Currently, banks are being challenged. Loans outstanding have dropped 10 percent since October 2008, the sharpest contraction in more than 35 years, according to Goldman Sachs. That's left them with unused lending capacity, idle cash, and depressed market values. As analysts at Keefe, Bruyette & Woods, Rochdale Securities, and CreditSights see it, those conditions make the industry ripe for a wave of takeovers that could rival the buying binge of 2001 to 2007.

This time, the four biggest banks won't be doing any significant buying. Bank of America, JPMorgan Chase, and Wells Fargo each controls something in the neighborhood of 10 percent of U.S. deposits, the most permitted by regulators when considering takeovers, and Citigroup is trying to sell assets. The absence of those banks may keep prices down in the merger wave. And it leaves the field to regional banks such as U.S. Bancorp and PNC Financial Services Group.

The following are major operational challenges facing these financial institutions in the preparation and execution of their acquisition plan.

- Sales methods to develop new customers, maintain customer loyalty, satisfaction and confidence
- The use of retail branch automation, software and hardware that automates teller and customer service functions.
- Reinforcing bank's compliance with the Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) regulations. Failure to perform the proper due diligence could expose bank to serious regulatory, reputational, and financial risk.
- Keeping existing and newly acquired employees up-to-date in the skills
- The need to quickly integrate cultures and leadership philosophies
- Integration and communication of new policies and procedures
- New and more rigorous regulations and compliance issues
- Conversion and integration of infrastructure, systems and business processes

TheSolutionMAtrix provides solutions to all of the issues above. This results in a smooth integration of the acquistion in a timely manner.