Scaling consultative banking with the Operating Cycle Review

› Business Banking

How U.S. Bank and 9Lenses reimagined the client conversation

Every business owner has questions they haven't had time to ask. Where's cash getting stuck? Which manual processes are slowing growth? Where does fraud risk hide? U.S. Bank partnered with 9Lenses to answer those questions faster and created the Operating Cycle Review (OCR): a structured, consultative engagement that helps business banking clients see their operations clearly and act on what matters most.

› **The result is a smarter way to start the conversation, and a stronger foundation for growth.**

The challenge

For businesses under $50 million in annual revenue, growth brings complexity. New processes. New risks. New questions about cash flow, payments and capital.

Historically, understanding all of that meant multiple discovery meetings. Relationship managers and treasury management consultants spent valuable time gathering basic information before they could offer any real guidance.

That approach created friction on both sides:

- Client time went to explaining operations rather than solving problems
- Opportunity identification varied by consultant experience
- New consultants needed long ramp-up periods to advise effectively
- Multiple meetings stretched out the sales cycle
- Relationship managers hesitated to bring in treasury partners

› **U.S. Bank needed a repeatable way to make every client conversation consultative from the start.**

The solution

The Operating Cycle Review changed the starting point.

The OCR is a no-cost digital business review that maps a client's operating cycle across the areas that drive performance:

- Receivables
- Payables
- Cash flow management
- Fraud prevention
- Payments processes
- Treasury operations

When a client completes the review, they receive a personalized scorecard highlighting strengths, opportunities and tailored recommendations. Their banking team receives the same scorecard, plus deeper insight into the client's business.

› **Both sides arrive at the conversation already aligned. Instead of gathering information, teams spend their time advising. Value gets delivered before the meeting even begins.**

See back for more details.

The results

Thousands of clients have completed an OCR, and the outcomes speak for themselves:

- **A repeatable advisory experience** delivered consistently across the business banking portfolio
- **Sales cycles shortened by roughly 14 days,** with a single structured consultation replacing multiple discovery meetings
- **Faster onboarding** for new treasury management consultants, accelerating their ability to advise and sell holistic solutions
- **Deeper client relationships** built on personalized insight and trust
- **Industry benchmarks and client intelligence** that sharpen recommendations and inform strategy across segments

“The OCR has helped us create a more consistent and scalable approach to consultative banking. Our team spends less time gathering information and more time helping clients solve business challenges.”

– SVP, Treasury Management Sales Strategy and Enablement, U.S. Bank