same time, today’s always-connected economy means such disruption is now instantaneous. Payrolls not transferred mean a cascade of unpaid liabilities. Bills not paid mean the loss of critical suppliers.

In this uncertain environment—and those that will follow in the future—you need a reliable partner. On a day-to-day basis, this means money is moved timely and accurately. Payroll is met. Bills are paid on time.

Atlantic Capital Bank is that reliable partner for our customers. As a top 40 Payments Bank, we routinely move high volumes of payments, providing continuity and consistency for our customers, allowing them to focus on their strategic priorities.

While continuity in payments during a shock like the one we’re navigating now is critically important, there are a number of other considerations when choosing a reliable

banking partner. Here are a few to consider and how Atlantic Capital measures up.

Five considerations for choosing a reliable banking partner

1. Operational Excellence:

Does your bank have the operational horsepower and expertise to move funds electronically exactly when and how you need them? Atlantic Capital supports over \$150 billion in client funds movement per year. In fact, we move more client funds in a day than most banks will move in a month.

2. Ability to Execute and Scale:

Does your banking partner understand your business model so they can execute quickly? Atlantic Capital has designed its platform to support the unique requirements that our clients have identified as important to their operational success. Our laser focus on payments and fintech companies allows us to better understand the risks of various business models, ensuring quick, concise implementation. This expertise also allows us to remain flexible in supporting high-growth companies which often move from idea to significant customer adoption quickly.

3. Relationships and Reputation:

Is your bank committed to building the internal and external relationships needed to support

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your success? Atlantic Capital has committed a cross-functional team—Operations, Relationship Management, Risk, Compliance, and Executive—to support our payments and fintech relationships. Our team, with over 100 years of banking experience supporting venture-backed companies, is located in Atlanta, Georgia, known as “transaction alley” for its concentration in fintech.

4. Financial Soundness:

Are you confident your bank is able to withstand future economic storms? Atlantic Capital is a publicly traded company, regulated by the Office of the Comptroller of the Currency (OCC), with significant capital to weather economic headwinds. We maintain strong and cooperative relationships with our regulators.

5. Availability:

Is your banking partner always there when you need them? Atlantic Capital is there when and where our customers need us, including after-hours and weekends. Sometimes this means being there when you need advice to grow your business. Other times it means being your first line of defense in challenging economic times when you require a quick response to fill critical or emergency needs.

At Atlantic Capital Bank, we are committed to being both a reliable banking partner for our customers and helping them grow through inevitable change—both planned and unplanned. For example, we are continuing

to expand with BillGO, a Colorado-based bill payment provider. Through a creative, collaborative, and open-minded process, we are working together to innovate and grow during the current crisis and beyond.

“Our customers need to have confidence in our partners,” says BillGO’s Mike Blazes, President and CFO. “As a rapidly growing company, we needed a banking partner that could rapidly scale with us. The things we asked Atlantic Capital to do are not typical and they figured out how to do it.”

If you’re looking for a reliable banking partner to help you thrive during good times and uncertain ones, we are that bank. Contact us to find out why our high growth fintech and payments clients choose Atlantic Capital. We look forward to speaking soon and exploring how we can help your business.

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