

# Digital Transformation of Financial Services

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Matthew Wilcox

Senior Vice President, Marketing Strategy and Innovation

Fiserv

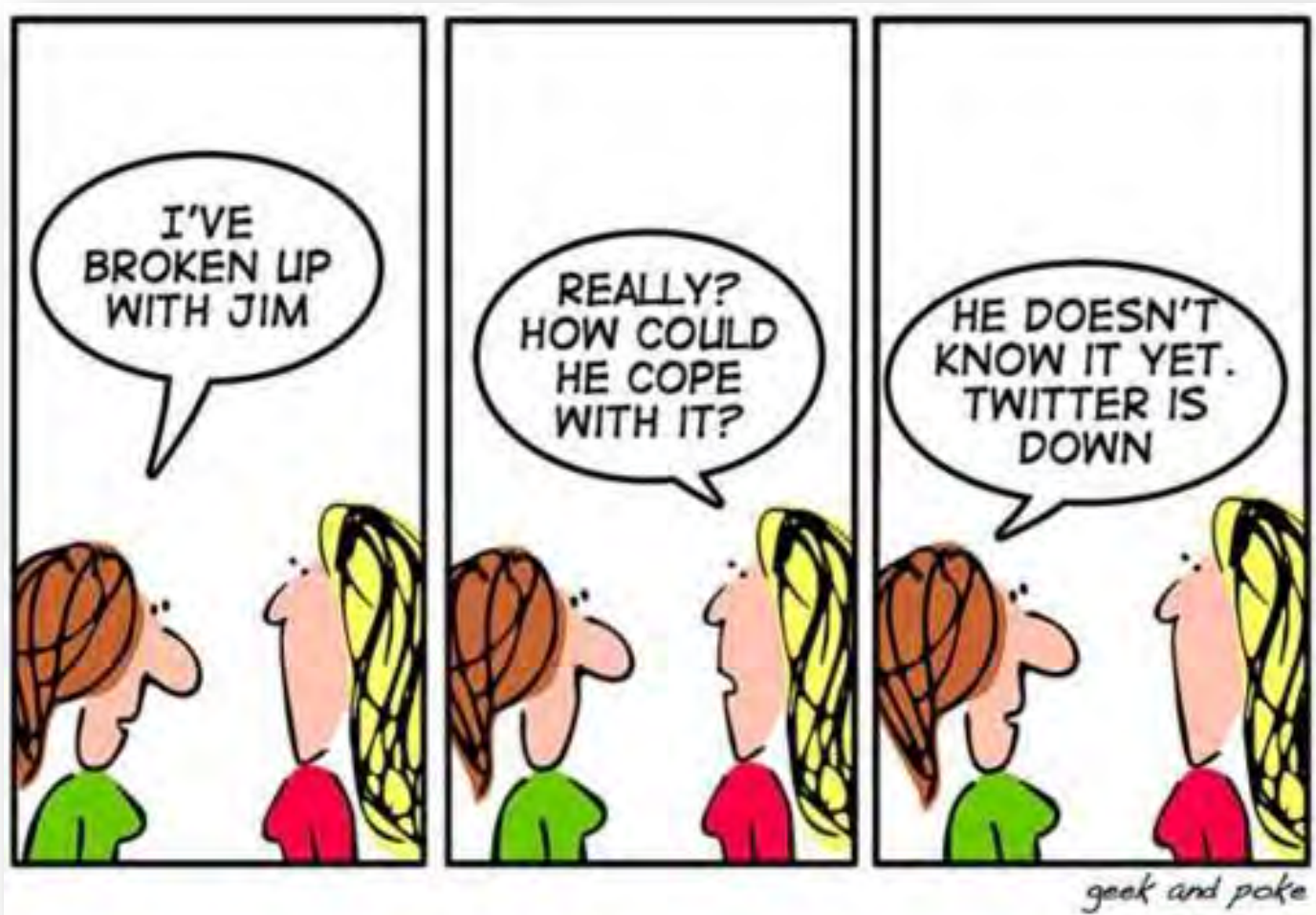
The Fiserv logo, consisting of the word "fiserv." in a bold, white, lowercase sans-serif font, positioned in the bottom right corner of the orange background.

# What Happens in 60 Seconds



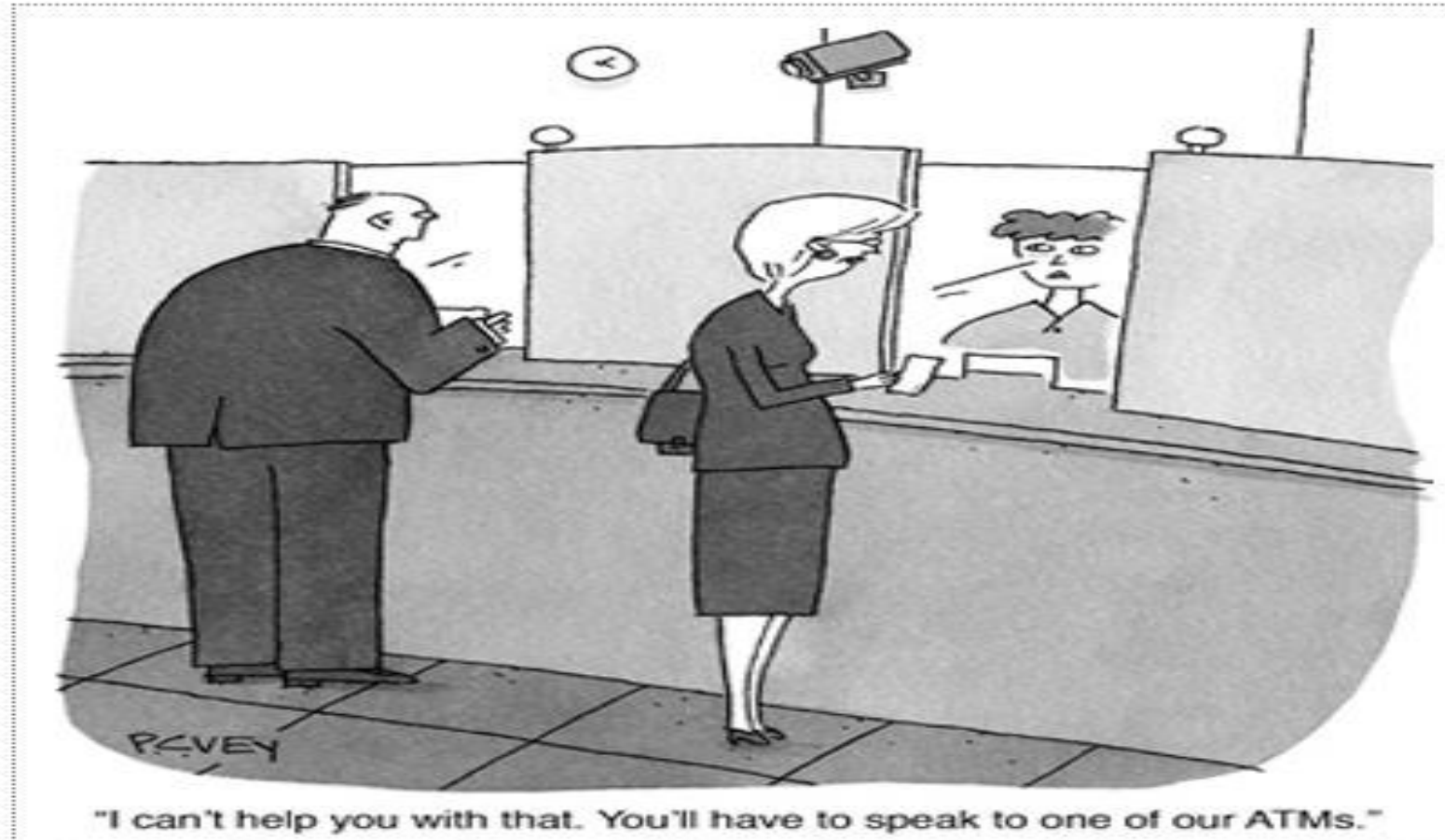
# How We Communicate

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# Financial Services in the Future

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Industry Context



# Technology Evolution and the Implications for Financial Institutions (and everyone else!)

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**Channels**



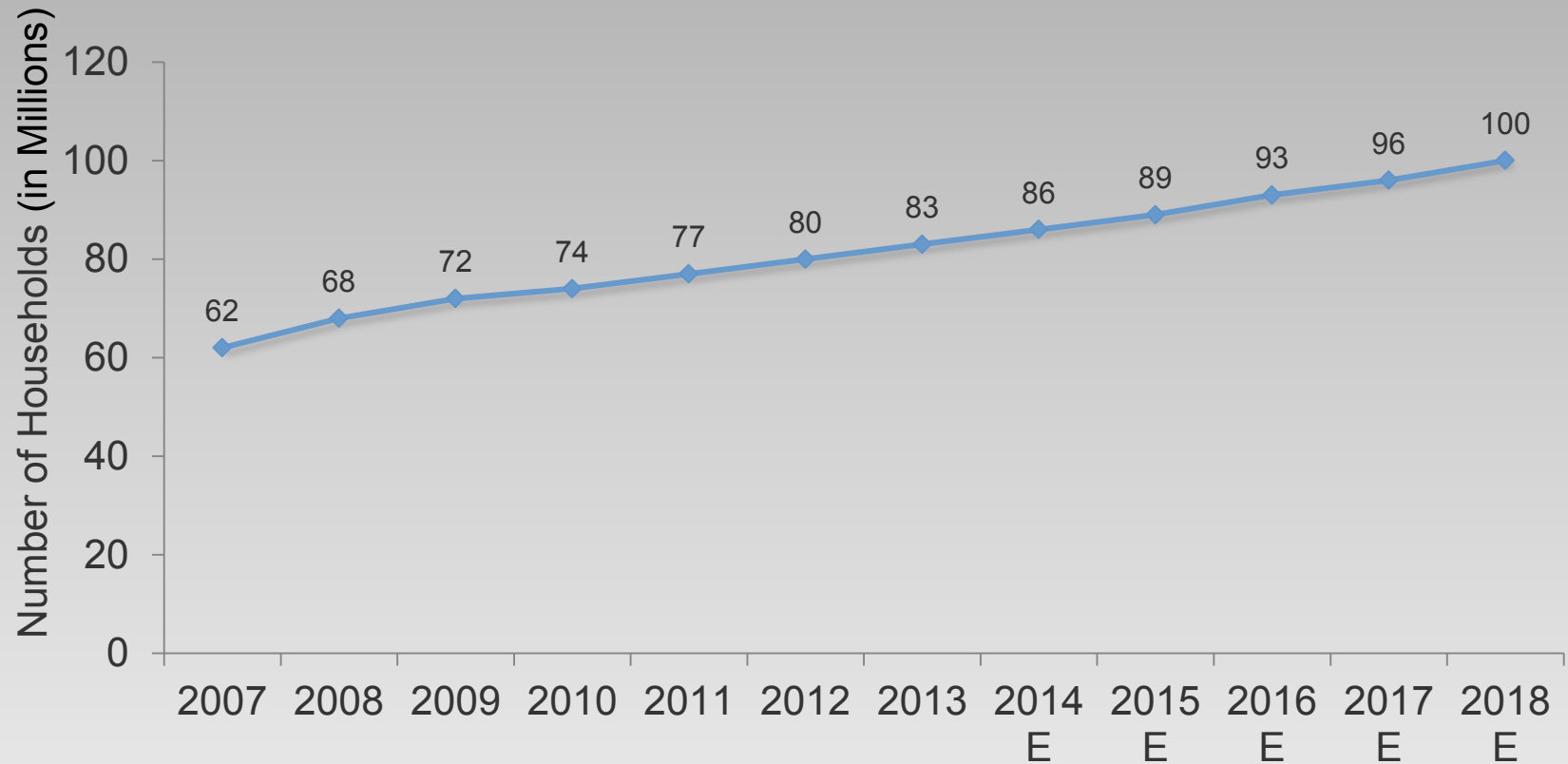
**Payments**



**Big Data**  
**(The Power of Analytics)**

# Online Banking Adoption: Slow Growth Largely Due to Maturation

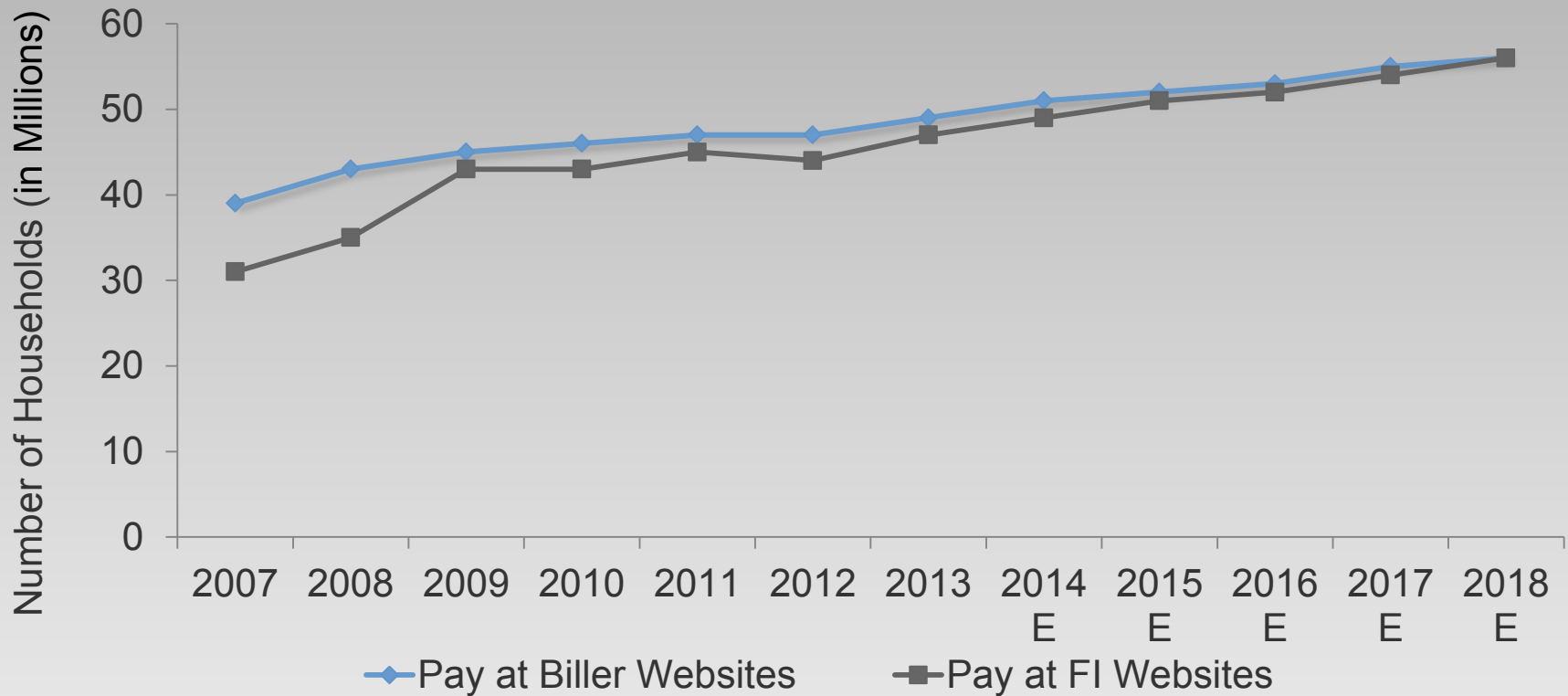
Online Banking Forecast – Number of U.S. Online Households



Source: Javelin Research and Strategy, "2013 Online Banking and Bill Payment," September 2013

# Online Bill Pay Adoption – Growing at Slower Pace

Online Bill Pay Forecast – U.S. Online Households

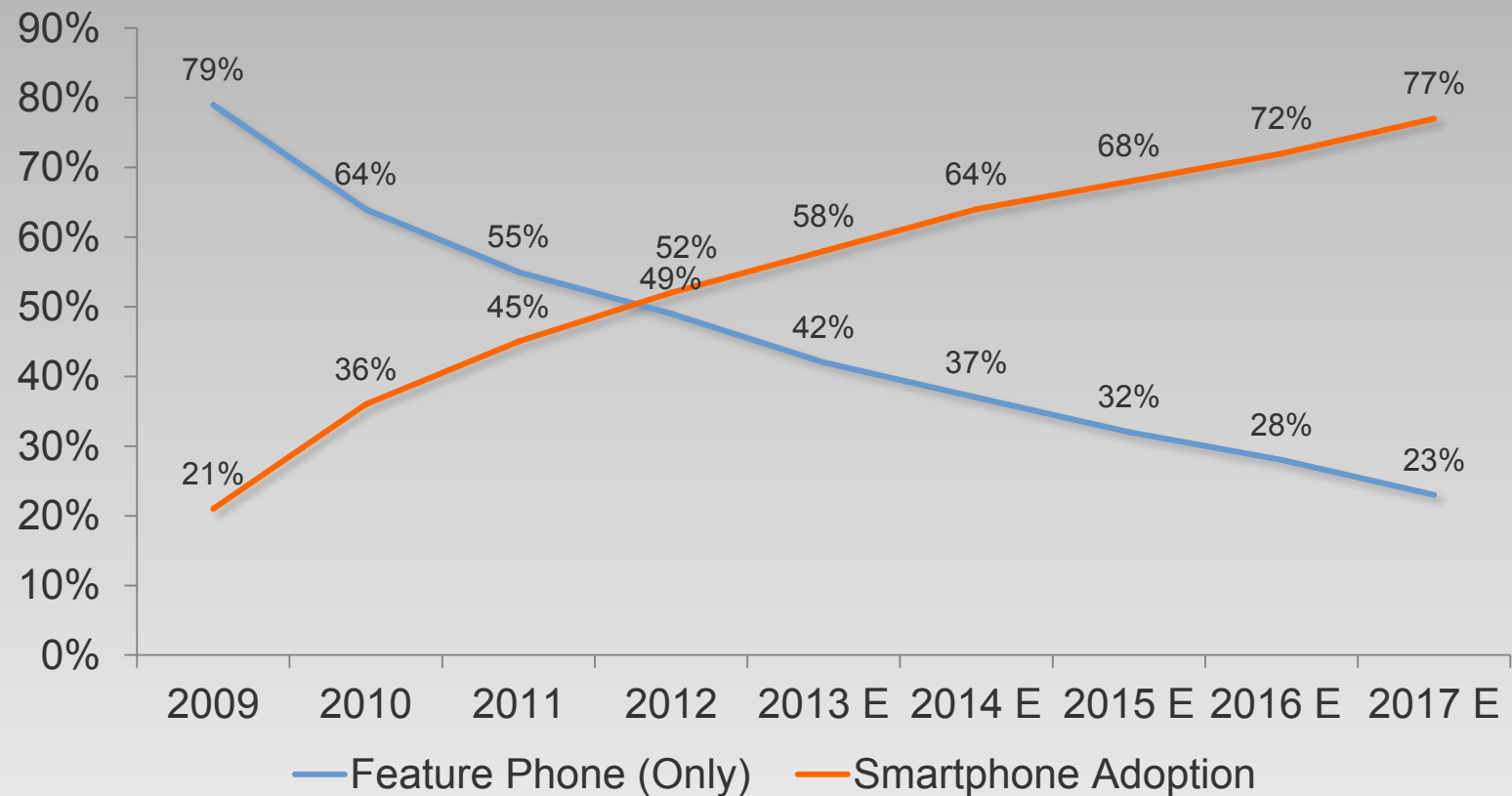


Source: Javelin Research and Strategy, "2013 Online Banking and Bill Payment," September 2013



# Smartphones Will Continue to Gain Market Share in the U.S.

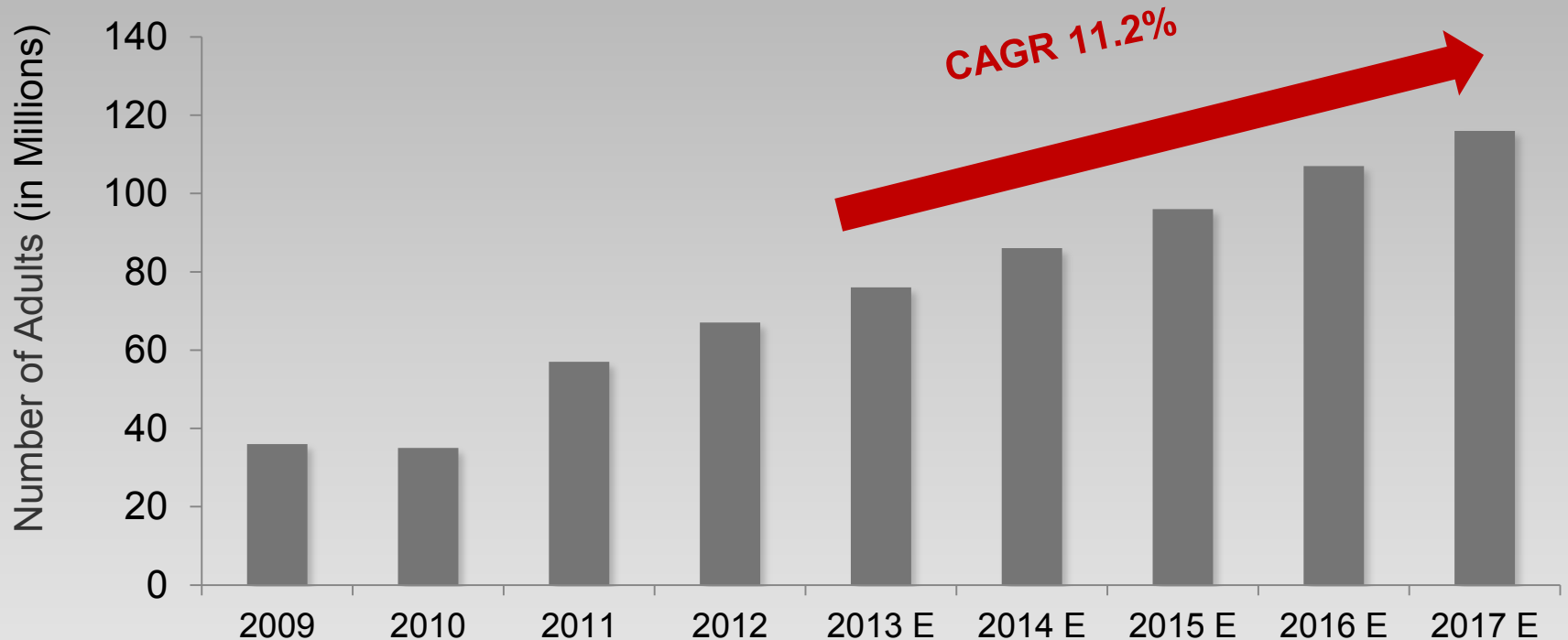
Adoption of U.S. Adults with Mobile Phones



Source: Javelin Strategy & Research, "2012 Mobile Banking, Smartphone, and Tablet Forecast" December 2012

# U.S. Adults Using Mobile Banking Is Expected to Increase 11.2% in 2013E-2017E

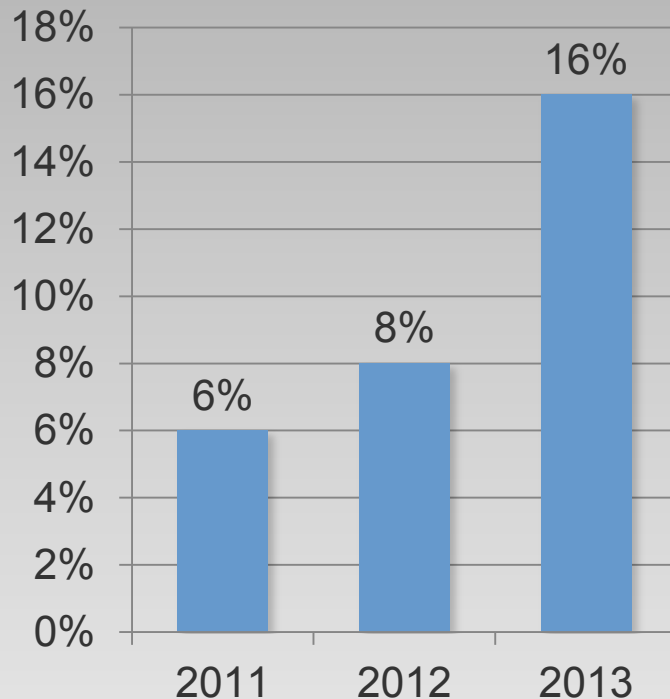
U.S. Adults Using Mobile Banking



Source: Javelin Research and Strategy, "2012 Mobile Banking, Smartphone, and Tablet Forecast," December 2012

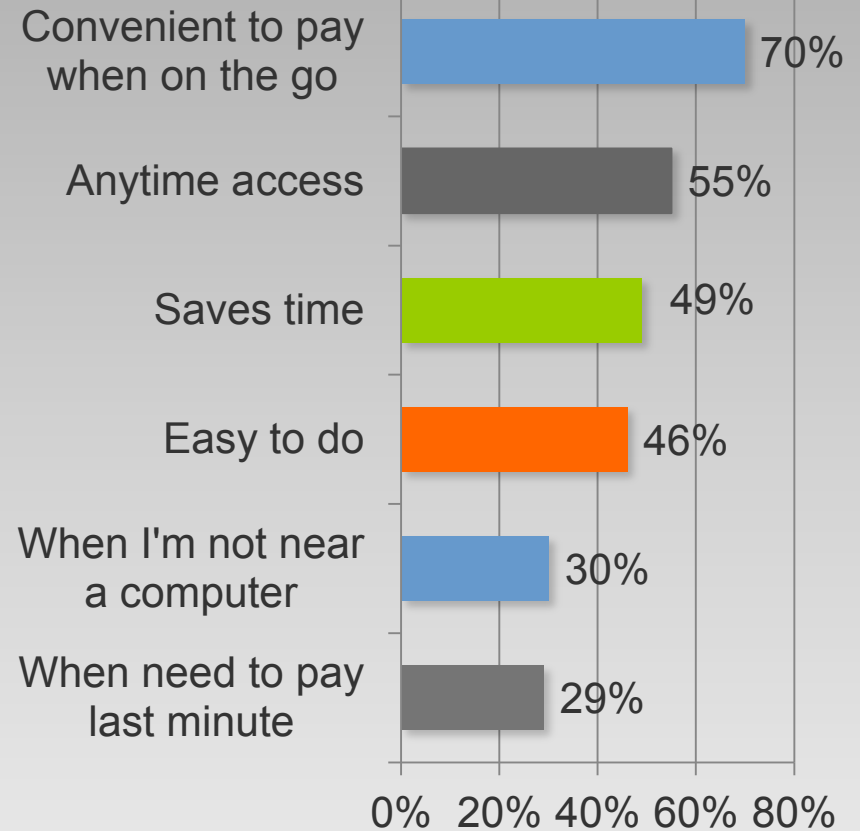
# Percent of Mobile Bill Payers Doubled in the Past Year; Perceived Value Increased As Well

Percent of U.S. Online Households Using Mobile Bill Pay



\*\*Note: Value as measured by the number of reasons chosen grew by 26%

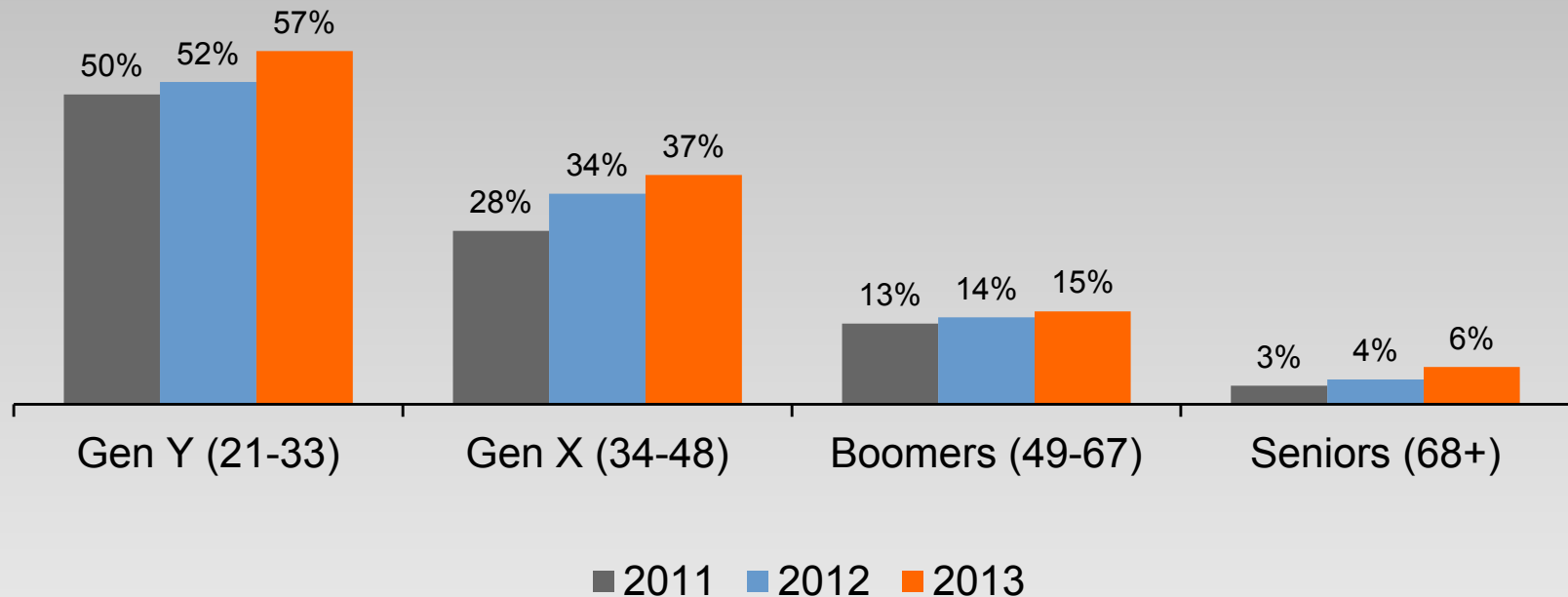
Why Did You Choose to Pay Bills Using Your Mobile Phone?



Source: Fiserv Proprietary Research, "Billing Household Survey," 2013

# Mobile Banking Usage Growth Occurring Across All Generations: GenY and GenX Lead

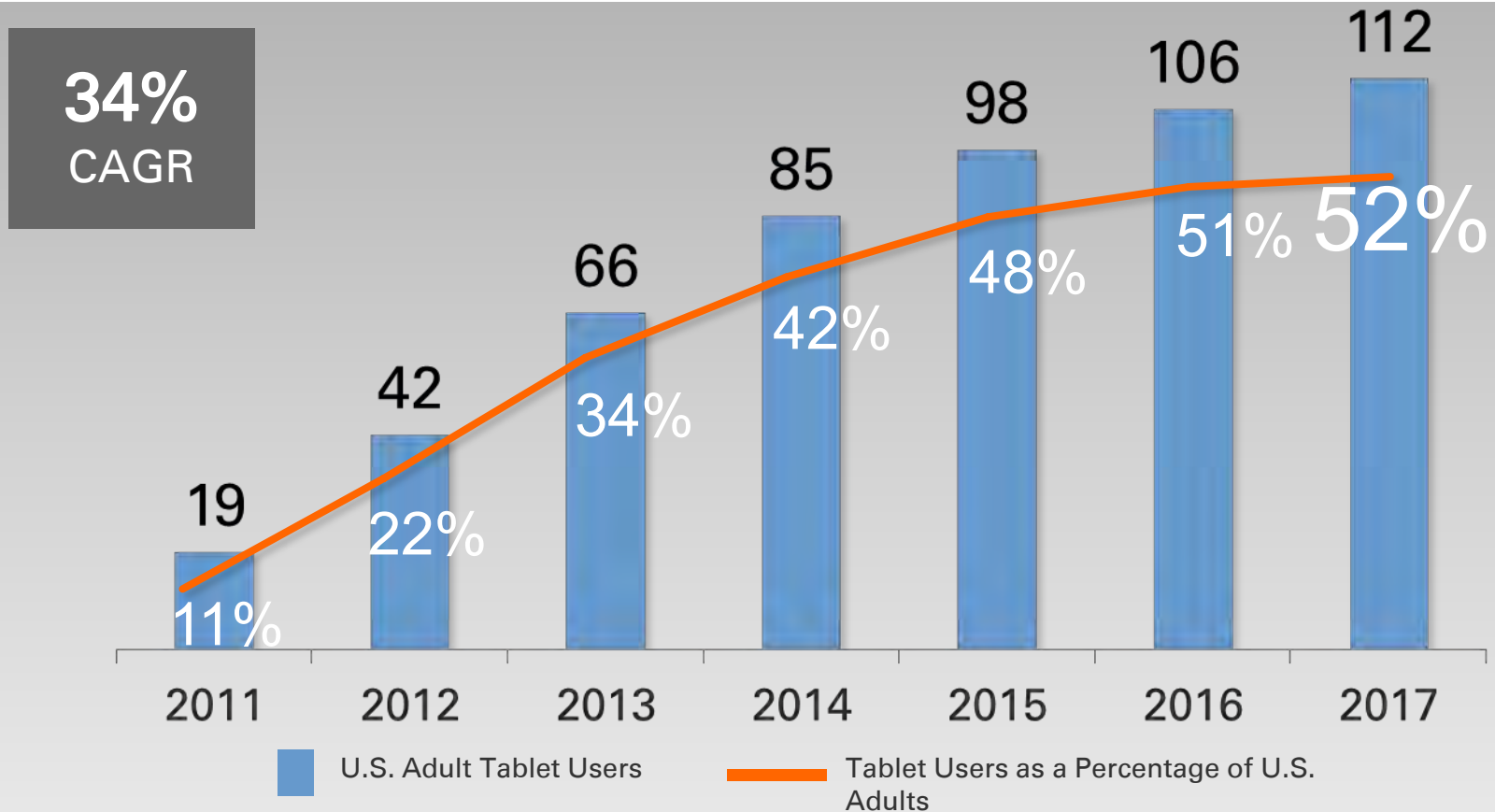
Cell Phone Owners: Have You Used a Mobile Banking Service in the Past Month?



Source: Fiserv Proprietary Research, "2013 Fiserv Consumer Trends Survey," December 1, 2013

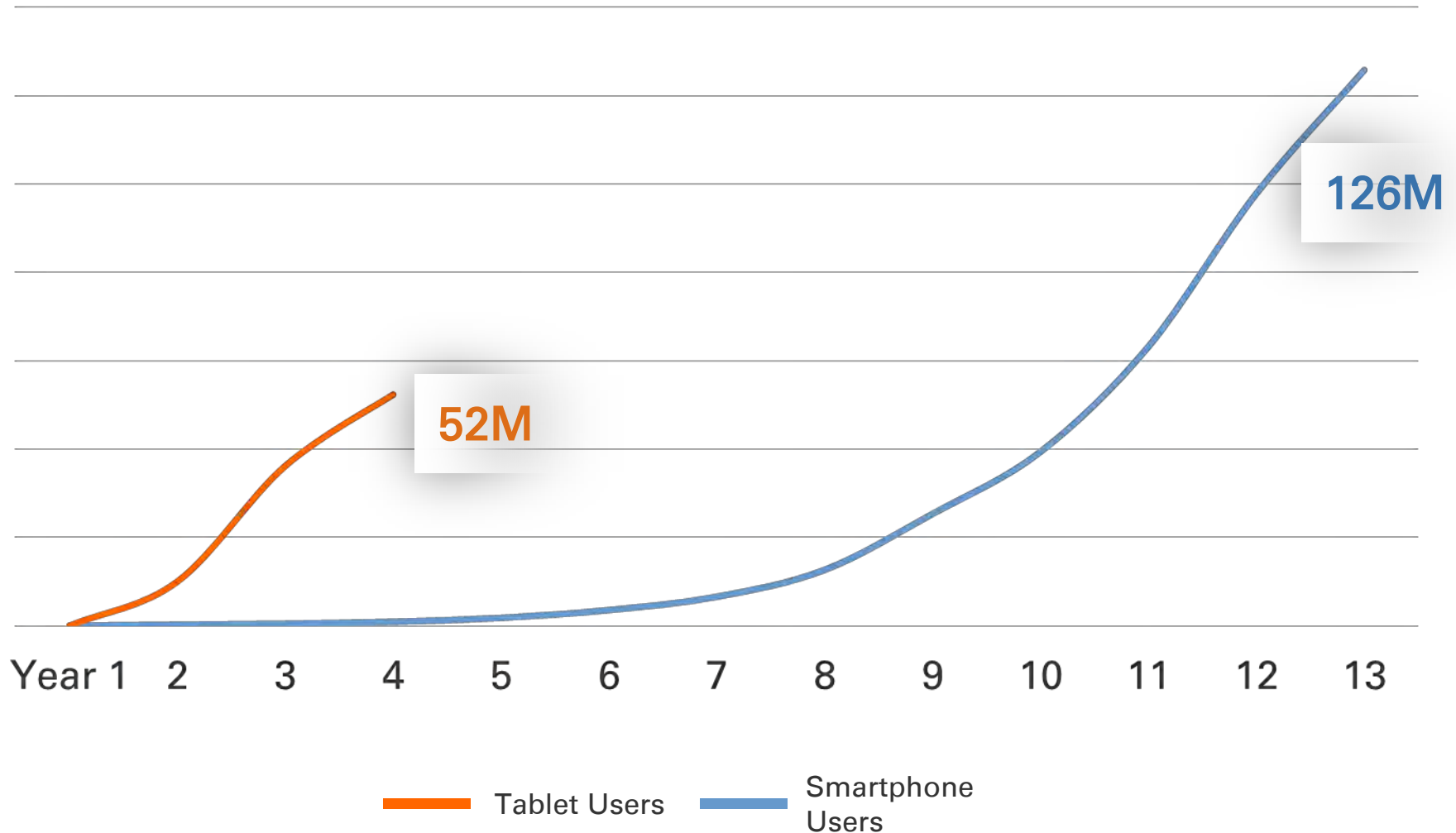
# More Than Half of Mobile Adults Will Use a Tablet by 2017

Mobile Tablet Usage By U.S. Adults  
millions



Source: Javelin Strategy & Research, December 2012.

# Tablet Adoption Faster Than Smartphone Adoption

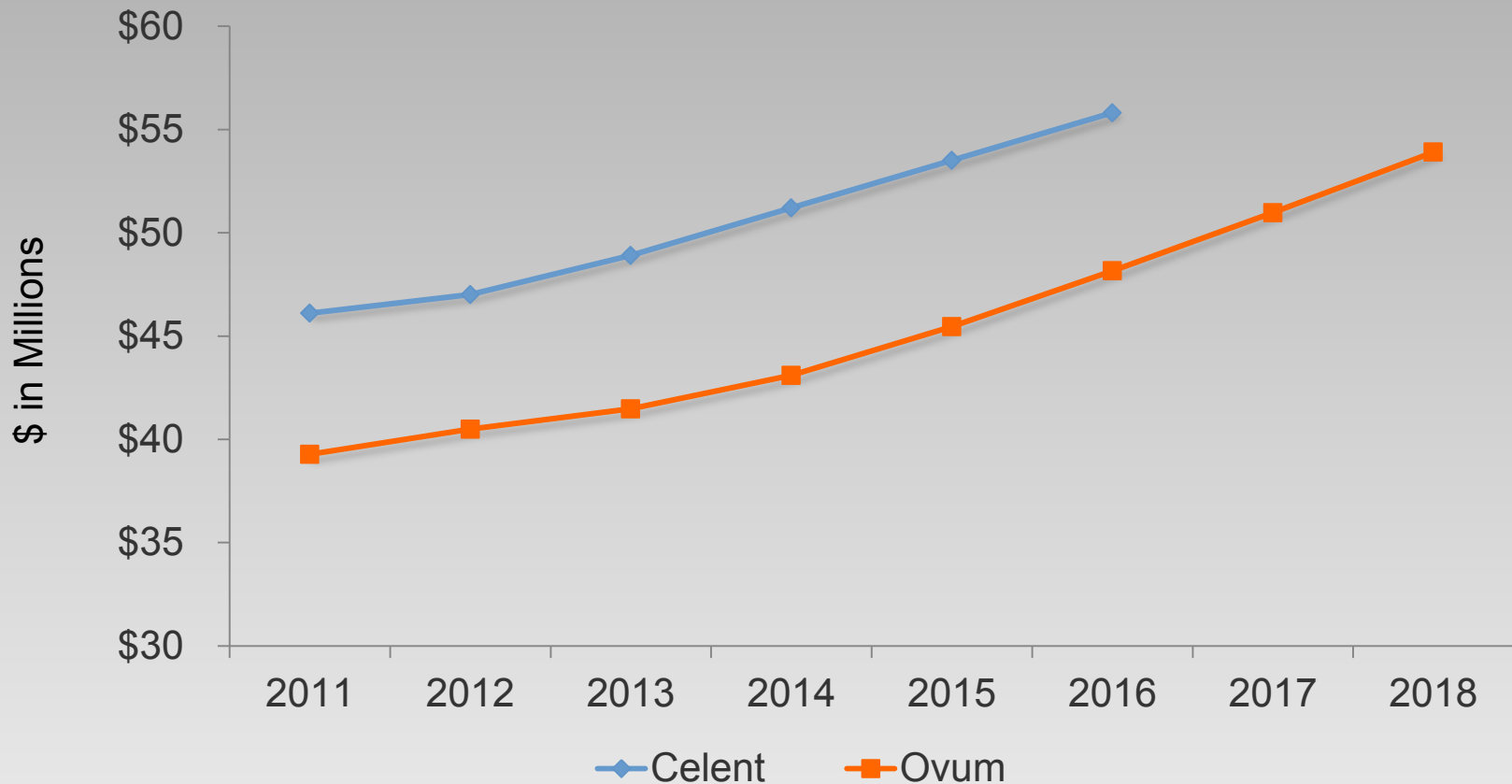


Source: comScore MobiLens and comScore TabLens, May 2013.



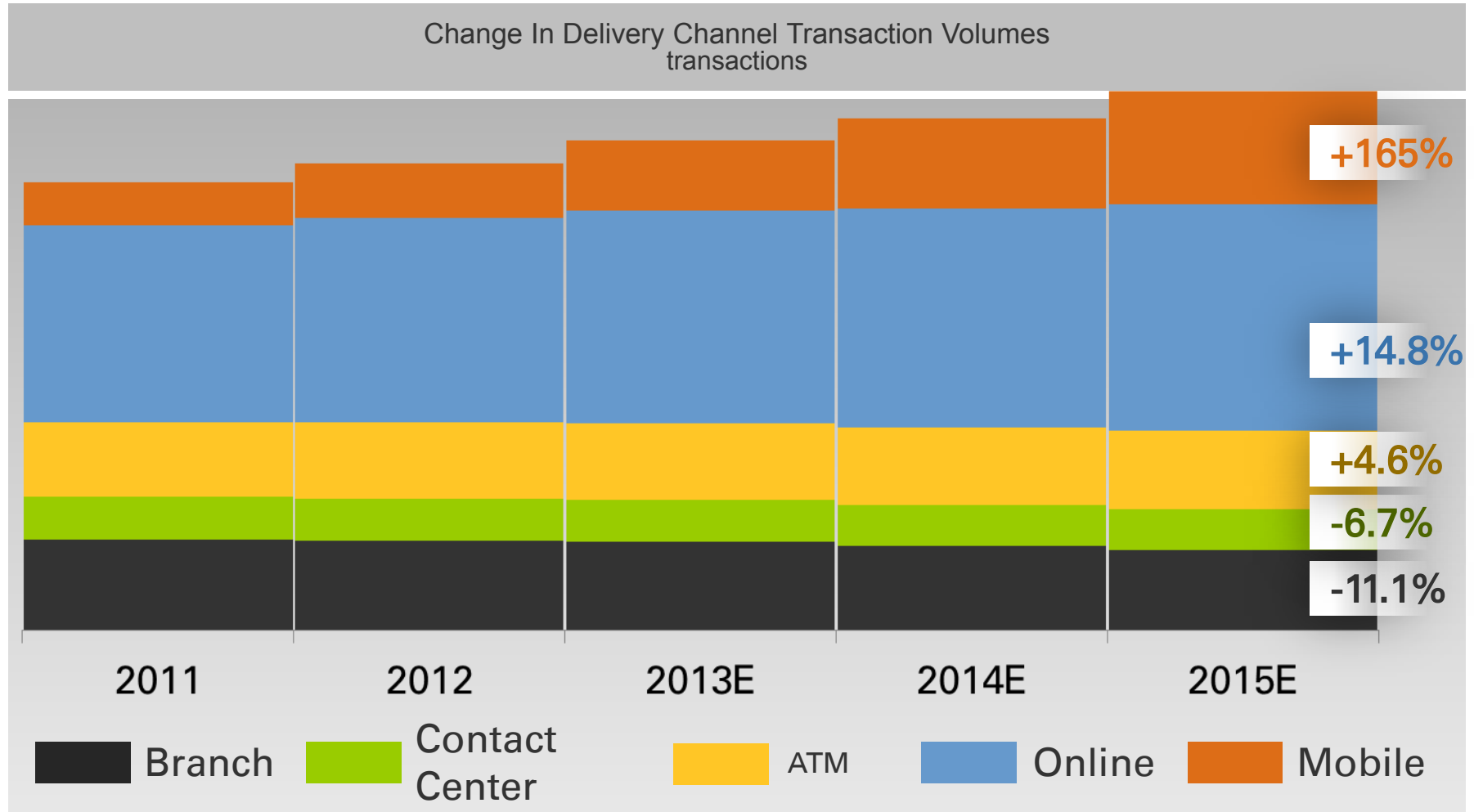
# IT Spending is Returning to Pre-Recession Levels

U.S. IT Spending 2011-2018 by Analyst Firm



Source: Celent, "IT Spending in Banking," January 2013, IDC Financial Insights "Worldwide IT Spending 2012-2017," July 2013 and Ovum "Retail Banking Technology Spending Model Through 2017," July 2013

# Digital Banking's Impact on Financial Services



Contact Center excludes email and chat transactions.

Source: Channel Transaction Volumes: Branch and ATM, February 2012; Online and Mobile, March 2012; Contact Center, June 2012; Corporate Executive Board.

# What Is Consumer Experience?

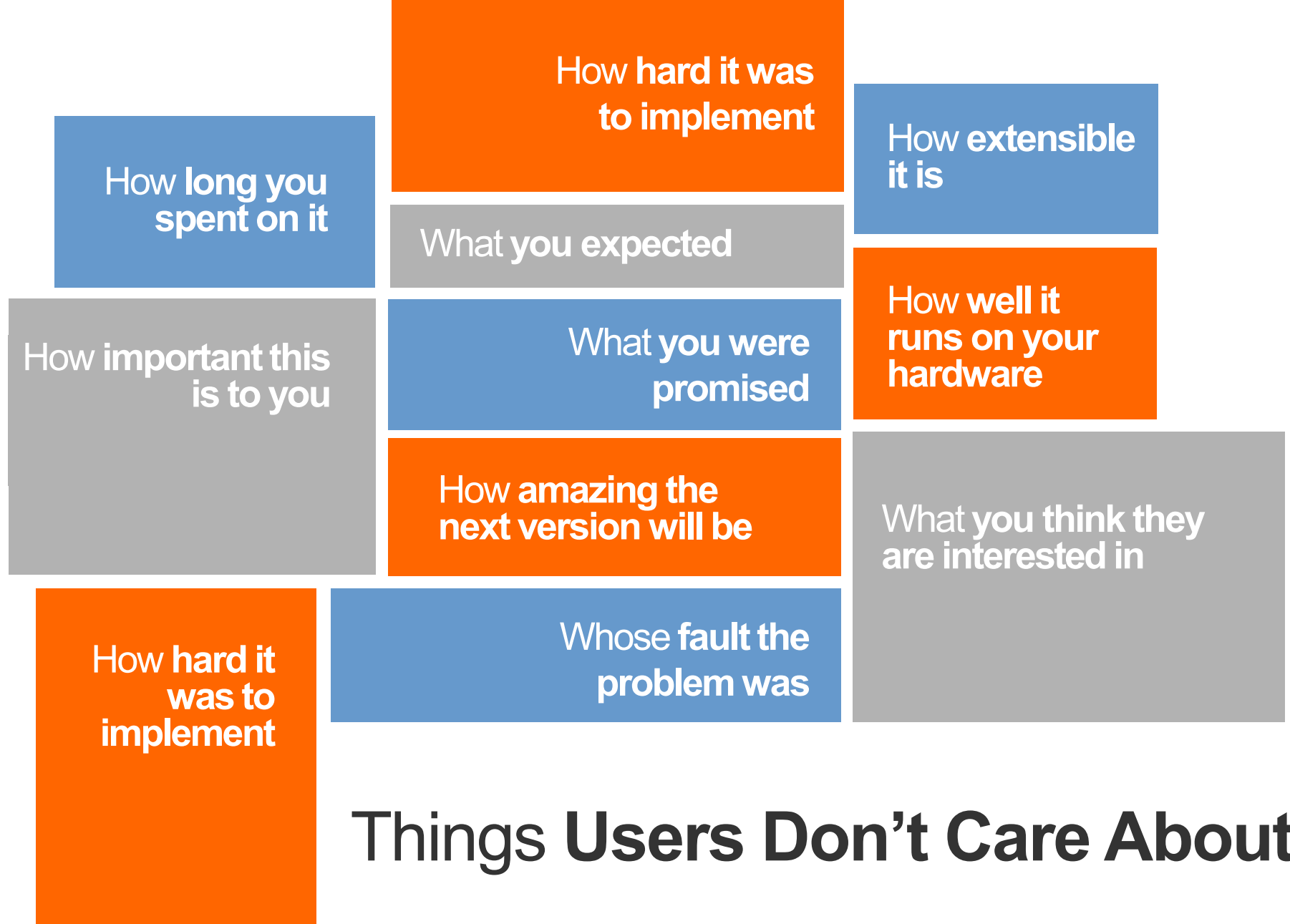
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The sum of all interactions a consumer has with your company, **positive, or negative.**

“Customer experience is really the whole totality.....it’s the total experience that matters. And that starts from when you first hear about a product...experience is more based upon memory than reality. If your memory of the product is wonderful, you will excuse all sorts of incidental things.”

– Don Norman  
Human-Centered Design Guru

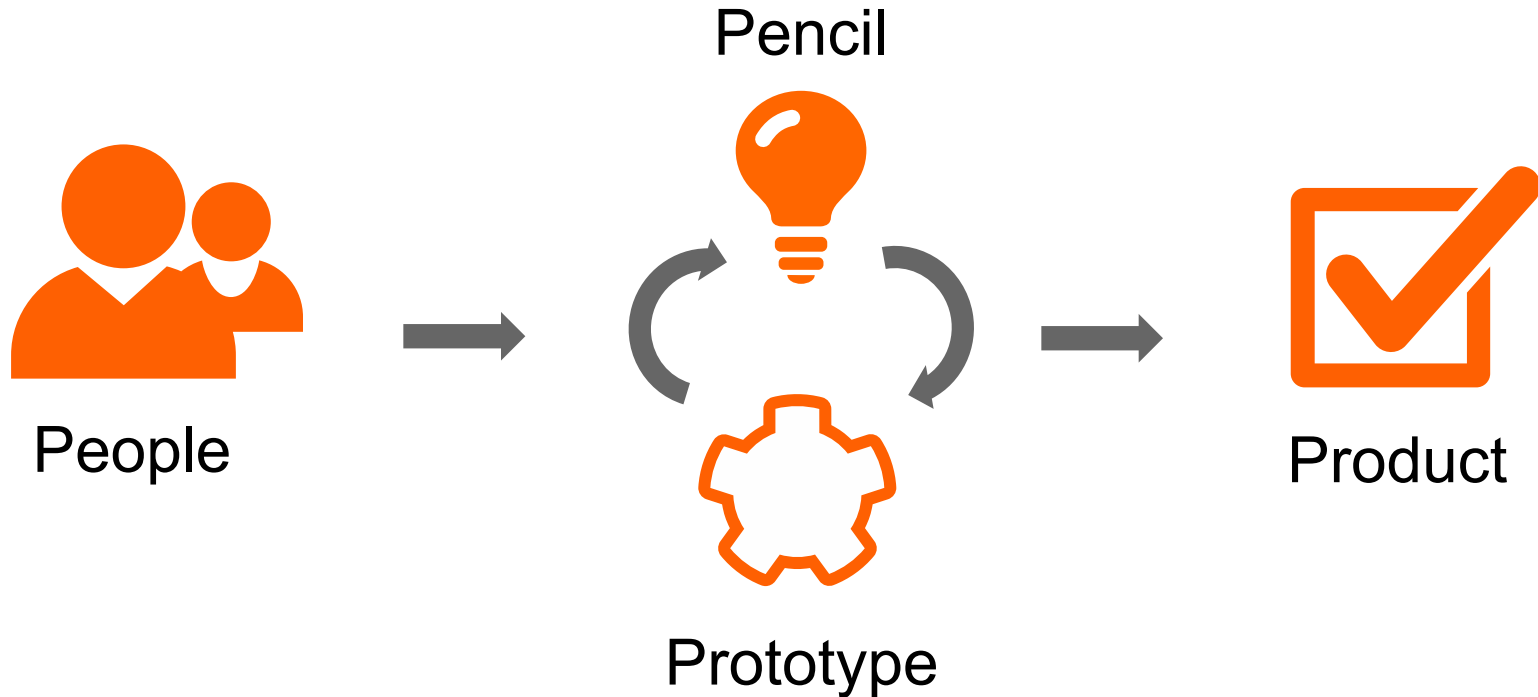




# Things Users Don't Care About

# Consumer Experience Leads Product Strategy

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{not the other way around}



Building a successful digital experience is centered around understanding the **consumer**.

They have unique **needs**, **influences**, **perceptions** and **behaviors**.

# Tailored Designs and User Interfaces



# But So Are Non-financial Institutions

The screenshot displays the Walmart MoneyCenter website interface. At the top, the Walmart logo is on the left, and navigation links for 'Shop Unbelievable Tax Refund Online Specials!', 'Value of the Day', 'Local Ad', 'Store Finder', 'Registry', and 'Gift Cards' are in the center. On the right, there are links for 'New customer? Sign In | Help', 'Track My Orders', 'My Account', and 'My Lists'. Below the navigation bar is a search bar with a dropdown menu set to 'All Departments' and a 'Go' button. To the right of the search bar is a 'My Cart (0)' button and a 'Choose My Store' dropdown. The main heading reads 'Walmart MoneyCenter : Online Money Transfers'. On the left sidebar, under 'Browse In:', there are links for 'All Departments', 'Walmart MoneyCenter', and 'Online Money Transfers'. Under 'Related Categories', there are links for 'Check Cashing', 'Prepaid MoneyCard', and 'Visa, MasterCard, AmEx Gift Cards'. The main content area features a large banner for 'Fast, Easy Online Money Transfers' with the text 'Send cash anywhere in the world, right from your computer.' and images of the MoneyGram and XOOM logos. Below the banner, there are two columns: 'Online' and 'In-Store'. The 'Online' column lists features like 'Send within the U.S. or worldwide', 'Fees start at \$2.99', and 'Safely transfer funds in minutes', with buttons for 'Send in the U.S.' and 'Send Internationally'. The 'In-Store' column lists features like 'Send in the U.S. or internationally', 'Fees start at \$4.75', and '10-minute or overnight service available', with a 'Find a Store' button. On the right sidebar, there are links for 'Walmart MoneyCard', 'Walmart Credit Card', 'Money Transfer', and 'Bill Pay & Money Order'. At the bottom, a banner reads 'Transfer money anywhere in the U.S. or the world, online or in person.'

Walmart  
Save money. Live better.

Shop Unbelievable Tax Refund Online Specials!

Value of the Day | Local Ad | Store Finder | Registry | Gift Cards

New customer? Sign In | Help

Track My Orders | My Account | My Lists

See All Departments

Search All Departments Search Go

My Cart (0) Choose My Store

Walmart MoneyCenter : Online Money Transfers

Browse In:  
All Departments  
Walmart MoneyCenter  
Online Money Transfers

Related Categories  
Check Cashing  
Prepaid MoneyCard  
Visa, MasterCard, AmEx Gift Cards

Fast, Easy Online Money Transfers

Send cash anywhere in the world, right from your computer.

MoneyGram  
Send Money in the U.S.

XOOM  
Global Money Transfer  
Send Money Internationally

Online

- Send within the U.S. or worldwide
- Fees start at \$2.99
- Safely transfer funds in minutes

Send in the U.S. Send Internationally

In-Store

- Send in the U.S. or internationally
- Fees start at \$4.75
- 10-minute or overnight service available

Find a Store

Walmart MoneyCard  
Access Your Account

Walmart Credit Card  
Apply Now | Manage Account & Pay Bill

Money Transfer  
Send in the U.S. | Send Internationally

Bill Pay & Money Order  
In Stores Only | Learn More

Transfer money anywhere in the U.S. or the world, online or in person.

# Powerful New Non-FI Competitors Are Increasing Relationship Fragmentation and Disintermediation

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**PayPal**



**Google**



**intuit**

**Walmart**

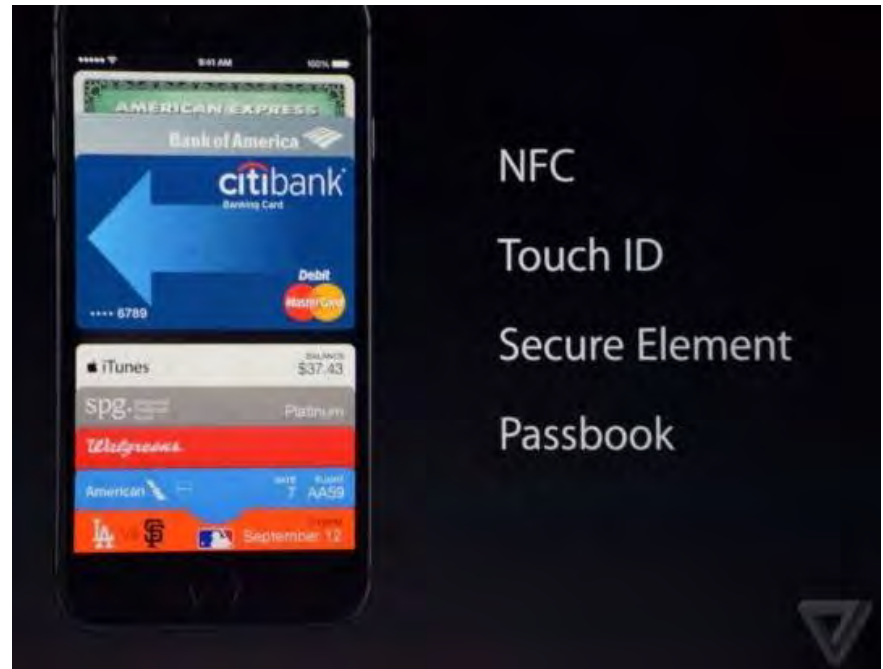


*..... and many more*

# 40 Financial Institutions Now Live with Apple Pay

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- 500+ FIs ready to support
- The new iPhone 6 phones and the upcoming Apple Watch will include a payments system, Apple Pay, which will leverage Near Field Communications (NFC) technology
- Apple will leverage its' Passbook wallet for storing debit and credit cards
- For authentication and initiation of transactions at the point of sale, Apple will offer its TouchID fingerprint scanner





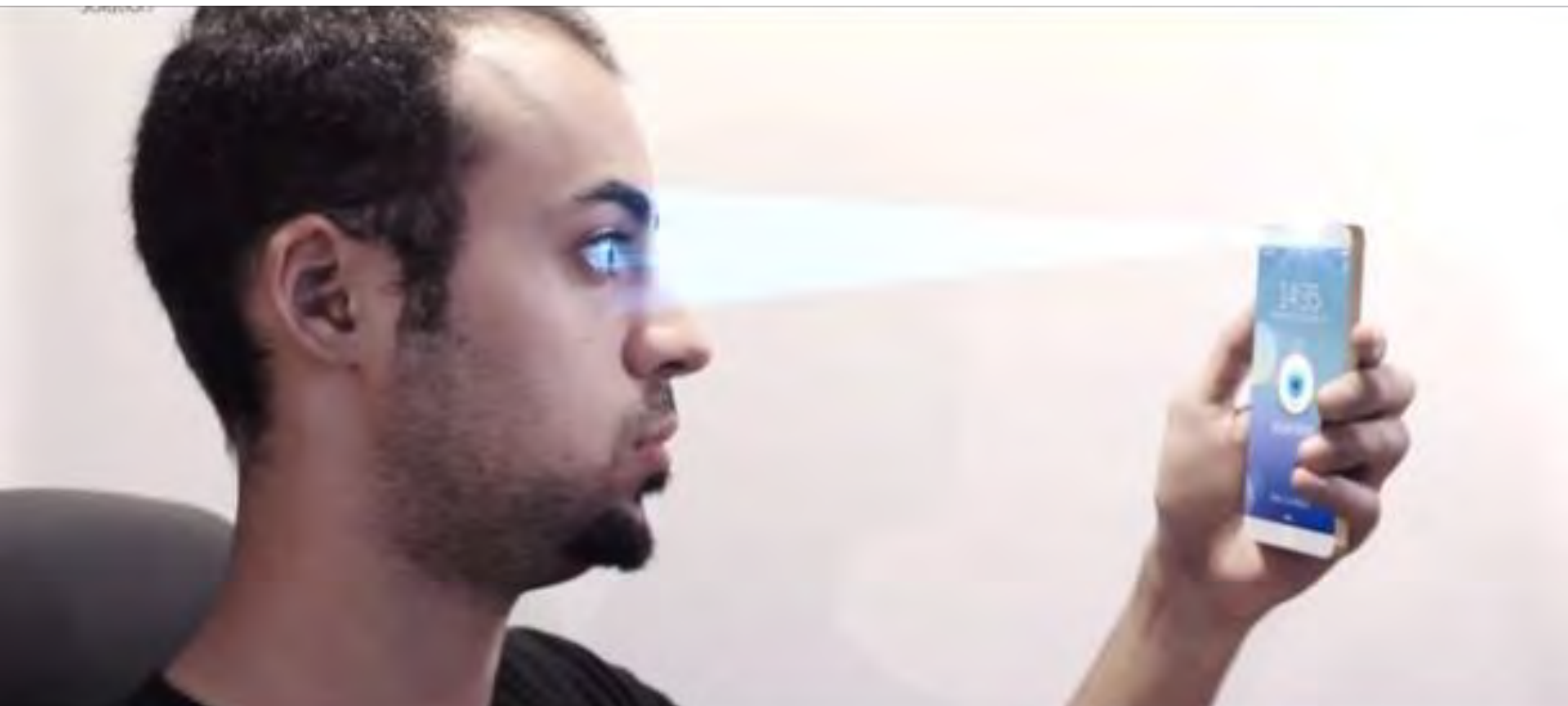
# Apple Pay Marketing Power

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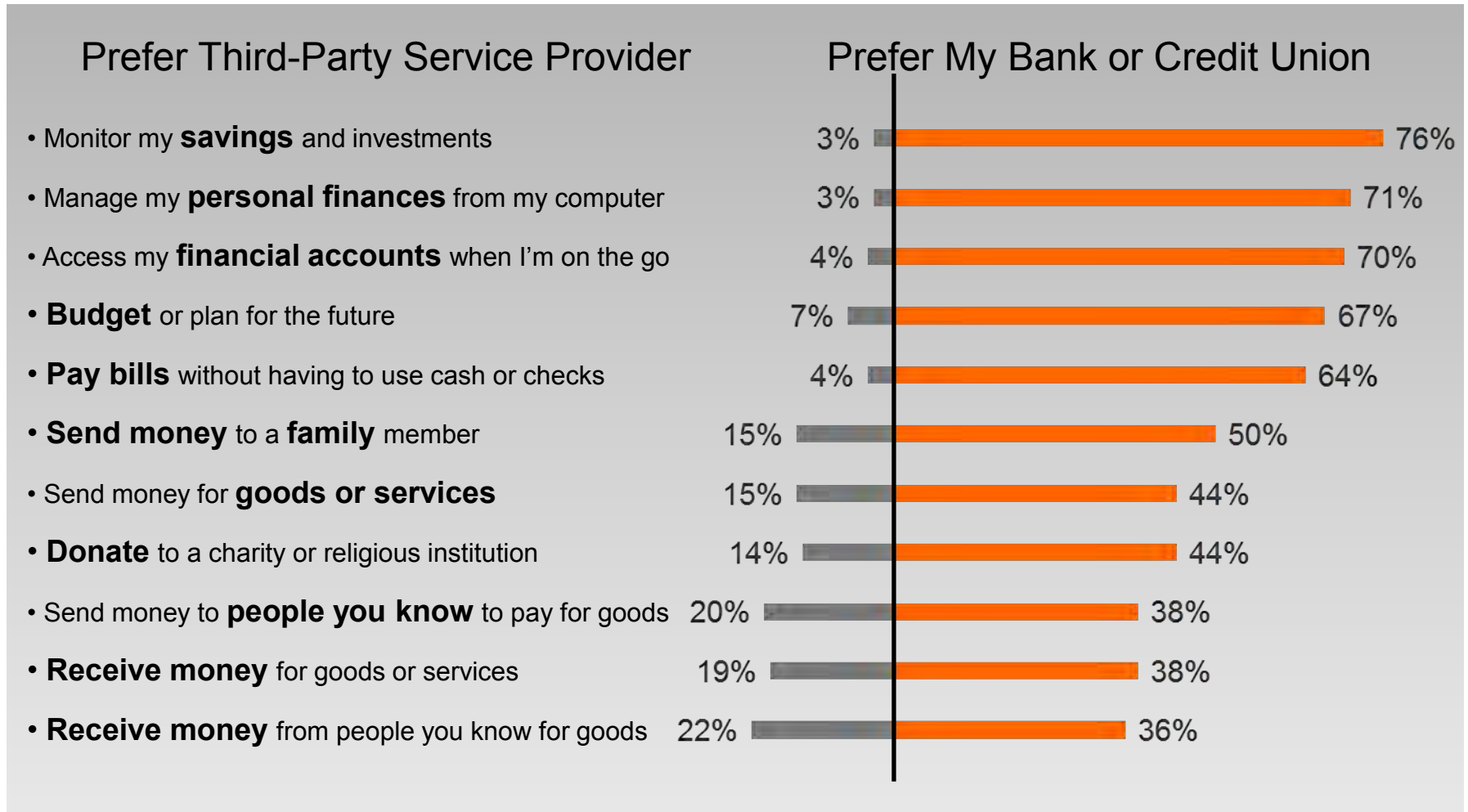
**Get \$20 when you pay with  
Apple Pay™**







# You're Still Preferred



Source: Ogilvy Assessment of the Online Payment Marketplace and Opportunities for Popmoney 4/13

# Features Aren't Enough Anymore

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# Technology and Consumers Have Created New Demands for an Integrated Experience

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# Goal: Become the Most Convenient Place for Digital Financial Management

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Empower your digital banking to be the most convenient and trusted place for consumers to manage money, pay and get paid by anyone they know or owe.

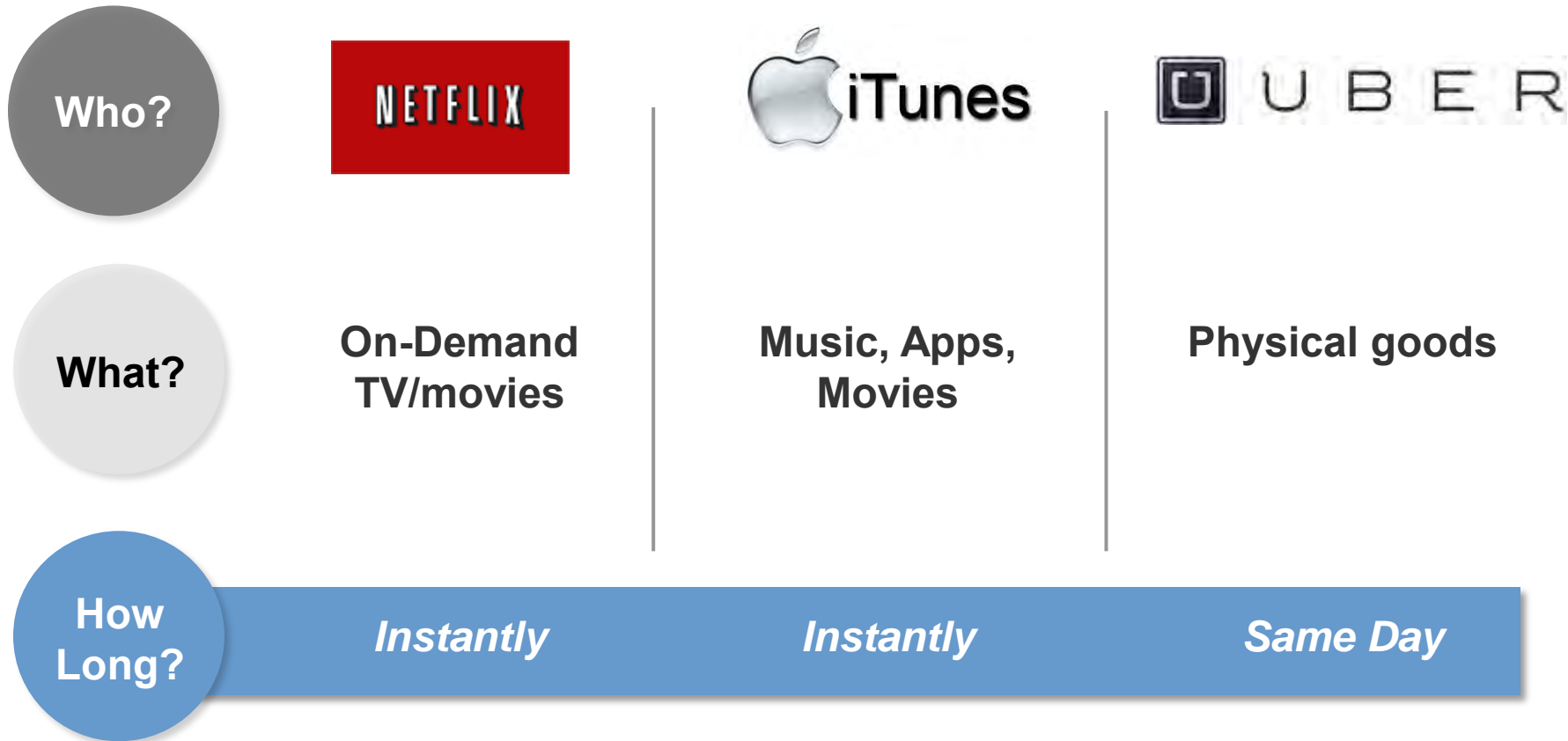
Your brand **HERE**





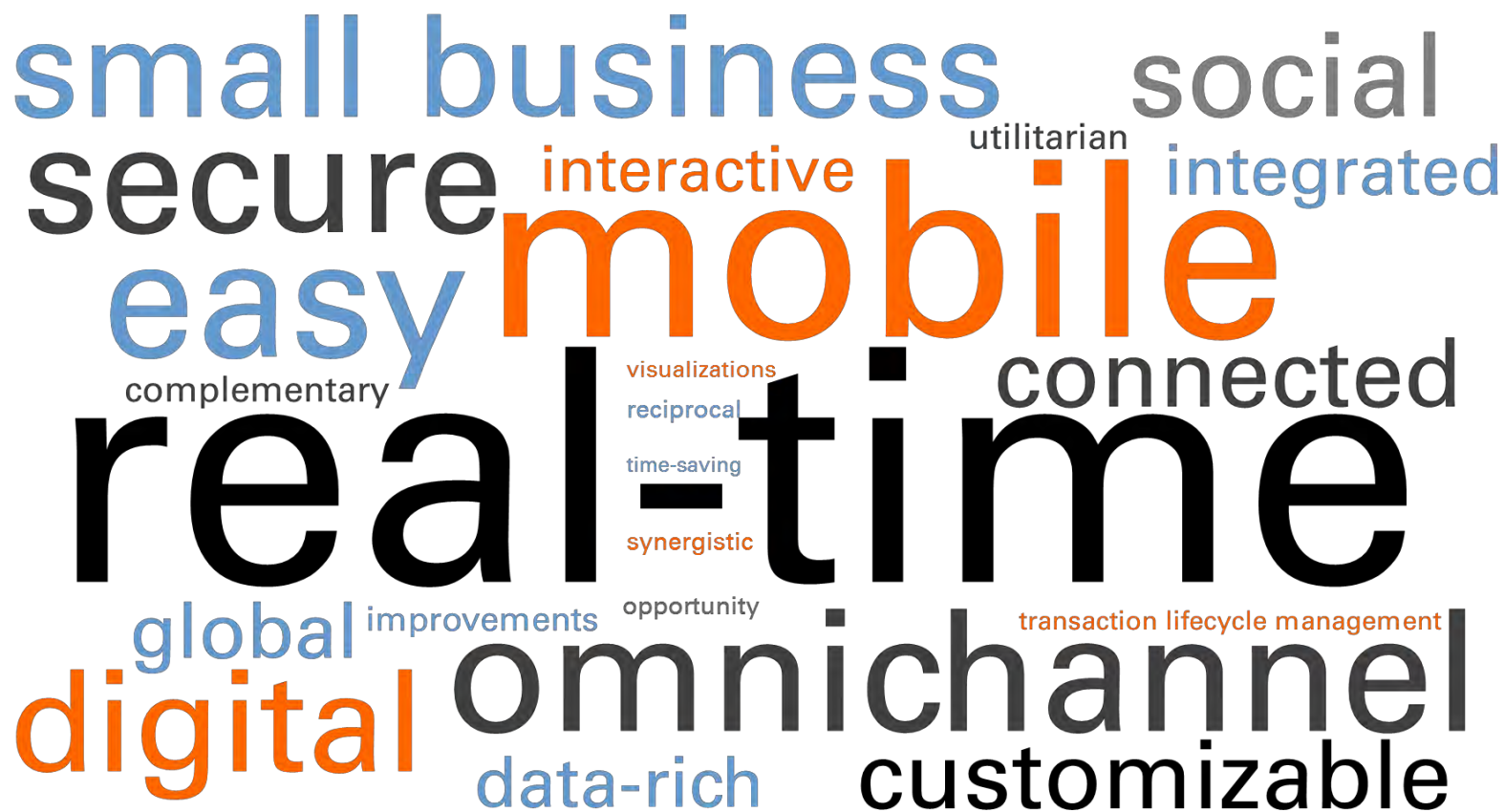
# The World Is Moving Faster

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# Describe the Future in One Word...

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Relative size of words reflects the frequency with which the future of electronic billing and payment was described in one word by industry analysts from Aite Group, Celent, Forrester, IDC Financial Insights, Javelin Strategy & Research and Mercator Advisory Group.

# Payments Have Not Kept Pace

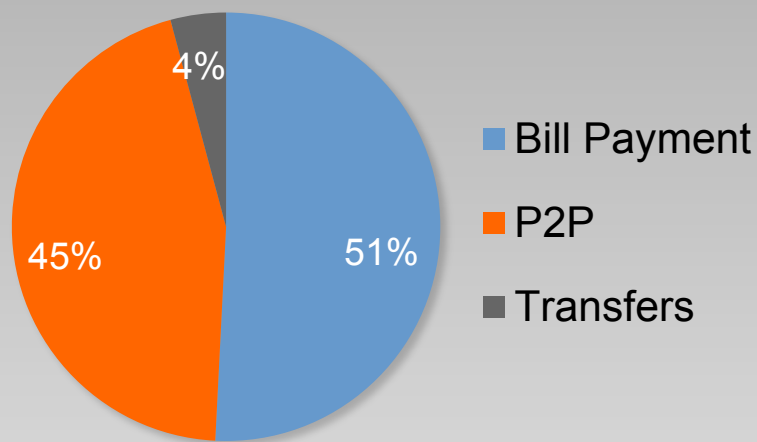
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- Days, not minutes
- Cut-off times
- Weekends and holidays
- Instant delivery options are very limited
- Electronification of endpoints

# The Combined Market Opportunity is Significant

## Estimated ePayment Transactions



|              |       |
|--------------|-------|
| Bill Payment | 15.8B |
| P2P          | 14.0B |
| Transfers    | 1.2B  |
| <hr/>        |       |
| Total Market | 31.0B |

Transactions in billions, annual, 2011.

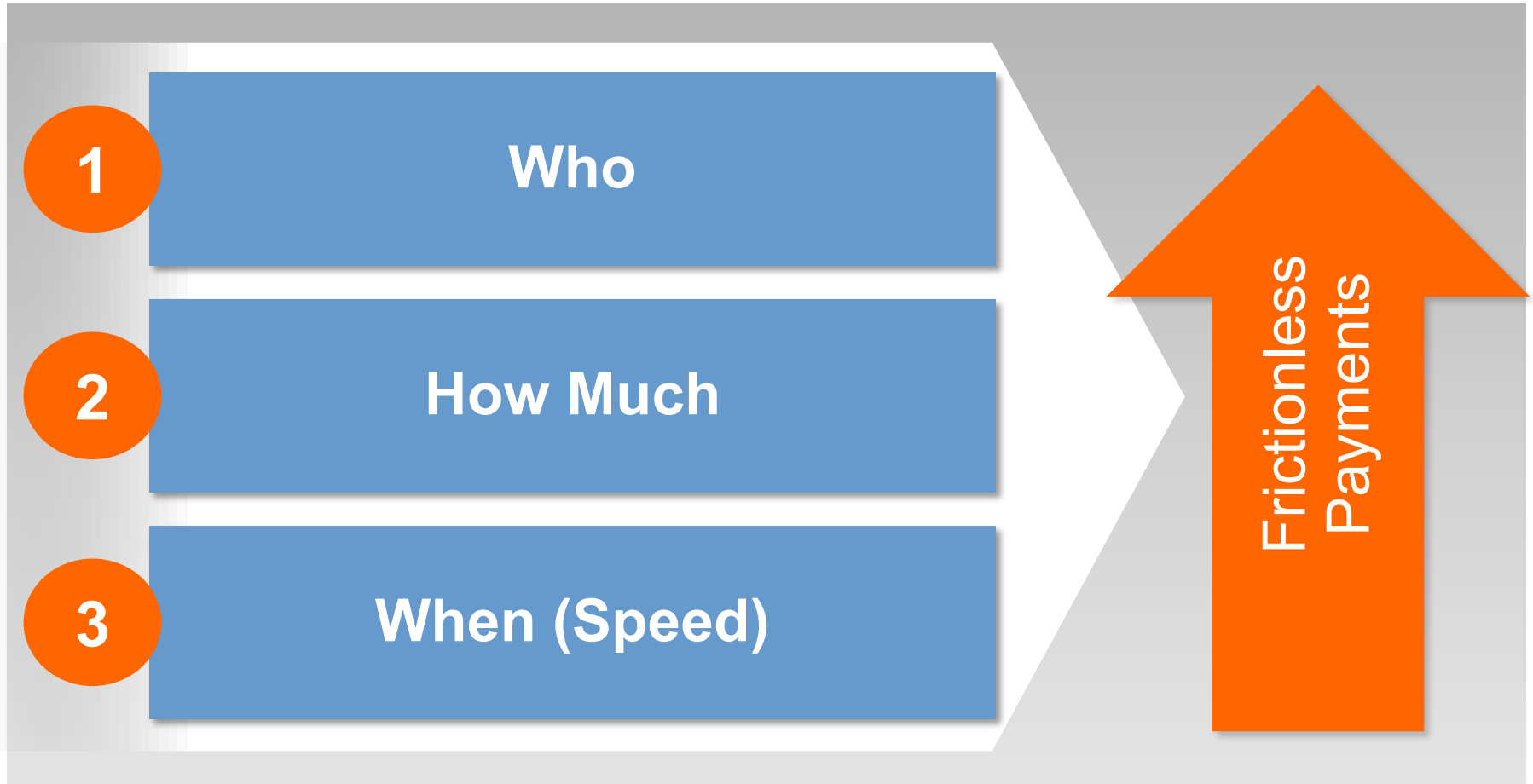
## Common Opportunities

- Deliver a profound experience to users
- Create a highly compelling value proposition for channel partners
- Grow channel footprint

Sources: USPS, annual reports, Fiserv trans data, Fiserv Annual Consumer Trends Survey. P2P Addressable market defined by McKinsey Northstar Project (2012) Transfers Source: Javelin, account-to-account (A2A) AND person-to-person (P2P) money transfers September, 2013, TransferNow 2013 transaction Annual report

# Making Payments As Easy As 1, 2, 3

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For Consumers and Small Businesses

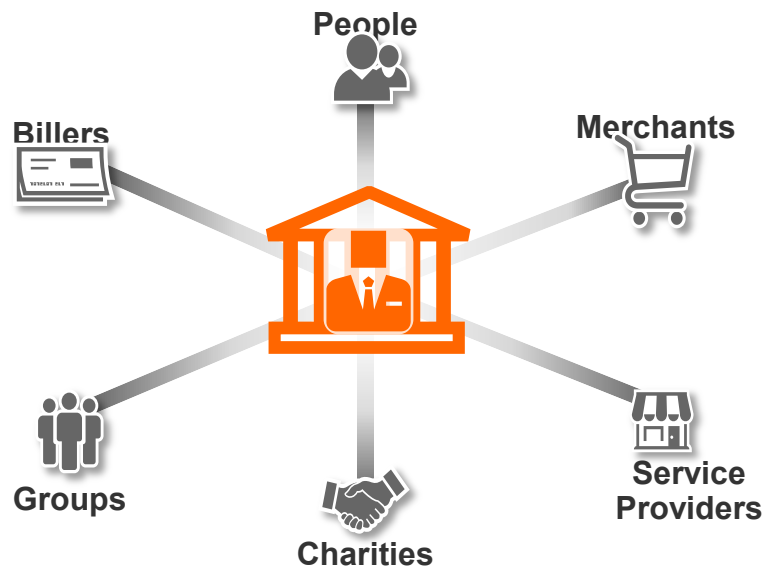
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# Powerful non-FI competitors are fragmenting payment relationships - creating a strategic shift for Financial Institutions

## Consumers have increasing choice for their financial relationships



## FIs must remain the primary relationship for consumers and their money



# Technology Evolution and the Implications for Growth (the “Age of Big Data”)

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# What Other Investments are Needed for a Better Digital Experience?

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Dad says  
you're  
spying us  
online



Time to Invest in a  
Digital Banking  
Experience

# Digital Natives Disrupt, Transform and Drive

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**By 2020, 40% of U.S.  
population will be  
“Digital Natives” and  
will account for 39%  
of the nation’s  
personal income**



Thomas Suarez, 12-year-old developer, giving a TED Talk

# Financial Overview Page Should Highlight Payments and Transfers, Features Easy-to-Read Account Balances

The screenshot displays the uBank financial overview page. At the top, the uBank logo is on the left, and navigation links for alerts, settings, and log out are on the right. Below the header is an orange navigation bar with tabs for Accounts, Transfers, Pay Bills, Pay People, and Trends. The main content area is divided into two columns. The left column, titled 'Accounts', features three account cards: 'Prime Checking' with an available balance of \$3,711.34, 'Prime Interest Bearing Savings' with an available balance of \$30,307.89, and 'Platinum Select Card' with a current balance of \$495.12. Below these cards is a button to 'Add accounts from other banks'. The right column, titled 'Upcoming Bills', includes a dropdown for 'Next 7 days' and a table of bills. The table has columns for Due Date, Description, and Amount Due. It lists three bills: Safeco Car Insurance (\$100.00), PGE Electricity Bill (\$50.00), and Comcast Cable/Internet (\$90.00). Each bill has a 'pay now' link. Below the table is a 'go to bill pay' link. Further down, the 'October Money In/Out' section shows a net increase of +1,799.53, with 'Money In' at \$6,311.40 and 'Money Out' at \$4,511.87. A 'see all trends' link is provided. The footer contains links for mobile banking enrollment, locations and maps, contact us, privacy policy, security, help, and terms & conditions. Copyright information for 2013 uBank and Fiserv is also present.

ubank

alerts | settings | log out

Accounts Transfers Pay Bills Pay People Trends

## Accounts

Prime Checking \*1234

AVAILABLE

\$3,711.34

Prime Interest Bearing Savings \*5678

AVAILABLE

\$30,307.89

Platinum Select Card \*9012

CURRENT BALANCE

\$495.12

+ Add accounts from other banks

## Upcoming Bills

Next 7 days

| Due Date | Description                            | Amount Due                         |
|----------|--|------------------------------------|
| OCT 31   | <a href="#">Safeco Car Insurance</a>   | \$100.00 <a href="#">scheduled</a> |
| NOV 01   | <a href="#">PGE Electricity Bill</a>   | \$50.00 <a href="#">pay now</a>    |
| NOV 03   | <a href="#">Comcast Cable/Internet</a> | \$90.00 <a href="#">pay now</a>    |

[go to bill pay](#)

## October Money In/Out

+ 1,799.53

Money In: \$6,311.40  
Money Out: \$4,511.87

[see all trends](#)

Enroll in mobile banking today!

Locations and Maps  
Contact Us  
Privacy Policy

Security  
Help  
Terms & Conditions

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FDIC Transaction Account Guarantee Program Member.  
Member FDIC. Equal Housing Lender. SBA Preferred Lender.



# Be Able to Access Additional Financial Information With a Single Click

The screenshot displays the uBank web interface. At the top, the uBank logo is on the left, and navigation links for 'alerts', 'settings', and 'log out' are on the right. Below this is an orange navigation bar with links for 'Accounts', 'Transfers', 'Pay Bills', 'Pay People', and 'Trends'. The main content area is titled 'Account Details' and features a 'Prime Checking \*1234' card showing an available balance of \$3,711.34. To the right of the card are icons for 'Transfer money', 'Statements', 'Account info', 'Export transactions', and 'Set alert', along with a 'MORE ACTIONS' dropdown. Below the account details is the 'Transaction Details' section, which includes a 'FILTER TRANSACTIONS' button. It is divided into 'Upcoming Transactions' and 'Past Transactions'. The 'Upcoming Transactions' table shows two entries: 'Transfer Checking to Savings' and 'Credit card payment', both for \$1,000.00. The 'Past Transactions' table shows a list of transactions from October 28 to October 30, including purchases at Voodoo Doughnuts, New Seasons, and Pumpkin Ridge Golf Course, as well as an ATM withdrawal, a deposit, and a check payment. The footer contains links for 'Enroll in mobile banking today!', 'Locations and Maps', 'Contact Us', 'Privacy Policy', 'Security', 'Help', and 'Terms & Conditions'. Copyright information for 2013 uBank and Fiserv is also present.

ubank

alerts | settings | log out

Accounts Transfers Pay Bills Pay People Trends

### Account Details

Prime Checking \*1234

AVAILABLE  
\$3,711.34

Transfer money Statements  
Account info Export transactions  
Set alert MORE ACTIONS

### Transaction Details

+ FILTER TRANSACTIONS

Upcoming Transactions

| Date  | Description                  | Amount     |
|-------|------------------------------|------------|
| OCT 1 | Transfer Checking to Savings | \$1,000.00 |
| OCT 1 | Credit card payment          | \$1,000.00 |

Past Transactions

| Date   | Description               | Amount    | Balance    |
|--------|---------------------------|-----------|------------|
| OCT 30 | Voodoo Doughnuts          | \$10.00   | \$3,711.34 |
| OCT 30 | New Seasons               | \$100.00  | \$3,811.34 |
| OCT 30 | Pumpkin Ridge Golf Course | \$90.00   | \$3,901.34 |
| OCT 30 | Golf Galaxy               | \$200.00  | \$4,101.34 |
| OCT 29 | ubank ATM Withdrawal      | \$100.00  | \$4,201.34 |
| OCT 28 | Deposit                   | +\$100.00 | \$4,101.34 |
| OCT 28 | Check #1234               | \$150.00  | \$4,251.34 |
| OCT 28 | Stumptown Coffee          | \$10.00   | \$4,261.34 |

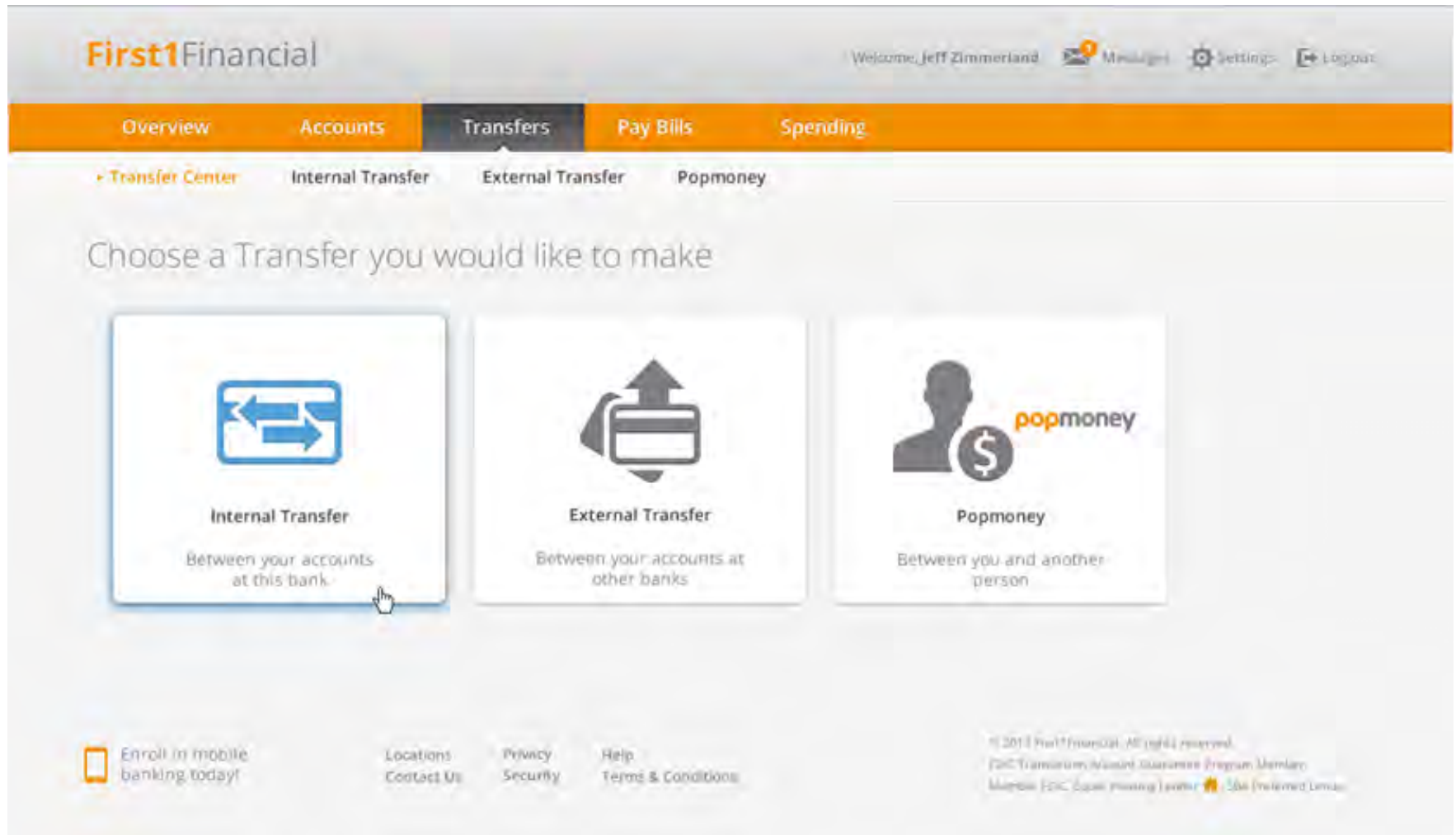
Enroll in mobile banking today!

Locations and Maps  
Contact Us  
Privacy Policy

Security  
Help  
Terms & Conditions

© 2013 uBank. All rights reserved.  
FDIC Transaction Account Guarantee Program Member.  
Member FDIC, Equal Housing Lender SBA Preferred Lender.

# Create a Seamless Integration of Payments and Transfers





# Look for New Tools to Enable Different Levels of Account Access for Family Members or Small Business Employees

## Settings > User Management

Use this page to manage a user's profile and access levels. View a user's transaction log, or delete a user.

☐ Show Deleted Users

| User Name       | User ID | Status  | Access Level | Last Session | User Activity             | Delete |
|-----------------|---------|---------|--------------|--------------|---------------------------|--------|
| Abernathy, Jane | AbeJane | Enabled | Custom       | 04/09/2013   | <a href="#">View Logs</a> |        |
| Smith, Jane     | jsmith  | Enabled | Share        | 01/12/2013   | <a href="#">View Logs</a> |        |
| Woods, Beth     | bwoods  | Enabled | Custom       | 01/30/2011   | <a href="#">View Logs</a> |        |

[Add a New User](#)

## Related Links

[Send Us a Message](#)

[Help with this Page](#)

[View Session Summary](#)



Enroll in mobile banking today!

[Locations](#)  
[Contact Us](#)

[Privacy](#)  
[Security](#)

[Help](#)  
[Terms & Conditions](#)

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FDIC Transaction Account Guarantee Program Member.

Member FDIC. Equal Housing Lender SBA Preferred Lender.

# Create a Mobile Value Proposition

## Mobile Value Proposition

Investing in the Future – Long Term Vision

Most Complete Mobile Payments Offering

Highest Level of Adoption and Usage

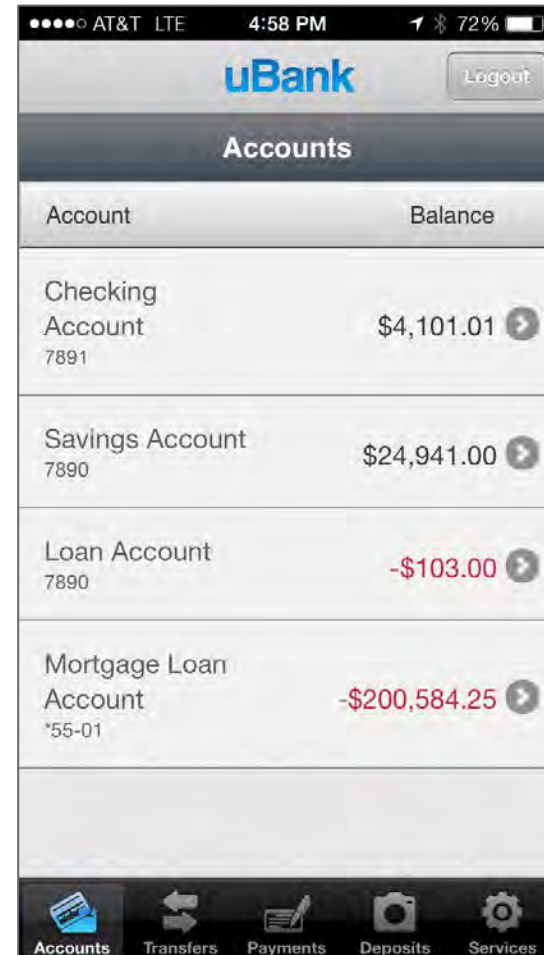
Completeness, Confidence and Certainty

Industry Leading Mobile Solution

Many FIs Experience 35%  
Mobile Adoption Within 6 Months



## Complete Mobile Experience

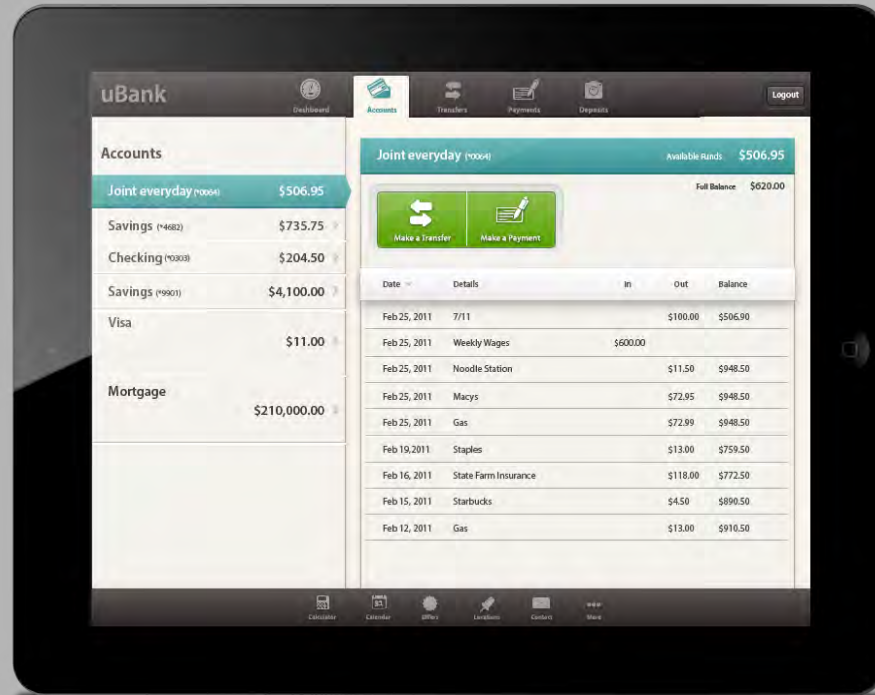


# Focus on the Tablet

## From U.S.Bank

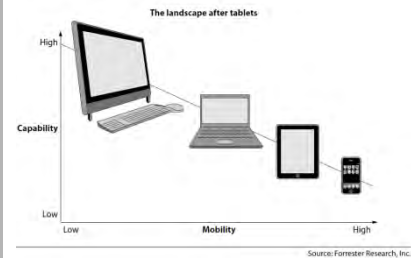
“... we know the demand for tablet banking exists and is growing. Launching [Mobile] allows us to deliver a user experience specifically designed for the unique attributes of a tablet...”

Niti Badarinath  
SVP and Head of Mobile Banking, U.S Bank



Bill payments, person-to-person payments, mobile deposit, an ATM and branch locator and built-in calendar and calculator functions

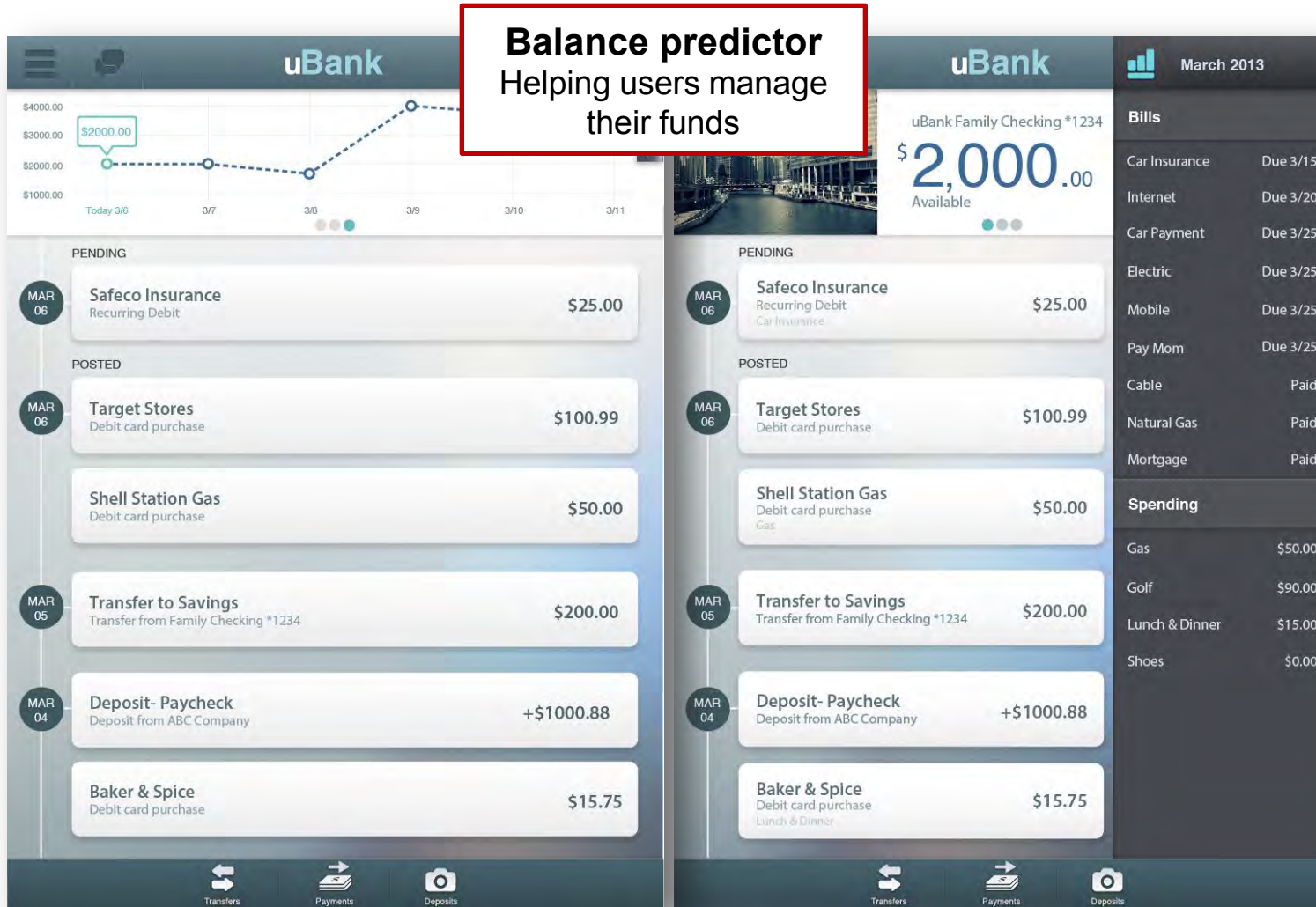
## Siblings, Not Twins



## U.S. Bank Tablet Excellence Recognized

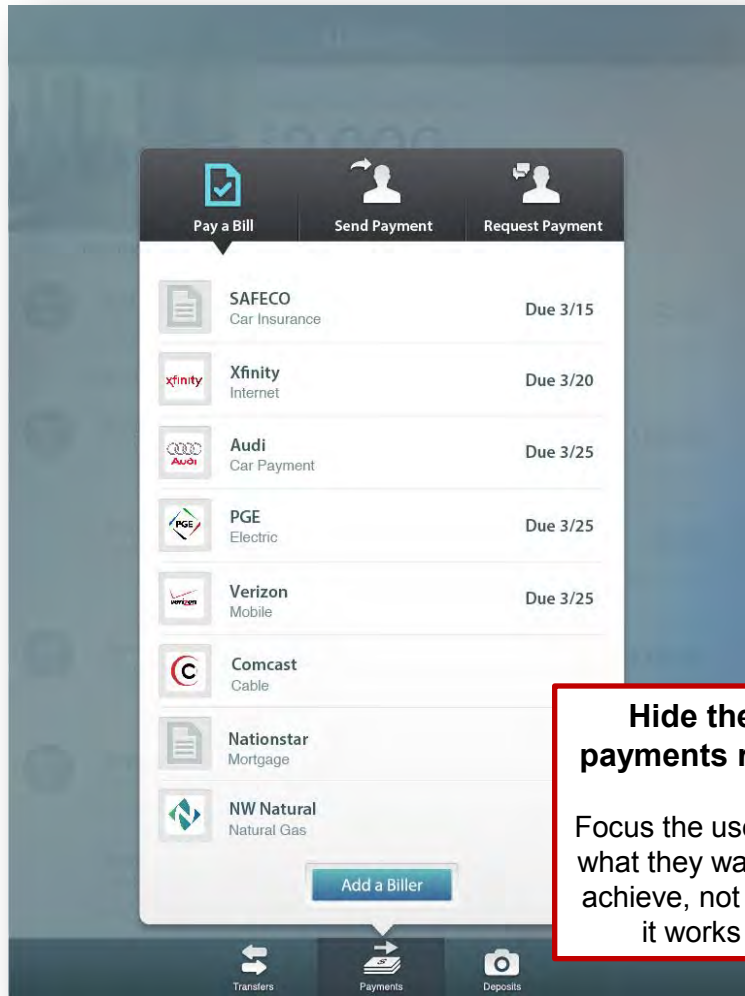


# Next-Gen Tablet Experience



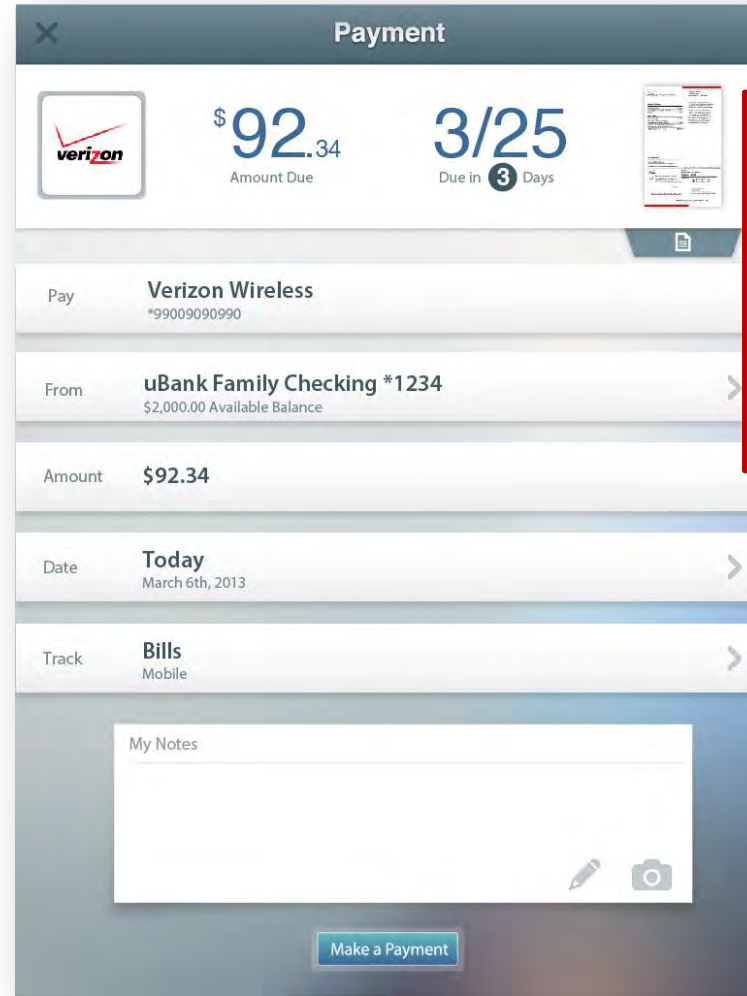


# Next-Gen Tablet Experience



**Hide the payments rails**

Focus the user on what they want to achieve, not how it works



**Highlight key Bill info**

So users have the information they are lacking to manage their bills

# Advanced Functionality – Many Financial Institutions are moving Towards On Device Enrollment



uBank

New User? Pull down to enroll now!

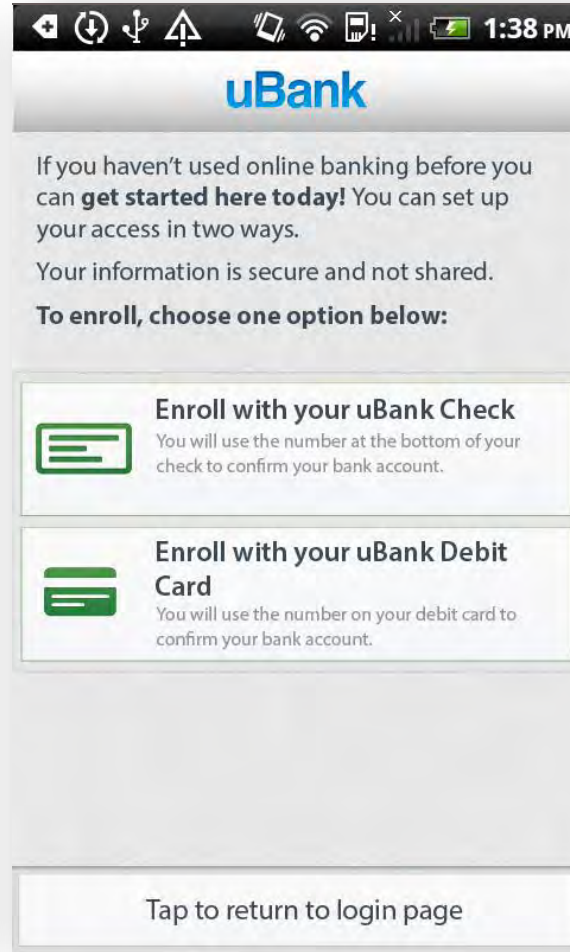
Username: Johnsm1th2012

Password: Enter a password

Log In

Instant Balance

Remember Me? Locations Call Us



uBank

If you haven't used online banking before you can **get started here today!** You can set up your access in two ways.

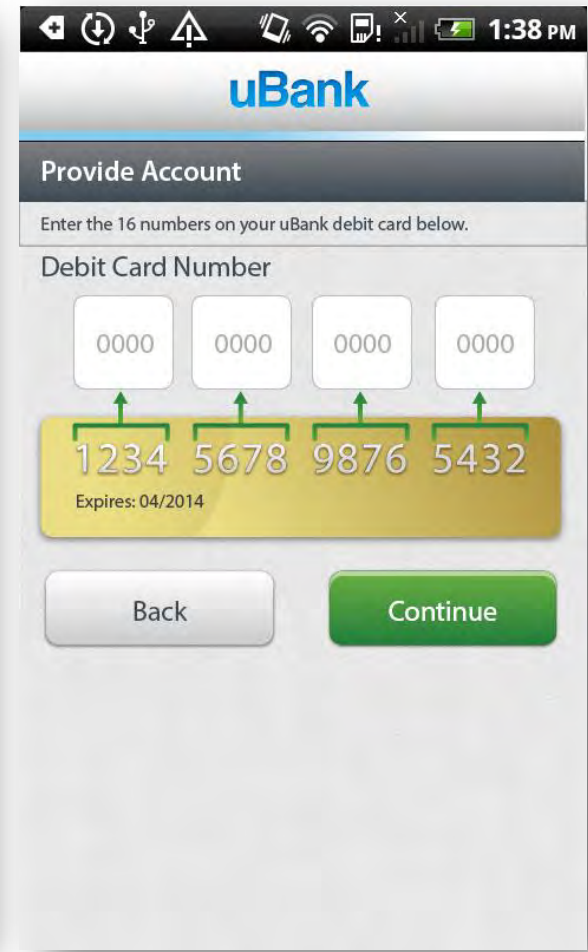
Your information is secure and not shared.

To enroll, choose one option below:

**Enroll with your uBank Check**  
You will use the number at the bottom of your check to confirm your bank account.

**Enroll with your uBank Debit Card**  
You will use the number on your debit card to confirm your bank account.

Tap to return to login page



uBank

Provide Account

Enter the 16 numbers on your uBank debit card below.

Debit Card Number

0000 0000 0000 0000

1234 5678 9876 5432

Expires: 04/2014

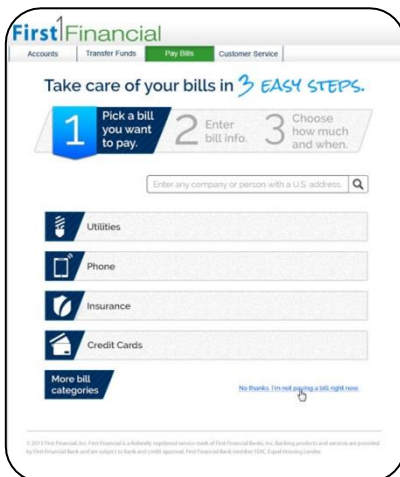
Back Continue

# Make Bill Pay Enrollment Easy

## Value Proposition

Superior User Experience  
Data-Fed e-Bill  
Next-Day Payment Posting  
Revenue Generating Services  
Feature Packs  
FraudNet™

## Onboarding Is Essential



First Financial

Accounts | Transfer Funds | **Pay Bills** | Customer Service

Take care of your bills in 3 EASY STEPS.

- 1 Pick a bill you want to pay.
- 2 Enter bill info.
- 3 Choose how much and when.

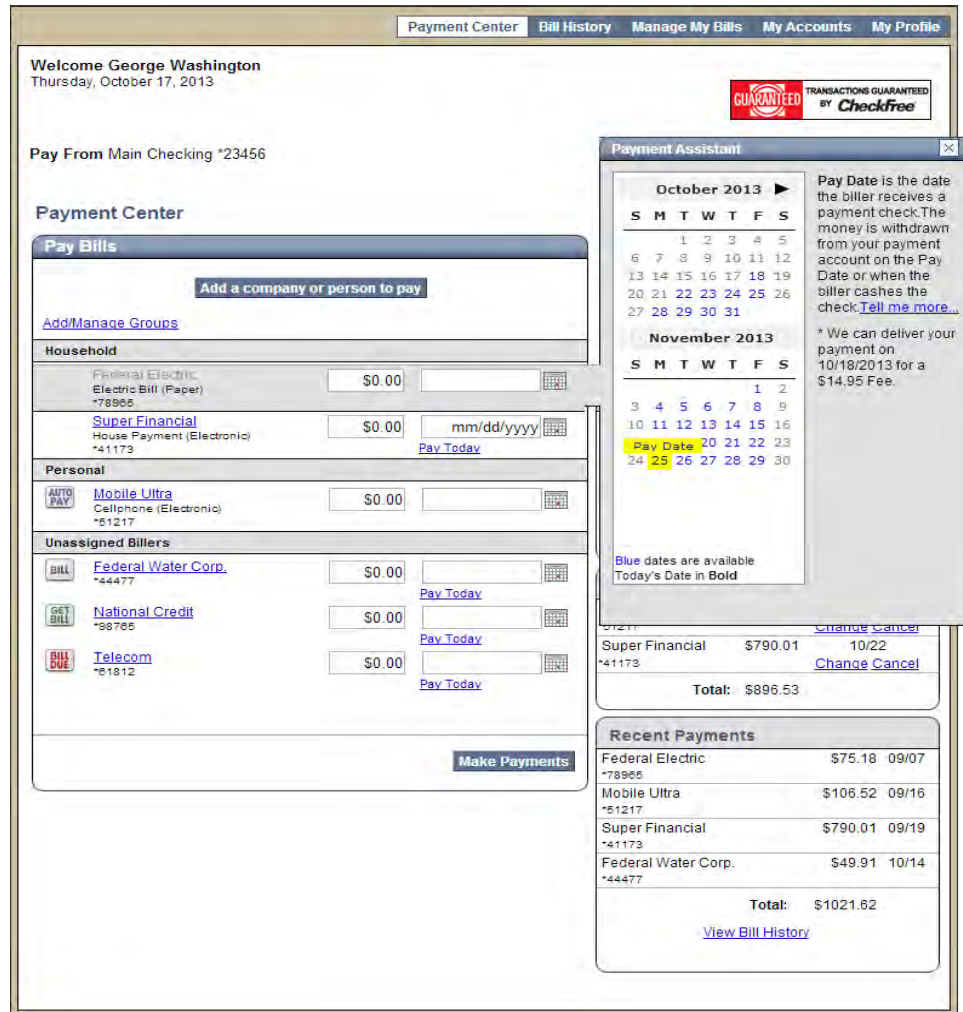
Enter any company or person with a U.S. address.

Utilities  
Phone  
Insurance  
Credit Cards

More bill categories

No Thanks, I'm not paying a bill right now

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Payment Center | Bill History | Manage My Bills | My Accounts | My Profile

Welcome George Washington  
Thursday, October 17, 2013

TRANSACTIONS GUARANTEED BY CheckFree

Pay From Main Checking \*23456

### Payment Center

#### Pay Bills

[Add a company or person to pay](#)

[Add/Manage Groups](#)

##### Household

|   |        |   |
|---|--------|---|
| Federal Electric<br>Electric Bill (Paper)<br>*78965     | \$0.00 |   |
| Super Financial<br>House Payment (Electronic)<br>*41173 | \$0.00 | mm/dd/yyyy<br><a href="#">Pay Today</a> |

##### Personal

|  |        |  |
|--|--------|--|
| Mobile Ultra<br>Cellphone (Electronic)<br>*51217 | \$0.00 |  |
|--|--------|--|

##### Unassigned Billers

|                               |        |                           |
|-------------------------------|--------|---------------------------|
| Federal Water Corp.<br>*44477 | \$0.00 | <a href="#">Pay Today</a> |
| National Credit<br>*98765     | \$0.00 | <a href="#">Pay Today</a> |
| Telecom<br>*61812             | \$0.00 | <a href="#">Pay Today</a> |

[Make Payments](#)

#### Payment Assistant

October 2013

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
| S  | M  | T  | W  | T  | F  | S  |
|    |    | 1  | 2  | 3  | 4  | 5  |
| 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 |    |    |

November 2013

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
| S  | M  | T  | W  | T  | F  | S  |
|    |    |    |    |    |    | 1  |
| 3  | 4  | 5  | 6  | 7  | 8  | 9  |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

Pay Date is the date the biller receives a payment check. The money is withdrawn from your payment account on the Pay Date or when the biller cashes the check. [Tell me more...](#)

\* We can deliver your payment on 10/18/2013 for a \$14.95 Fee.

Blue dates are available  
Today's Date in Bold

[Change Scanner](#)

|                 |          |   |
|-----------------|----------|---|
| Super Financial | \$790.01 | 10/22   |
| *41173          |          | <a href="#">Change</a> <a href="#">Cancel</a> |
| Total: \$896.53 |          |   |

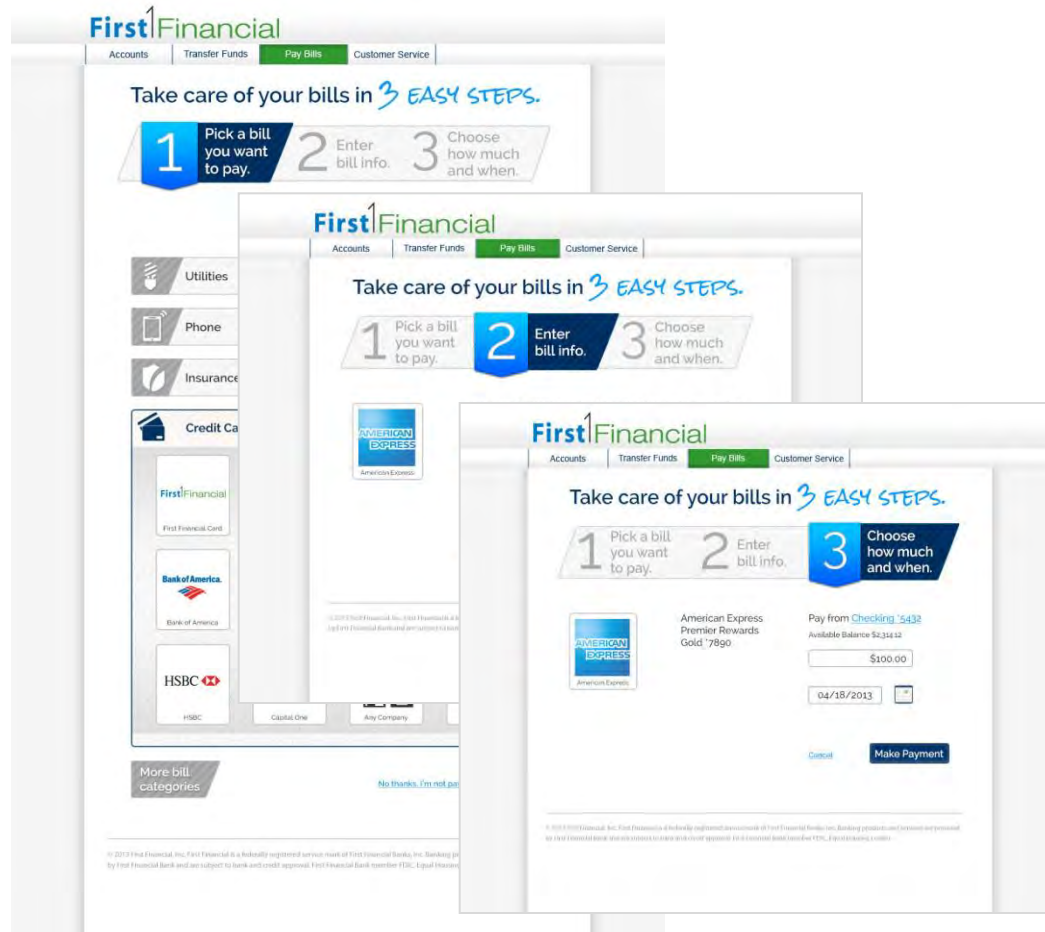
#### Recent Payments

|                               |          |       |
|-------------------------------|----------|-------|
| Federal Electric<br>*78965    | \$75.18  | 09/07 |
| Mobile Ultra<br>*51217        | \$106.52 | 09/16 |
| Super Financial<br>*41173     | \$790.01 | 09/19 |
| Federal Water Corp.<br>*44477 | \$49.91  | 10/14 |
| Total: \$1021.62              |          |       |

[View Bill History](#)



# Focus on Onboarding Drives Rapid Bill Pay Engagement

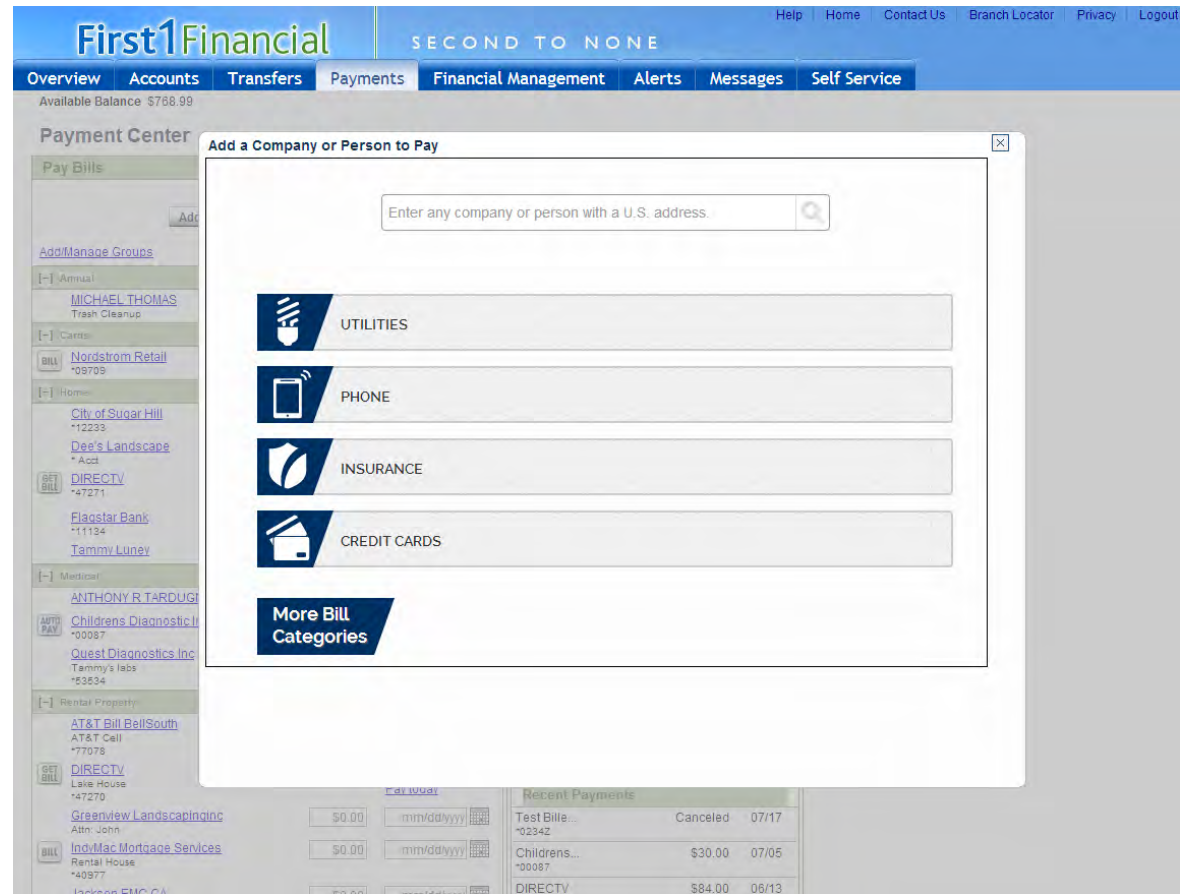


- Successful Onboarding for Bill Pay has been condensed into “three easy steps” – a theme referenced throughout new user interactions
- Users are guided “step-by-step” as they add payees for the first time, and begin making their first payments to increase user confidence
- Iconography and biller logos are used throughout onboarding to enhance the user experience

# Quick Biller Add

## Easy Payee Setup Make Paying New Bills Quick and Simple

- Predictive algorithms recommend Billers based on the aggregate payment behavior of others in the user's zip code
- Billers are grouped by category to simplify the view
- An additional option allows users to look up Billers they want to pay



# Deutsche Bank Presents Offers on Mobile Banking



# P2P Money Movement Use Cases are Expanding but so are Consumer Options

From PNC

"Growth in usage was at **22%** per year for P2P, and now with mobile, **we are expecting 35% year over year.** It's a really popular feature."

Tom Trebilcock  
VP of Digital  
PNC

The screenshot shows the PopMoney website's 'Send Money' interface. At the top, the 'popmoney' logo is in orange and grey. Below it are navigation tabs: 'To Do', 'Send Money' (highlighted in orange), 'Request Money', and 'Activity'. The main form has four fields: 'To' (a text input with placeholder 'Enter Name, Email or Mobile'), 'Amount' (a text input with '\$0.00'), 'Send Date' (a date picker set to 'Today' with a 'Make Recurring' link), and 'From' (a dropdown menu showing 'Bank of America, Checking, ####2510' with a 'Select an Account' button below it). An orange 'Review' button is at the bottom of the form. At the very bottom of the page, there is a footer with links: 'Home | About Popmoney | Participating Banks | Fees | Security | Legal | Co' and a copyright notice '© 2010-2013 Fiserv, Inc. or its affiliates.'

PayPal™

Google™

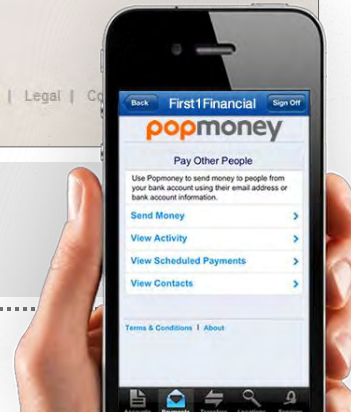
DWOLLA

Send  
Money

Donate

Collect  
& Contribute

Request  
Money





Investing in Your  
Digital Banking  
Future



# Deliver Differentiated Value and Create Best in Class User Experiences



## Bank of the West Quick Balance Mobile App



“Since the launch of the apps and the Quick Balance feature, we've **doubled the number** of Bank of the West registered **mobile banking users** and had a **three-fold increase** in log-ins per day.”

- John Finley, SVP, Digital Channels,  
Online & Mobile Banking, Bank of the West

# Granite State Credit Union Leverages Digital Banking to Increase Satisfaction and Reduce Cost

## Challenge:

- Provide digital channel solutions members demand
- Increase penetration into Gen Y segment
- Large banks competing for members' share of wallet and aggressively promoting digital services
- Integration between channels and account processing system
- Flexibility without taking on the overhead and work of an in-house solution

*“Digital Solutions are helping us **improve relationships** and **expand share of wallet** by putting the newest technology into our members' hands”*

- Michele Plaza  
SVP, CIO – Granite State Credit Union



## Proof Points

- **42%** growth in registered online banking users in 12 months
- **4,600** member bill payment enrollment increase
- **Reduced cost** to serve as users default to preferred self-service digital channel
- **Increased member satisfaction** with 4% increase in members who consider Granite State their PFI



# Make Sure Your Brand Is Ready For the Future of Financial Services

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# Things to remember to take advantage of Digital Transformation

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- Ask and understand the Digital Banking strategy for your technology partners
- Determine how this strategy fits with your overall Digital Banking strategy
- Know your own process
  - Identify tasks for you and your staff to complete within your digital banking experience
  - Count the steps
  - Can you complete the tasks without asking for help
- Understand the feedback
  - Review all feedback from contact center, branch, and digital channels
- Create a channel integration/experience office
  - Bring all channels together to maximize your budgets, experience, and overall engagement plan



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