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BazingBiz

Turning Business Checking into a Growth Engine

The SMB Growth Opportunity

Community financial institutions hold less than 15% of primary small-business relationships — but that isn't a problem, it's potential.

Small businesses are ready for more. They want value, protection, and convenience from their financial partner — not just another "free" checking account. For community banks and credit unions, modernizing business checking isn't just an upgrade; it's a growth strategy.

The Challenge

Traditional business checking products haven't kept up with modern expectations.

"Free" accounts erode margins and set the wrong precedent.

Undifferentiated products make it difficult to win or retain SMB relationships.

Most portfolios are transactional, not relational — leaving growth on the table.

The Solution: BazingBiz

BaZingBiz helps community banks and credit unions compete and grow by transforming business checking into a differentiated, value-based product that business owners actually want.

It gives financial institutions a clear path to growth by:

Attracting new SMB relationships

Deepening engagement with existing customers

Building long-term primacy that drives deposits, loyalty, and lasting revenue

Challenge	Traditional Model	With BaZingBiz
Competes on price	"Free" checking with low engagement	**Distinctive, value-rich product with tangible benefits**
Declining fee income	Margin pressure and slow growth	**Growth through deeper, primary relationships**
Low retention	Few ongoing touchpoints	**Built-in benefits that business owners actually use and value**
Limited differentiation	Hard to stand out in market	**A business checking experience that delivers real business support, savings, and protection**

Proof of the Opportunity

Megabanks and regional banks hold 85% of primary small-business relationships. Community banks and credit unions share the remaining 15%.

That 15% is the opportunity. When FIs redesign checking around real business value, they win new relationships — and the growth follows.

The Impact

BaZingBiz turns business checking into a catalyst for growth — driving primacy, accelerating deposit growth, and creating measurable value for your institution and your business customers.

In just eight months after launching BaZingBiz, one $1.5B community bank saw a:

52%	3.9x	4.5x
Increase in SMB account openings	Lift in average opening deposit balance	Increase in service charge revenue

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