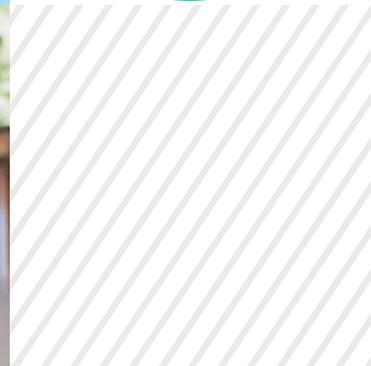
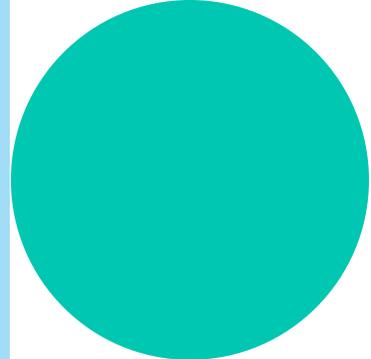


wex™

Case Study

1 **fnbo**

How FNBO and WEX are delivering simple,
sophisticated payment solutions





Overview

FNBO (First National Bank of Omaha) has been serving customers for more than 167 years, with a legacy of family leadership spanning six generations since 1857. As one of the largest privately held banks in the U.S., FNBO (Member FDIC) manages \$32 billion in assets and employs over 4,500 people. With a strong reputation as a trusted financial partner for businesses of all sizes, FNBO is continually seeking new ways to improve the banking experience for customers and businesses alike.

167
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Challenges

Expanding FNBO's commercial card program

To grow its commercial card program, FNBO needed a competitive edge in a market where security risks, inefficiencies, and scalability concerns were top priorities. Businesses today are seeking alternatives to outdated payment methods like paper checks and traditional credit cards – solutions that could offer greater speed, security, and control over cash flow.

To develop innovative solutions that could improve the customer banking experience, FNBO partnered with WEX – a leader in business payments – to deliver a seamless, secure, and scalable payment solution.

“WEX's brand recognition in the market drew us to them as a potential partner. Learning their customer-centric philosophy and how their approaches are very similar to ours, propelled us to work with them.”

Maria Line

FNBO's Head of Customer Engagement,
Portfolio Management and Commercial Card

How WEX helps

A strategic partnership with WEX

FNBO turned to WEX for its industry expertise and modern payment technology. By integrating WEX's virtual card solutions, FNBO was able to offer its clients a more secure, efficient, and flexible way to manage payments.

"The WEX business payments technology is very flexible," Line said. "This allows us to help our clients, from small businesses to large corporations, optimize their payment practices to mitigate risk and reduce fraud by replacing checks and other payment types that expose account numbers."



Industry expertise: With decades of experience in business payments, WEX understands the varying needs of business payments and has the solutions to meet those needs.



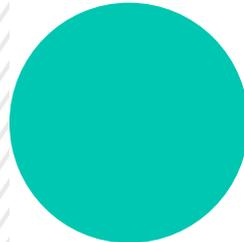
Scalability: FNBO needed a solution that could support businesses of all sizes, from small businesses to large enterprises. WEX's virtual card solutions are customizable and scale to meet various business needs.



Risk mitigation: Security is a top priority in business payments. WEX's solution helped FNBO offer its customers an added layer of security. By using virtual cards, FNBO is able to go the extra mile in protecting clients' sensitive payment data – an important benefit to both FNBO and its clients.



Comprehensive support: With a dedicated relationship manager and expert guidance across FNBO's departments, WEX facilitated a smooth implementation and made sure FNBO's teams fully understood the solution – laying the groundwork for long-term success.



Results

Dedicated support at every step

Beyond innovative technology, WEX played a hands-on role in ensuring FNBO's success. WEX's dedicated relationship manager for FNBO acted as a key point of contact. From integration to fraud, credit, sales, and account management, WEX's support extended across all departments.

This level of guidance helped FNBO fully understand the virtual card solution and effectively position it to clients. By working closely with WEX, FNBO's teams gained the knowledge and confidence to sell and support the product, maximizing its value for their customers and fine-tuning their strategy in the market.

"WEX helps us dig into the verticals we target to understand best practices in reaching those markets, areas where there's greater opportunity, and where we can pull back on less successful approaches," Line said.



Results

A partnership built for the future

Together, FNBO's and WEX's partnership delivers digital payment solutions without the complexities. By providing a simple yet sophisticated solution, FNBO and WEX continue to work together to modernize business payments today – keeping security, efficiency, and innovation at the forefront.

"We could not have asked for a better payment technology partner than WEX," Line said. "From the very first step of contract discussions all the way through launch and beyond, they've been the ideal partner."

Hear the full story from FNBO

[FNBO and WEX | How a payments partnership has reaped benefits for a national bank](#)





Are you ready to take your business payments to the next level? Explore how WEX's business payments solutions can help you gain efficiencies, cut costs, and generate revenue.

Contact us to get started with faster, smarter and more secure payments.