

## DepositLeads Customer Health & Renewal Proof

Generated for: Riverstone Community Bank

Generated date: 2026-06-14

### Executive renewal posture

Habit score: 100%

Renewal confidence: 100%

Expected NRR: 135%

Churn risk: Low

Daily active deposit users: 7/7

Morning use: 100%

Deposits touched: \$6958M

First value: 1 minutes

Tools replaced: 4/4

### Renewal Proof Board

Telemetry: renewal\_proof\_board\_reviewed

Verdict: Renewal-ready

Proof score: 100%

Executive summary: Riverstone Community Bank has 5/5 renewal proof lanes board-ready, 100% renewal confidence, 135% expected NRR, and 4/4 expansion motions ready.

Expansion ask: Ask for the full deposit-team expansion and Core Intelligence activation in the renewal package.

### Daily habit - Board-ready

Owner: Chief Deposit Officer

Metric: 7/7 deposit-team users active; 100% morning coverage

Target: Deposit team opens DepositLeads first thing each morning and reaches banker-owned work in under 10 minutes.

Evidence: 1384 usage events, 1342 value-bearing events, and 1-minute first-value proof.

Renewal use: Proves the product is part of the bank's daily deposit operating rhythm, not a monthly report.

Proof route: /work

Telemetry required: morning\_login, deposit\_team\_morning\_sla\_reviewed, deposit\_closeout\_pulse\_reviewed

### Expansion economics - Board-ready

Owner: CFO

Metric: 135% expected NRR vs. 120% target

Target: Expansion ask is backed by active deposit value, ready modules, and CFO-safe rollout proof.

Evidence: 4/4 expansion motions are ready and \$6958M in recent deposit workflow value is visible.

Renewal use: Turns the renewal conversation into a priced expansion plan around Core Intelligence, treasury depth, and e

Proof route: /admin/customer-health

Telemetry required: nrr\_expansion\_plan\_reviewed, core\_intelligence\_reviewed, roi\_report\_exported

### Tool consolidation - Board-ready

Owner: CBO

Metric: 4/4 workflows replaced

Target: Replace at least two tools in the community bank deposit stack: rate shopping, CRM-for-deposits, treasury analytics

Evidence: Rate shopping: 92%; CRM-for-deposits: 88%; Treasury analytics: 88%; Audit binder: 98%  
Renewal use: Gives the buyer a budget defense: DepositLeads is replacing workflow spend, not adding another dashboard  
Proof route: /admin/customer-health  
Telemetry required: rate\_monitor\_reviewed, crm\_push, treasury\_review

10-minute value - Board-ready

Owner: CSM

Metric: 1 minutes to first value

Target: A CFO or Chief Deposit Officer reaches a value-bearing deposit action within 10 minutes of login.

Evidence: Deposit Runoff Root Cause Ledger at 1 min; Deposit Runoff Root Cause Ledger at 1 min; Deposit Runoff Root Cause Ledger at 1 min

Renewal use: Proves onboarding and weekly adoption do not depend on a data team or long setup process.

Proof route: /admin/customer-health

Telemetry required: ten\_minute\_cfo\_proof\_reviewed, deposit\_morning\_brief\_opened, core\_deposit\_command\_reviewed

Compliance evidence - Board-ready

Owner: CSM

Metric: 98% audit coverage; 100% core readiness

Target: Every executive claim, export, and core-data workflow has source proof, vendor-risk evidence, and audit artifacts.

Evidence: Truth Audit, Vendor-risk packet, Core Launch Center readiness export, and board-ready PDFs are available from the dashboard

Renewal use: Keeps procurement, GLBA review, and examiner-safe reporting from becoming a renewal blocker.

Proof route: /api/compliance/vendor-risk-packet.pdf

Telemetry required: truth\_audit\_exported, vendor\_packet\_exported, core\_activation\_reviewed

Renewal Habit Loop

Telemetry: deposit\_renewal\_habit\_reviewed

Renewal score: 98%

Executive morning users: 3

Banker morning users: 4

Ritual streak: 6 days

Next renewal move: Use the 7-day habit loop in the renewal conversation and ask for expansion into the full deposit team.

Executive morning control - Strong

Owner: CFO / CDO

Metric: 3/3 executive users in the morning rhythm

Target: CFO, CDO, and CBO open the deposit command before first huddle

Evidence: Morning logins plus Deposit Morning Brief and Core Deposit Command Summary reviews.

Renewal move: Make the morning command summary the first renewal proof point, before feature demos.

Proof artifact: Customer Health + Deposit Morning Brief PDF

Banker first-call block - Strong

Owner: Team leads

Metric: 4 banker users reached morning work

Target: BDO, treasury, and branch users open My Daily Work before noon

Evidence: Morning logins, daily queue opens, call logs, and value-bearing banker actions.

Renewal move: Coach managers to inspect untouched hot work before lunch instead of waiting for CRM reports.  
Proof artifact: Execution Assurance Friday recap

Treasury depth habit - Strong

Owner: Treasury lead

Metric: Treasury queue reviewed with value attached

Target: Treasury reviews high-fit accounts before BDOs quote rate concessions

Evidence: Treasury queue, Core Intelligence, relationship pricing, and funding replacement events.

Renewal move: Tie renewal expansion to treasury analytics replacement and product-depth proof.

Proof artifact: Treasury fit report + Core Intelligence audit packet

Friday proof pack - Strong

Owner: CSM / CDO

Metric: 98% audit artifact coverage

Target: Every value-bearing deposit workflow has an exportable proof artifact

Evidence: Audit artifacts, PDF reports, truth audit, vendor-risk packet, and board ROI exports.

Renewal move: Send the Friday proof pack before renewal pricing is discussed.

Proof artifact: Customer Health, Truth & Source Audit, Board ROI PDF

Renewal Rescue Plan

Telemetry: renewal\_rescue\_plan\_reviewed

Trigger: Protect renewal

Actions due this week: 0

Habit-risk value: \$0

Executive summary: The deposit team is in the daily rhythm. Protect the renewal by sending the Friday proof pack and exp

Executive habit - Strong

Owner: CFO / CDO

Gap: Executive team is already in the morning deposit rhythm.

Monday move: Run Monday's first huddle from Deposit Morning Brief and Core Deposit Command Summary.

Friday proof: Export Deposit Morning Brief PDF and Customer Health before the Friday recap.

Telemetry to recover: morning\_login, deposit\_morning\_brief\_opened, core\_deposit\_command\_reviewed

Route: /app/deposit-morning-brief

Banker habit - Strong

Owner: Team leads

Gap: Bankers are reaching first-call work before noon.

Monday move: Assign the first-call block and require call outcomes before lunch.

Friday proof: Show Execution Assurance Friday recap with completed calls, stale exceptions, and deposits touched.

Telemetry to recover: daily\_queue\_opened, call\_logged, deposit\_defense\_sla\_reviewed

Route: /app/execution-assurance

Treasury habit - Strong

Owner: Treasury lead

Gap: Treasury is attached to relationship value.

Monday move: Review Core Intelligence treasury fit before any relationship pricing exception is approved.

Friday proof: Attach treasury fit report and Core Intelligence audit packet to the renewal proof pack.

Telemetry to recover: treasury\_review, core\_intelligence\_reviewed, relationship\_tradeoff\_proof\_reviewed

Route: /app/core-intelligence

Proof habit - Strong

Owner: CSM / CDO

Gap: Value-bearing work has exportable proof.

Monday move: Require every saved balance, pricing exception, and treasury action to carry a proof artifact.

Friday proof: Send the Friday proof pack: Customer Health, Truth Audit, Board ROI, and Execution Assurance.

Telemetry to recover: truth\_audit\_exported, roi\_report\_exported, vendor\_packet\_exported

Route: /admin/customer-health

NRR Expansion Plan

Telemetry: nrr\_expansion\_plan\_reviewed

Expansion score: 90%

Target NRR: 120%

Expected NRR: 135%

Next ask: Ask for deposit-team expansion now: branch managers, treasury officers, and Core Intelligence activation are su

Value story: Riverstone Community Bank has \$6958M in recent deposit workflow value, 4 replacement workflows, and 4 e

Deposit command rollout - Ready

Buyer: Chief Deposit Officer

Ask: Add all branch managers and market presidents to Deposit Morning Brief, My Daily Work, and Execution Assurance.

Why now: 100% of tracked deposit rituals are active and 4 banker users reached morning work.

Proof artifact: Customer Health + Deposit Morning Brief PDF + Execution Assurance Friday recap

Telemetry required: deposit\_morning\_brief\_opened, daily\_queue\_opened, call\_logged

Route: /admin/customer-health

Core Intelligence activation - Ready

Buyer: CFO

Ask: Activate sanitized core extract monitoring for balance decay, high-balance low-product, and treasury upsell queues.

Why now: Core activation readiness is 100% and \$6958M in deposit value is already tied to captured workflows.

Proof artifact: Core Launch Center readiness export + Vendor-risk packet + Truth & Source Audit

Telemetry required: core\_activation\_reviewed, core\_launch\_autopilot\_reviewed, core\_intelligence\_reviewed

Route: /app/core-intelligence

Treasury depth expansion - Ready

Buyer: Head of Treasury

Ask: Add treasury officers to Core Intelligence, Relationship Pricing Desk, and Relationship Tradeoff Proof Desk.

Why now: Deposit saves and rate exceptions need ACH, RDC, positive pay, sweep, and operating-account depth attached

Proof artifact: Treasury fit report + Relationship Pricing Desk PDF + ALCO Deposit Defense PDF

Telemetry required: treasury\_review, relationship\_tradeoff\_proof\_reviewed, pricing\_exception\_reviewed

Route: /app/relationship-pricing-desk

Executive proof package - Ready

Buyer: CEO

Ask: Package board ROI, audit evidence, and vendor-risk proof for enterprise rollout approval.

Why now: 4 of 4 replacement workflows are above threshold and audit artifact coverage is 98%.

Proof artifact: Board ROI PDF + Truth & Source Audit + Vendor-risk packet

Telemetry required: roi\_report\_exported, truth\_audit\_exported, vendor\_packet\_exported

Route: /api/reports/board-deposit-intelligence.pdf

Tools Replaced

Rate shopping: 92% replacement coverage

Replacement module: Rate Monitor + Relationship Pricing Desk

Evidence: Rate checks and pricing exceptions are captured with source/date proof.

CRM-for-deposits: 88% replacement coverage

Replacement module: My Daily Work + Lead Tracker CRM + Execution Assurance

Evidence: Banker calls, CRM pushes, ownership, and stale-work exceptions are visible in one workflow.

Treasury analytics: 88% replacement coverage

Replacement module: Core Launch Center + Core Intelligence + Funding Replacement Plan

Evidence: Core activation readiness, treasury fit, internal relationship opportunities, and wholesale-funding avoidance are

Audit binder: 98% replacement coverage

Replacement module: Truth Audit + Evidence Room

Evidence: Exports and executive reports carry source proof, observed dates, and compliance guardrails.

Audit Artifacts

Deposit Morning Brief PDF

Route: /api/reports/deposit-morning-brief.pdf

Last generated: 2026-06-14

Retention use: Proves executives start the day with deposit risk, Morning Readiness Command, core deposit command su

Deposit Team Morning SLA PDF

Route: /api/reports/deposit-team-morning-sla.pdf

Last generated: 2026-06-14

Retention use: Proves the before-noon operating cadence by role plus noon rescue, 3 PM closeout, Tomorrow Carryover B

Board ROI PDF

Route: /api/reports/board-deposit-intelligence.pdf

Last generated: 2026-06-14

Retention use: Shows deposits won, pipeline value, and board-level attribution.

Core Launch Center readiness export

Route: /api/reports/core-activation-readiness.pdf

Last generated: 2026-06-14

Retention use: Proves sanitized core activation, field mapping, extract QA preview, ops handoff, launch autopilot, and 10-m

Vendor-risk packet

Route: /api/compliance/vendor-risk-packet.pdf

Last generated: 2026-06-14

Retention use: Gives procurement the GLBA, source-proof, retention, and demo-isolation evidence needed to approve act

Relationship Pricing Desk PDF

Route: /api/reports/relationship-pricing-desk.pdf

Last generated: 2026-06-14

Retention use: Documents rate discipline, max justified rate, and manager approvals.

ALCO Deposit Defense PDF

Route: /api/reports/alco-deposit-defense.pdf

Last generated: 2026-06-14

Retention use: Documents funding mix pressure, core DDA protection, wholesale-funding avoidance, policy watch items, p

Banker Copilot Answer Proof PDF

Route: /api/reports/banker-copilot.pdf

Last generated: 2026-06-14

Retention use: Exports ask-first Copilot answers, source citations, show-your-work math, safe language, and next actions f

Truth & Source Audit

Route: /api/reports/truth-audit.pdf

Last generated: 2026-06-14

Retention use: Defends trust claims, freshness, source proof, and demo/prod separation.

Execution Assurance Friday recap

Route: /api/reports/execution-assurance.pdf

Last generated: 2026-06-14

Retention use: Proves whether the team worked the plan and what changed the forecast.

Customer Health & Renewal Proof PDF

Route: /api/reports/customer-health.pdf

Last generated: 2026-06-14

Retention use: Exports daily habit, renewal proof lanes, NRR expansion economics, tool replacement, and compliance evi

Deposit Renewal Habit Loop

Route: /admin/customer-health

Last generated: 2026-06-14

Retention use: Shows CFO, CDO, banker, treasury, Copilot question, and Friday proof adoption as a renewal-ready opera

### Renewal Proof Board

Route: /admin/customer-health

Last generated: 2026-06-14

Retention use: Packages daily habit, NRR expansion economics, tool consolidation, 10-minute value, and compliance evidence

### Renewal Rescue Plan

Route: /admin/customer-health

Last generated: 2026-06-14

Retention use: Turns weak daily adoption into owner-assigned executive, banker, treasury, and proof habits before renewal

### NRR Expansion Plan

Route: /admin/customer-health

Last generated: 2026-06-14

Retention use: Turns proven deposit-team usage into the next CFO-safe expansion ask, with module, seat, proof, and tele

### Banker Copilot question audit

Route: /app/banking-intelligence-copilot

Last generated: 2026-06-14

Retention use: Proves executives can ask a deposit, plan, treasury, or compliance question and reach a source-cited action

### Compliance and use

Internal customer-health and renewal-readiness artifact only.

Use for adoption proof, renewal support, expansion planning, vendor-risk support, and executive operating cadence.

Do not use as a credit decision, consumer eligibility screen, or customer-facing claim of private competitor banking knowledge