

PRIMACY. PROFITABILITY. GROWTH.

From Multiple Account Codes to Strategic Clarity

When the volume of account codes becomes unwieldy, products begin to look the same, revenue and deposit opportunities are missed, and relationship retention suffers. Simplification isn't just operational relief—it's a growth lever.

THE CHALLENGE

Many FIs navigate account complexity that affects every revenue and relationship decision:



Multiple legacy account codes inherited through acquisitions and product evolution, many with identical pricing, features, and positioning



Tighter budget parameters requiring growth strategies that don't add headcount or infrastructure cost, even as operations teams are stretched managing migration and mapping projects



Stalled deposit growth and retention risk when account structure makes it nearly impossible to identify primary relationships, optimize non-primary accounts, or execute meaningful pricing discipline

THE OPPORTUNITY

Account consolidation isn't a cleanup project. It's a strategic reset that unlocks revenue clarity and relationship depth:



Protect your best relationships by identifying primary accounts and ensuring they're optimized for retention and expansion, not accidentally repriced or overlooked



Fix non-primary relationships by mapping scattered deposits to the right accounts with minimal disruption, increasing primacy and wallet share



Restore pricing discipline by eliminating product confusion and creating clear pathways for customers to upgrade, consolidate, or deepen their banking relationship



Accelerate time-to-market for new products and offers when your portfolio is simplified, documented, and strategically aligned

Why This Matters Now

Every day with an excessive number of account codes is a day where revenue leaks, relationships blur, and your team works harder to stand still. With tightening budget expectations and a competitive environment demanding differentiation, simplification isn't optional. It's the foundation for sustainable growth.

This becomes especially urgent as institutions pursue growth, whether expanding product lines, entering new markets, or deepening commercial relationships. Without structural simplification, complexity compounds. The longer it remains unaddressed, the more it constrains profitability and strategic flexibility.



Let's continue the conversation.

We've been exploring how relationship intelligence can turn account consolidation from an operational project into a growth strategy. The next step is mapping what that looks like for your portfolio specifically—which relationships to protect, which to optimize, and how to execute without disrupting your best customers.

Powering primacy, profitability, and growth
through data and design.

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