Market plan: Tieout

Prepared by GTM Pipes. This is a plan, not a run. It sets out how we would build your market intelligence: how we would define your market, what we would measure across it, and what we would have to build to reach the rest. It was written from your website and from a small number of banks we read by hand. We have not spoken to you, so it assumes a great deal, and the last section says where.

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1. Who you sell to

Operations leaders at US community banks who have to tie out two sets of books after their bank buys another one.

Two things about that buyer are worth stating precisely, because everything downstream depends on them.

The buyer is the acquirer, never the acquired. A bank being absorbed will have its operations team folded into someone else's, and it will not buy operations software. This sounds obvious and it is the single easiest thing to get wrong at scale: a live, well dated, prominently covered acquisition reads as a strong signal right up until you notice the prospect is on the wrong side of it. Any measurement we build has to establish direction before anything else.

The person is often not on the website. At the size we think you sell into, a bank frequently publishes a CEO and a chief experience or transformation officer and nobody else. Of the banks we read, one had no COO and no CFO visible anywhere in fifty documents. That is normal at $600M in assets, and it means the operations buyer has to be discovered rather than looked up. We treat absence from the web surface as unknown, never as absence.

2. What sets you apart

The alternatives your buyer is actually weighing, in the order they come up:

- The core provider's own professional services. Jack Henry, Fiserv, FIS. The default, and usually already in the room.
- Doing it by hand. The operations team, overtime, and spreadsheets. The real incumbent, and the one that wins most often.
- Operations workflow platforms. Teslar, Alogent, Kinective, Core10 Mesh, Sandbox Banking.

The seam we can see from outside is the one worth building the argument on: the core provider migrates the bank onto its own platform, but the reconciliation between the outgoing and incoming systems, and the exceptions that reconciliation throws, still land on the bank's operations team. The provider running the conversion does not remove that work. It creates it.

That gives you a position that does not require displacing anyone, which matters when the incumbent relationship is warm. In one bank we read, the institution publicly celebrates its core provider by name. Arguing against that provider would fail. Arguing that the provider's migration still leaves the operations team holding the exceptions would not.

Where we would push back. From outside we cannot verify that your product handles a small conversion better than a competent operations team with spreadsheets, and that is the comparison you are actually losing to. We also cannot see your win and loss history, so "platform neutral" is currently your claim rather than an observation. Both are good first call questions.

3. Which market is worth owning first

The frame

Three conditions, each independently checkable from a public source:

1. A US depository institution insured by the FDIC. Banks, savings institutions and thrifts.
2. Total assets between $300M and $10B on the most recent call report.
3. At least fifty full-time equivalent employees.

Roughly 2,300 institutions satisfy that frame. Source: the FDIC BankFind institution register, filtered by asset band and employee count from the most recent quarterly call report. That figure moves every quarter and should be re-pulled on the day this plan is sent, with the quarter stated.

That number is the size of your market. It is not a count of companies that would score well, and nothing in this plan is. Scoring requires the engine to have run against the whole frame, and it has not.

Why this frame, and not another

Below $300M is excluded because the bank is typically under thirty people, has no distinct operations function, and publishes no leadership team. There is no buyer to find and no evidence to read.

Above $10B is excluded because the institution is directly supervised by the CFPB and is large enough to run its own platform engineering. It solves this internally.

Credit unions are excluded, and this is the sharpest exclusion. Not because they are a poor fit: because they file an NCUA 5300 rather than an FFIEC call report, which means every single piece of evidence the rest of this plan relies on does not exist for them. They are a different market requiring a different instrument, and pretending otherwise would produce confident scores built on nothing.

The alternative we set aside was framing your market by acquisition activity instead of by firmographics: every US institution of any size that has acquired someone recently. We set it aside because acquisition activity is a condition measured inside a market, not a definition of one. It changes every quarter, it would make your market size swing wildly for reasons that have nothing to do with you, and it would sweep in the institutions above and below the band that you cannot serve anyway.

4. What we could run on your market from day one

Your market has an unusual advantage: a federal regulator publishes a structured filing on every single company in it, every quarter. Most markets have nothing like this. It means several of our capabilities work immediately and at full coverage rather than partially.

Rank your market, and know why every account sits where it does. The FDIC call report gives total assets, full-time equivalent headcount, the efficiency ratio and office count for every institution in the frame, quarterly. The FDIC structure record separately dates every merger, consolidation and branch purchase, and names the absorbed institution and its assets. Both are public, durable and complete. Ranking is a solved problem here on day one.

Group your market, so marketing knows where the budget should go. Fit and timing separate unusually cleanly in this market, and they are almost never the same number. Fit is the standing condition: headcount growth over three years, the efficiency ratio level, whether assets per employee is rising or falling. Timing is the dated event: the merger effective date, the branch purchase date, the quarter over quarter movement in the ratio. One of the banks we read scored high on the event and low on strain, because it is absorbing an acquisition cleanly. That is a real distinction, it changes the pitch completely, and a single blended score would have hidden it.

Track what moved since the last run, and what is worth acting on. Available from the second run. The call report is quarterly and the structure record is continuous, so movement in this market is measured rather than inferred.

See where your market is heading well before it gets there. Available from the second run, for the same reason.

Publish research your market measures itself against. Strong here, because every institution is measured on the same basis by the same regulator. A study of how community bank operations absorb acquisitions can be built on the whole market rather than on a sample, which is rare and is the kind of thing a market cites.

What we would not turn on at the start. Finding the people is genuinely constrained in this market, for the reason in section 1: at this asset size the operations buyer is often not published anywhere. We would run it, and we would expect it to return a named CEO and a technology or transformation officer far more often than a named operations lead. Reading a market you do not sell to yet, and querying the dataset directly, both work, but neither is what you need in the first quarter.

5. What we would have to build for you

This is the section that describes work specific to you, and it is where the engagement actually earns its keep.

Research paths we would add

Regulatory approval documents. One bank we read carries OCC Conditional Approval #1339, which bars it from declaring a dividend without prior supervisory no objection for two years from the merger consummation date, a constraint running into mid 2027. That is a dated, durable, board level pressure that shapes exactly how urgent a conversion feels, and it sits in a published PDF. We do not systematically query the OCC's interpretations and decisions library today. We would add it.

Deal announcements before they reach the regulator. Bank M&A advisors publish completion and announcement notices, and announcements appear there before the FDIC structure record catches them. This matters more than it sounds: conversion scoping and provider selection happen before legal close, so a
lens that waits for the structure record arrives after the decision. We would add advisor coverage as a distinct path so you reach announced deals rather than only closed ones.

Core platform identification. Whether the acquirer and the acquired bank ran the same core is the single largest driver of how big a conversion is, and therefore of how big the engagement is. Community banks do not disclose it, and it must never be inferred from size or region. Today we see it only when a job posting happens to name the platform, which is luck rather than method. This deserves a dedicated path and would be one of the first things we build.

What we would get from onboarding

None of the following exists to a cold read, and all of it exists the moment we work together.

Your wins and losses. The criteria in this plan are our best reading of what should separate a good account from a poor one. Your closed won and closed lost history is what tests whether they actually do. This is the single largest quality jump available, and it happens in onboarding, not in research.

Your calls. Where the operations buyer really sits when the website shows only a CEO, which cores you genuinely work well against, and which objections actually kill deals. We can see that the core provider objection exists. We cannot see how often it wins.

Your own view of the band. We proposed $300M to $10B from reading your site. You may know the real floor is $500M, or that above $5B the bank runs its own conversion. That single correction reshapes the frame and the size.

Genuine limits

The acquired institution's core platform is frequently disclosed nowhere at all. Where that is true we would record it as undetermined and hand it to you as the first discovery question, rather than guess.

Job postings expire. They are among the strongest signals in this market, naming platforms, functions and hiring posture. They are also gone in ninety days. We will use them to score and to brief a call, and we will not build a durable citation on them. Everything from the FDIC and the OCC is permanent, so the evidence that survives is the evidence that matters most.

6. Score your own accounts today

Eight questions, each answerable from public sources in a few minutes. Together they are a hand-run version of what we would automate across your whole market.

1. Is the institution FDIC insured, with total assets between $300M and $10B and at least fifty employees on its most recent call report?
2. In any merger, consolidation or branch purchase on its FDIC structure record, is this bank the acquirer or the surviving entity? If it is being acquired, stop here. It is not a prospect.
3. Did that event become effective within the last six quarters, or is a deal announced and not yet closed?
4. Has full-time equivalent headcount grown fifteen percent or more over three years on the call report employee series?
5. Over the same period, is assets per employee flat or falling? Rising means the bank is gaining leverage, not absorbing strain.
6. Is the efficiency ratio above seventy percent, or in the upper half of the fifty-five to seventy percent norm? Note the direction of the most recent quarter separately.
7. Does the bank's own website still show separate login portals for an acquired brand, or a customer-facing merger notice?
8. Are there open roles in loan operations, deposit operations, reconciliation, data migration or core conversion?

Question 2 is worth more than the other seven combined. Everything else is degree; that one is direction, and getting it wrong points you at a company whose operations team is about to cease to exist.

What this plan assumed

Written before we have spoken, so each of these is a question rather than a conclusion.

That your buyer is the acquirer. If you also sell to institutions being absorbed, during the window before they are absorbed, your market roughly doubles and criterion 2 inverts. This is the assumption with the largest consequences.

That $300M to $10B is the right band. Taken from reading your site, not from your win history. Your own data would move it.

That the operations leader is the buyer, rather than the CIO, the CFO, or whoever happens to own the conversion program. The evidence suggests the conversion owner is sometimes a transformation officer instead, which is a different conversation.

That the banks we read are representative. We read a small number by hand. That tells us the evidence is reachable. It does not tell us the coverage holds across roughly 2,300 institutions, and only running the frame answers that.

That public visibility, rather than deal volume, is your constraint. We believe public M&A filters understate real acquisition activity by a wide margin, which is the gap this work closes. Confirming the scale of that gap is early work, not a settled fact.

A call is offered with this plan. You are welcome to skip it and keep the plan.