EXECUTIVE WHITE PAPER

The Operating Relationship Framework

A Strategic Methodology for Commercial Banking Relationship Growth

THE PREMISE

The strongest business banking relationships are not won when an account is opened. They are built through a connected discipline for identifying opportunity, activating operating activity, expanding relationship value, and protecting long-term growth.

Onsetto

SEPTEMBER 2026

Executive Summary

Financial institutions do not lack growth initiatives.
They invest in prospecting, account opening, onboarding, digital banking, treasury management, portfolio reviews, customer engagement, and retention.

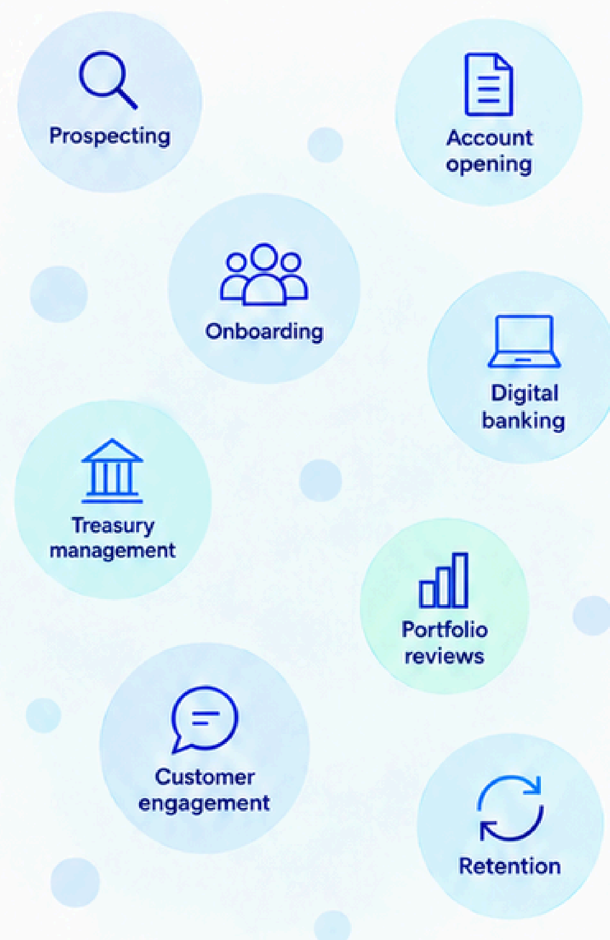
Yet these efforts are often managed by different teams, through different systems, at different moments in the customer relationship.

> **The result is not a lack of activity.**
> **It is a lack of continuity—**
> created by competing priorities, daily demands, and urgent issues that continually redirect banker attention.

- A qualified prospect may never become an actionable relationship plan.
- An opened account may never become a funded, active operating relationship.
- A visible treasury opportunity may never become a timely banker conversation.
- A seemingly stable relationship may be quietly moving deposits, payments, or other operating activity to another provider.

These are not isolated execution problems. They are symptoms of a fragmented relationship-growth model.

DISCONNECTED INITIATIVES



Activity is distributed across teams, systems, and moments in the relationship.

The Onsetto Operating Relationship Framework connects four essential stages:

Identify. → **Activate.** → **Expand.** → **Retain.**

Together, these stages create a shared operating discipline for developing stronger, more durable, and more valuable business relationships.

> **The framework is the methodology.**
> **The Onsetto Commercial Banking Operating Platform** makes that methodology repeatable, scalable, and measurable across the institution.

The Strategic Objective: The Primary Operating Relationship.

A business relationship becomes strategically valuable when the financial institution is connected to the way the customer operates.

That means understanding and supporting how the business:

- Receives customer payments
- Pays employees
- Pays vendors
- Manages liquidity
- Uses treasury services
- Interacts through digital banking
- Makes financial decisions

When these activities are connected to the financial institution, the relationship moves beyond account ownership.

The institution begins to earn a position as the customer's primary operating partner.

> We call this **operating primacy.**

Operating primacy reflects the institution's position in the customer's daily financial activity. It becomes stronger as more operating flows, services, and decisions connect to the institution. It becomes weaker when those activities are fragmented across providers.

COMPLETE RELATIONSHIP VIEW

A complete relationship view may include loans, deposits, treasury services, related entities, profitability, risk, and every associated account.

OPERATING RELATIONSHIP LENS

The Operating Relationship Framework provides a focused lens into the operating flows, behaviors, and services that reveal how deeply the institution is embedded in the customer's business.

Relationship breadth shows what the customer has with the institution. Operating strength shows how much of the business actually runs through it.

RELATIONSHIP BREADTH

This distinction matters because account ownership can create the appearance of a relationship without delivering its full economic value.

OPERATING STRENGTH

An account may be open. The more consequential question is whether the institution is capturing the operating activity that makes the relationship active, durable, and valuable.

For financial institutions, the implication is clear:

Relationship growth cannot be managed as a series of isolated product campaigns.
It must be managed as a deliberate progression toward becoming the customer's primary operating partner.

From Disconnected Initiatives to One Connected Discipline.

Onsetto

1. DISCONNECTED INTERNAL EVENTS

Traditional business and commercial banking processes frequently organize around internal events.

- A lead enters the pipeline.
- An account is opened.
- Digital banking access is established.
- A treasury review occurs.
- A portfolio review is scheduled.
- A retention concern is escalated.

The customer does not experience the relationship as a collection of separate initiatives.

2. ONE CONTINUOUS CUSTOMER JOURNEY

The customer wants to experience one continuous journey with the financial institution.

3. ONE CONNECTED DISCIPLINE

The Operating Relationship Framework aligns the institution around that journey.
Each stage has a distinct objective:

1. Identify
Find and prioritize the relationships with the greatest operating potential.

2. Activate
Move the financial activity that converts an opened account into an active operating relationship.

3. Expand
Use operating behavior and relationship intelligence to deepen value and increase relevant product adoption.

4. Retain
Protect relationship value by detecting meaningful change and responding before operating activity leaves.

The framework is not a funnel with an endpoint. It is a connected management discipline.

Each stage creates intelligence and momentum for the next. Activation improves visibility. Greater visibility reveals expansion opportunities. Ongoing activity creates health and risk signals. Those signals inform the institution's next decision.

FROM FRAGMENTED ACTIVITY TO COMPOUNDING INTELLIGENCE

The Operating Relationship Maturity Model.

Most financial institutions are not starting from zero.

They are progressing from disconnected initiatives toward a connected and measurable system for managing operating relationships.

A perfect data environment is not required to begin.
The framework creates value from the signals an institution has today—and becomes more powerful as data, workflows, and connectivity mature.

LEVEL 1
FRAGMENTED

Relationship growth is managed through disconnected initiatives.

Common characteristics include:

- Siloed customer information
- Inconsistent banker execution
- Reactive retention

LEVEL 2
COORDINATED

Teams begin aligning around shared relationship outcomes.

Common characteristics include:

- Defined relationship stages
- Clearer cross-team handoffs
- Shared growth priorities

LEVEL 3
CONNECTED

Relationship intelligence and execution operate as one continuous discipline.

Common characteristics include:

- Connected cross-channel intelligence
- Evidence-based banker action
- Coordinated activation

LEVEL 4
COMPOUNDING

Every relationship action improves the institution's next decision.

Common characteristics include:

- Continuous relationship-health monitoring
- Predictive opportunity and risk signals
- Institutional learning

The objective is not simply to digitize disconnected initiatives.
It is to create a connected management system for building and protecting valuable operating relationships.

01

IDENTIFY

Stage One: Identify

Find and prioritize the relationships with the greatest potential.

Business banking teams rarely suffer from a lack of data.

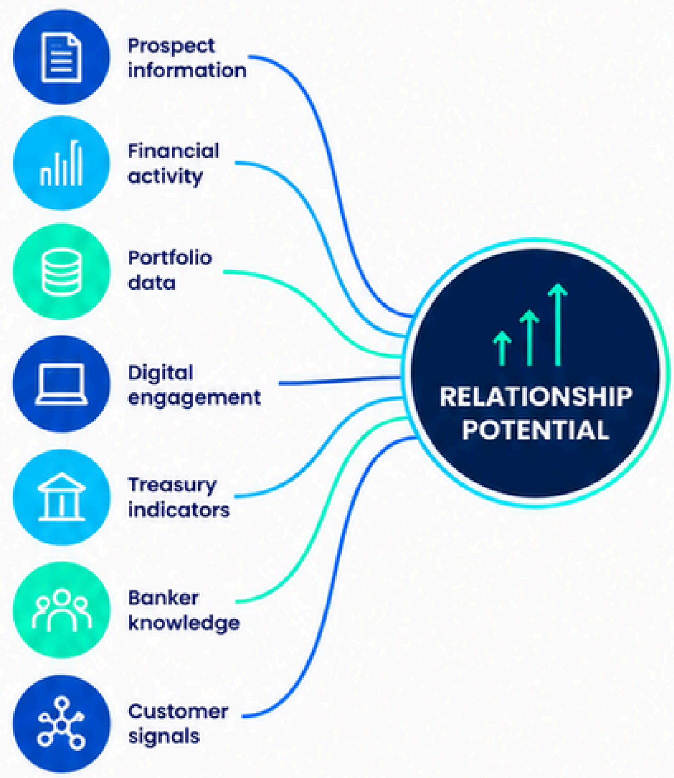
They suffer from a lack of clarity.

Prospect information, financial activity, portfolio data, digital engagement, treasury indicators, banker knowledge, and customer signals frequently reside in different systems or with different teams.

Bankers are left to determine where to focus using incomplete information and individual judgment.

Identify brings relevant signals together to create a more structured view of relationship potential.

The objective is not simply to generate more leads. It is to direct banker attention toward the opportunities most likely to become valuable operating relationships.



1

Reveal operating potential

Understand how the business operates, where its financial activity resides, and where meaningful opportunities may exist.

2

Prioritize banker action

Help bankers focus their time using consistent opportunity signals rather than instinct or account balance alone.

3

Improve customer conversations

Translate intelligence into a relevant reason to engage, giving the banker a clearer understanding of what to ask, why it matters, and where the relationship may grow.

Enterprise outcome

Higher-quality opportunities, more informed conversations, and a clearer path from prospect intelligence to relationship strategy.

TURN DISPARATE SIGNALS INTO GREATER POSSIBILITIES.

02

ACTIVATE

Stage Two: Activate

Turn an opened account into a functioning operating relationship.

Account opening is an administrative milestone.

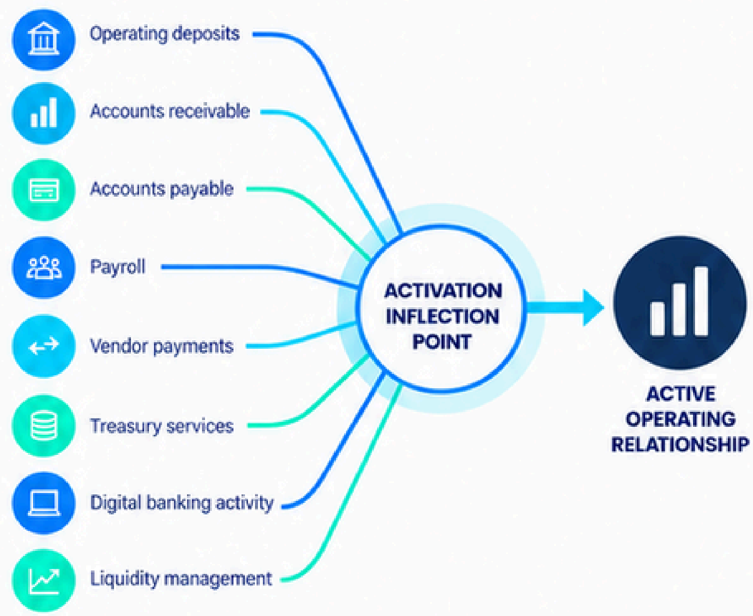
Activation is the movement of real operating activity.

CRM systems can help institutions manage interactions and opportunities. Activation addresses what happens next: moving the financial activity that turns an opened account into an active operating relationship.

That movement creates visibility into how the business operates—and generates the behavioral intelligence that makes future Identify, Expand, and Retain decisions more precise.

That activity may include:

- Operating deposits
- Accounts receivable
- Accounts payable
- Payroll
- Vendor payments
- Treasury services
- Digital banking activity
- Liquidity management



This movement represents the **activation inflection point:** the moment an opened account begins becoming an active operating relationship.

Deposits become active. Payment activity creates visibility. Treasury and digital needs become more apparent. The institution gains a clearer understanding of how the business operates—creating stronger intelligence for expansion and retention.

1

Create a transition plan

Make the movement of operating activity visible, structured, and manageable for the customer and the institution.

2

Coordinate progress

Connect the customer, banker, treasury team, implementation team, digital team, and other stakeholders around clear responsibilities and next steps.

3

Reduce time to value

Help the institution earn meaningful use and operating relevance sooner, reducing the gap between account opening and relationship activation.

Enterprise outcome

Faster time to funding, greater movement of operating activity, stronger treasury and digital adoption, and more accounts progressing into active relationships.

03
EXPAND

Stage Three: Expand

Turn operating behavior into relationship intelligence.

The more operating activity connected to the institution, the more clearly the institution can understand the relationship.

Funding patterns, receivables, payables, payroll, treasury activity, liquidity behavior, digital engagement, and service usage provide context that an account balance alone cannot deliver.

Expand turns that context into action.

The objective is not to sell more products indiscriminately. It is to identify the next opportunity that is genuinely relevant to the way the business operates.

See the operating relationship in context

Move beyond isolated product and account views to understand the operating activity, services, and financial flows that shape the relationship.

Reveal unmet needs

Identify treasury gaps, liquidity patterns, payment behavior, fee opportunities, service needs, and activity that may remain with another provider.

Guide the next conversation

Give bankers a timely, evidence-based reason to engage and a more informed starting point for the discussion.

Deepen relevance

Connect recommendations to the customer's actual operating needs, making the institution increasingly valuable as the business changes.

Enterprise outcome

Greater treasury adoption, deposit and fee growth, stronger product depth, a larger share of the operating relationship, and more enduring customer value.

04

RETAIN

Stage Four: Retain

Protect relationship value before attrition becomes visible.

Attrition is rarely a single event.

It often begins quietly.

Deposit activity declines.

Payment volume shifts.

Digital engagement weakens.

Product usage changes.

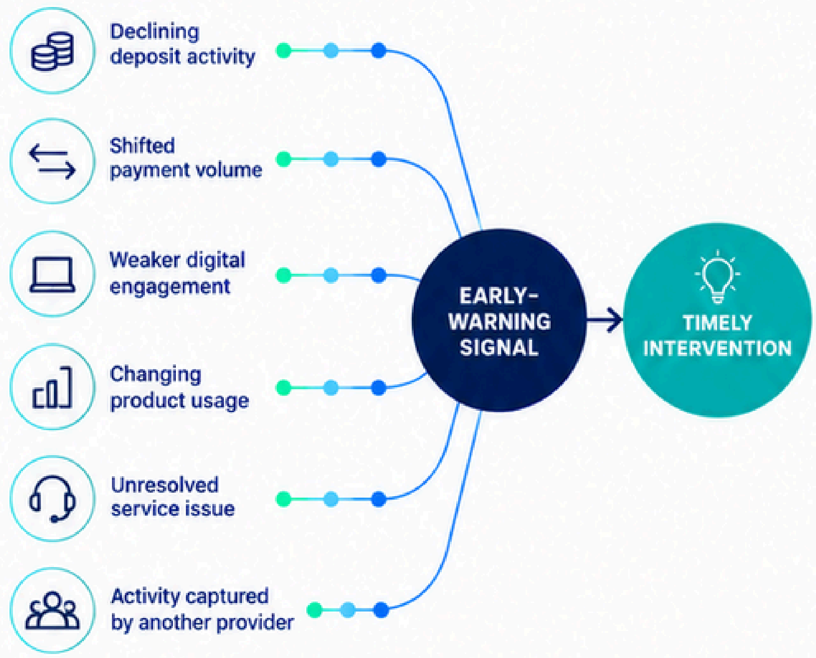
A service issue remains unresolved.

Another provider captures a portion of the customer's operating activity.

The account may remain open while the relationship steadily loses value.

This is silent attrition: the gradual erosion of an operating relationship before the institution recognizes that the relationship is at risk.

Retain gives the institution an opportunity to detect meaningful change while there is still time to act.



Connect cross-channel intelligence

Bring together relevant signals from deposits, payments, treasury services, digital banking, service interactions, engagement, and other channels to create a more complete view of relationship health.

Recognize emerging risk

Use analytical tools to distinguish normal fluctuations from changes that may indicate weakening engagement or shifting operating activity.

Prompt timely intervention

Translate data into clear, action-oriented output for the appropriate relationship owner—showing what changed, why it may matter, and what action should happen next.

Preserve relationship continuity

Help bankers respond with context and relevance before gradual run-off becomes a confirmed loss.

Enterprise outcome

Longer-lasting relationships, stronger continuity of operating flows, earlier intervention, and less preventable attrition.

Measuring Progression Toward a Stronger Operating Relationship.

Most financial institutions already measure account openings, product sales, balances, and revenue. These metrics matter, but they do not always reveal whether a business relationship is progressing.

An account can be open without being active.

A relationship can hold deposits without capturing the customer's primary operating flows.

The Operating Relationship Framework creates a more useful measurement model—one that evaluates movement toward a stronger operating relationship.

Identify

- Opportunity quality
- Conversation readiness
- Conversion to an actionable relationship plan

Activate

- Time to meaningful operating activity
- Operating flows moved
- Activation completion

Expand

- Treasury adoption
- Deposit and fee growth
- Share of the operating relationship

Retain

- Relationship health
- Cross-channel risk signals
- Continuity of operating flows

The exact measures will vary by institution.

The principle is clear:

> **Performance should be assessed by progression toward a stronger operating relationship—not task completion alone.**

A Framework for the Enterprise, Not Only the Banker.

Relationship growth depends on coordinated action across the institution.

The Operating Relationship Framework gives each role a clear line of sight into the same relationship objective.

Executives
Define the institution's relationship-growth model, see where value is being created or lost, and align investment with strategic priorities.

Commercial and business banking leaders
Establish consistent expectations across teams, markets, and portfolios. Coach to a shared methodology rather than relying entirely on individual banker style.

Bankers
Understand which relationship needs attention, why it matters, and what action should happen next.

Treasury teams
Enter customer conversations with clearer context and connect recommendations to actual operating behavior.

Data and operations teams
Create a connected intelligence layer without requiring every underlying system to perform the same role.

Implementation and service teams
Coordinate activation with greater visibility into customer goals, dependencies, responsibilities, and progress.

Digital banking teams
Use engagement and behavioral signals to improve adoption, identify friction, and strengthen the customer's connection to the institution.

The result is institutional consistency that strengthens banker judgment and enables more confident action.

Technology does not replace the commercial relationship.
It gives the relationship team better context, better structure, and a clearer path to action.

Making the Framework Executable.

A methodology creates value only when it can be operationalized.

The Onsetto Commercial Banking Operating Platform is designed to make the Operating Relationship Framework executable across teams, portfolios, and stages of the customer lifecycle.

It creates a connective layer across four essential capabilities:

Relationship intelligence

Transform fragmented customer, prospect, operating, and cross-channel signals into a clearer view of opportunity, engagement, and risk.

Structured workflows

Give bankers and support teams repeatable priorities and next steps instead of relying on individual memory or one-off processes.

ONSETTO COMMERCIAL BANKING OPERATING PLATFORM

Operating-flow activation

Help customers move the financial activity that establishes the institution as an operating partner.

Continuous measurement

Track relationship progression so leaders can see where value is advancing, stalling, or at risk.

This is what distinguishes an **operating platform** from a collection of **point** solutions.

A point solution completes a task.

An operating platform connects the work, guides execution, creates institutional consistency, and improves decision-making over time.

Onsetto complements the institution's existing systems by connecting the operating intelligence and workflows needed to identify, activate, expand, and retain valuable relationships.

Primary Relationships Are Built

The strongest business banking relationships are not created by a single product, campaign, or moment of service.

They are built through a sequence of deliberate actions that make the financial institution increasingly connected to the business and increasingly valuable to its future.

The Onsetto Operating Relationship Framework gives financial institutions a repeatable methodology for managing that sequence.

IDENTIFY → **ACTIVATE** → **EXPAND** → **RETAIN**

One framework.
One connected operating discipline.
A clearer path to durable business banking growth.

THE EXECUTIVE MANDATE

Stop managing prospecting, onboarding, digital banking, treasury growth, portfolio management, and retention as separate initiatives.

Manage them as one institutional discipline for building and protecting valuable operating relationships.

About Onsetto

Onsetto is building the Commercial Banking Operating Platform: an enterprise platform that helps financial institutions intentionally grow and protect business relationships across the full customer lifecycle.

Through connected intelligence, structured activation, guided workflows, and continuous relationship visibility, Onsetto helps financial institutions move from disconnected initiatives to one operating discipline for building stronger, longer-lasting, and more valuable customer relationships.

Learn more at onsetto.com.

Onsetto