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# AARON SILVA

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INDUSTRY ADVOCATE | NEGOTIATIONS EXPERT | THOUGHT LEADER | ACCLAIMED SPEAKER



## Changing the Game for the Entire Industry – Once and For All

*Educate Executive Bankers  
to Intelligently Renegotiate  
Multi-Million Dollar “Win Win” Deals  
Against Powerful Core & IT Providers*

PRESIDENT & CEO

paladin *fs*



GOLDEN CONTRACT COALITION

**DYNAMIC INSIGHTS  
AND EDUCATION FOR  
KEYNOTES, CONFERENCES  
AND WEB SEMINARS**

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# AARON SILVA

**PRESIDENT & CEO OF PALADIN fs  
AND GOLDEN CONTRACT COALITION**

## About the Speaker

Mr. Silva is a recognized and respected industry leader and negotiations expert standing for community financial institutions against the powerful oligopoly of Core & IT suppliers. After spending 15 years selling IT services to bankers across the country, Silva recognized that bankers lacked real market intelligence and pricing data necessary to enter these one-on-one negotiations intelligently. This realization served as the catalyst for founding Paladin fs and the Paladin Blue Book in 2007. With more than 100 successful transactions and \$135 million in cost reduction since Paladin's inception - Silva realized the industry still needed a counter-balance to the oligopoly formed by "The Big Three". In June 2016, Silva launched the Golden Contract Coalition with the unprecedented goal of aggregating large numbers of banks and \$1B in combined contract revenue - manufacturing the leverage necessary to put the power back into the hands of community financial institutions and once and for all disrupt the major suppliers' business models of one-sided, over-priced, and unfair deals.

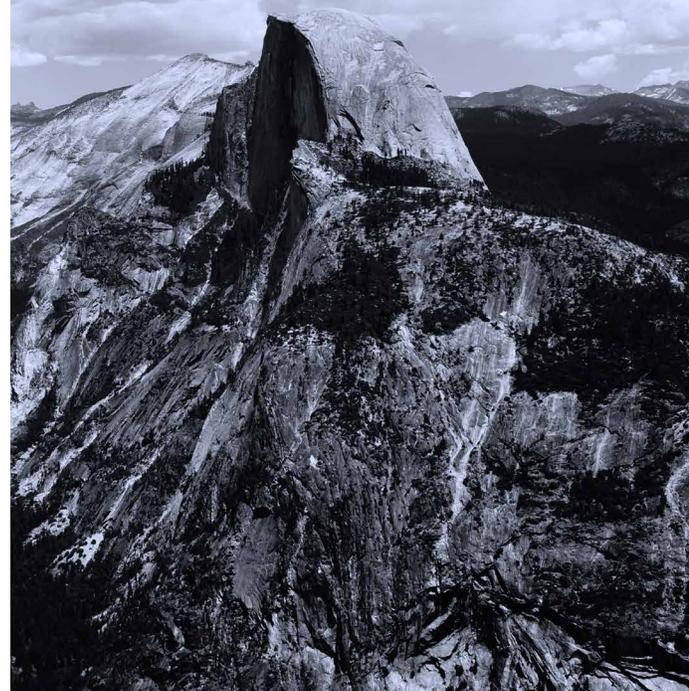


Silva is a sought-after, entertaining and accomplished speaker for national banking and credit union events as well as an influential writer and industry-wide resource on both strategic and technology issues facing executive leaders of franchises under \$15 Billion. Continually receiving the highest reviews from session attendees, he is an energetic, engaging and thought-provoking professional speaker that will add great value to your event. In addition to his professional accomplishments, his research has been the foundation for highly regarded studies on pricing disparities, hidden costs and defective terms in supplier contracts, developed by the Business Performance Innovation Network and other market analysts.

## Engaging Presentations With Attendee Action Plan

*I deliver value to C-level audience members in the form of proven, easily executable action plans that suit the unique needs of the individual banking leaders who attend any of my given sessions. I bring hard data, backed by real life examples that every banker under \$15B in assets can identify with. Rife with proprietary research and inside intelligence about changing existing contract terms, conditions and pricing, my sessions are sure to be among the highest rated at your event.*

*Aaron Silva*



# UNIQUE VALUE AND BENEFITS FOR YOUR ATTENDEES

Silva's presentations are custom-tailored to the unique needs of the individual banking leaders in attendance. Silva delivers value to C-level audience members by gifting them with an easily executable action plan that can be immediately implemented at their respective institutions. Session attendees will have access to all exclusive reports used in the presentations, as well as to proprietary national benchmarking data on their individual institution's core and IT pricing data. This can include a comprehensive comparison of their existing contract terms, conditions and pricing to proprietary market benchmarking — information that can save community banks and credit unions hundreds of thousands of dollars annually.

If supplied with an attendee list a couple weeks in advance of any session, Silva and his researchers are able to provide the following additional value to participants upon request:

## **Pre-Event Survey with Analyzed Results:**

Silva can provide a unique URL that is linked to a secure online and confidential five-question survey. This survey includes relevant questions that can quickly and easily be answered by any banker. The confidential results will be used in aggregate and analyzed during the presentation so that the session is bespoke to the group's wants and needs.

## **Custom-Tailored Payment — and Overpayment — Projections:**

Based on the asset size, geographic location and other economic factors of the financial institutions in attendance, Silva can provide projected estimates on the amount of overpayments those in the audience will remit to Core and IT suppliers unnecessarily.

## **Free Downloads of Independent Third Party Research and Exclusive Reports:**

Many facts, statements and estimates presented during the session will be cited from research compiled by Silva and independent third parties. All attendees at the session will have the ability to request, access and download these reports after the session, at no cost.

## **Free Research, Market Intelligence and Pricing Data:**

Upon individual request, attendees will additionally have the option to access proprietary national benchmarking data on their individual institution's core and IT pricing, which will include a comprehensive comparison of their existing contract terms and conditions against market standards and best practices.

# PRESENTATION TOPICS AND ABSTRACTS

*All presentations can be delivered in-person as well as webinar format*

## **M&A Core IT Contract Negotiations: Why Planning Ahead Pays Off Big League**

Mergers will continue to be a viable strategy as a way to grow — or, in some cases, just to survive. No matter which side of the transaction your franchise may be, Core & IT contracts will impact the deal cost, accretive value, and shareholder benefit. Unfortunately for shareholders nationwide, Core & IT Suppliers will profit by hundreds of millions of dollars each year for services they will never provide as a result of onerous and one-sided termination, conversion and de-conversion expenses embedded unfairly in 2” inch thick, complex IT contracts.

A common mistake made by bank executives is to postpone negotiations with core IT suppliers until a merger has been announced, only to learn all leverage over them has evaporated. Contrary to this popular misstep, restructuring contracts in advance of any M&A deal can make all the difference in profitability, franchise value and shareholder protection.

Many banks depend on their investment bankers or general counsel to handle these contracts only to learn they are either under experienced in this type of deal-making or lack the financial incentive to be vested in changing the results. When banking executives proactively take control of their core relationships and become fully aware of their M&A opportunities, it can add up to monumental savings in operating costs and separation expenses while providing better accretive deal value.

In this session, Aaron Silva will outline the specific steps and strategies banks can follow to implement more profitable and merger-friendly agreements. The presentation will also dispel the notions that Core and IT service providers, such as Fiserv, Fidelity and Jack Henry, are unwilling to partner in banks’ successes, even if a merger could mean the cessation of their services.

## **Dare to Compare — Community Bank Core IT Deals vs. Large Bank Competitors**

A GAP Analysis recently conducted by law firm Pillsbury, LLP – the largest IT contract negotiating firm in the US with over \$500 Billion in deals – summarized that Core IT supplier agreements and pricing ‘enjoyed’ by community banks and credit unions have not changed since the 1980s. Core IT suppliers have been known for issuing complex and onerous agreements to community institutions for decades and light now being shown by Aaron Silva is beginning to unveil what’s really behind the curtain of these one-sided deals. This in-depth discussion will demonstrate how current day contracts unfairly punish banks and credit unions for success and routine corporate events. Attendees will learn what it takes to get a deal that considers their needs as a modern financial institution operating in 2017 — one that’s comparable to the contracts their big bank counterparts enjoy. The time has come to pay attention to “the man behind the curtain” or risk overspending hundreds of thousands of dollars annually on bad deals.

In this session, Aaron Silva will reveal the shocking truth about what community banks get versus national banks [from these same Core IT suppliers], how similar organizations in other industries are treated, and how the Golden Contract Coalition plans to change the game once and for all by putting more power back into the hands of community financial institutions.

This banker-only session is tailored to C-Level executives of institutions between \$300 million and \$15 billion in assets size outsourcing to any one of the major Core IT suppliers.

## Secrets Revealed: 10 Things Your Core IT Provider Will Not Tell You

When it comes to negotiating and renewing these multi-million dollar relationships once every five to seven years, community banks are at a distinct disadvantage negotiating against their Core and IT service providers – bankers have to know what to demand in advance. Suppliers protect these secrets within a team of highly skilled negotiators, contract writers and lawyers who negotiate hundreds of contracts each year with different institutions – never sharing with you what they negotiated differently with any other institution nationwide. To make matters worse these core vendors have formed a market oligopoly, controlling 93 percent of the industry, effectively blocking community institutions from the chance to receive a fair deal through any lack of formidable competition.

Services such as Account & Item Processing, Internet Banking, Bill Payment, and EFT/ATM services are crucial for community banks to successfully compete against the large banks. However, with these unfair contracts, the deck is stacked against smaller institutions. The ultimate effect of overlooked contract terms is often prohibitively expensive problems for franchises and shareholders during future routine corporate events and mergers.

In this session, Aaron Silva will take the audience through 10 critical issues and negotiating secrets that bankers should know before they sit down at the negotiating table. Silva will discuss his latest proprietary research findings that outline the problems, pitfalls and best practices in restructuring vendor contracts based on nationwide intelligence. Through real life examples of how banks often pay in excess of \$1 million more than necessary over the life of their core services contracts, the audience will learn how to dramatically improve their core and IT spending efficiency and better protect their institutions from downstream risks hidden within their contracts.

## Changing the Game – How Disrupting the Oligopoly is the Only Way to Prosperity and Fairness for Banks

After 16 years selling IT services to community banks, Aaron Silva became frustrated with unfair business practices, unethical contracts and one-sided deals that left banks holding the bag. He switched sides in 2007 and dedicated the next 10 years of his career to representing bankers in complex multi-million-dollar IT negotiations against suppliers – greatly leveling the playing field by developing the first ever Blue Book of market pricing intelligence. When three Core IT vendors formed an oligopoly controlling 93% of the market, Silva upped the firepower again by launching the Golden Contract Coalition in 2016 bent on aggregating and then leveraging \$1 Billion in combined contract value forcing a fair, legally balanced, marketing-conforming contract on behalf of the GCC membership.

In this session, Silva will take you through a history of how we [the industry] got into this mess with Core IT suppliers along with his plans - and those of his many community bank and industry partner followers - intended to disrupt the oligopoly of “the Big Three” and change the game once and for all by putting more power back into the hands of community financial institutions. Every banker in the country is affected by critical, complex and expensive relationships with Core IT suppliers. Anticipated competitive offerings promised by new FinTech companies are threatened by the barriers and poison pills embedded in nearly every agreement held by a bank - assuring Core IT suppliers hold all the keys. Attendees to this session will leave with a greater understanding of the clear and present danger faced by every franchise and what actionable steps can be taken to help guide our industry forward