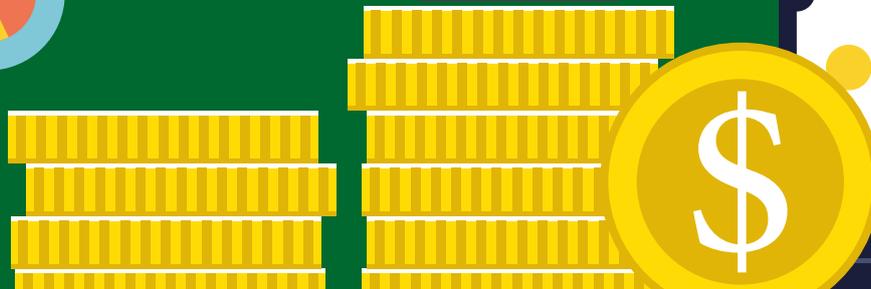
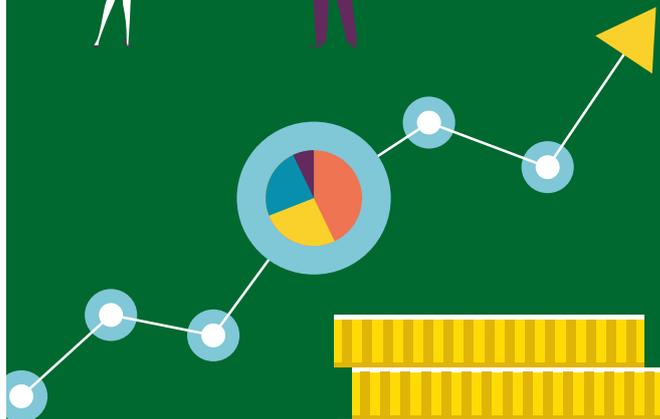
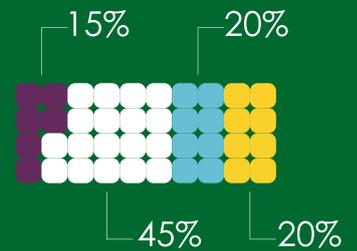


Re-envisioning the customer banking experience



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Deloitte's digital bank solution is fundamentally changing customer relationships with new ways to create value. The solution is designed to build in-depth client relationships, enhance productivity, and enable banks to engage more holistically with clients anywhere and on any device. Built on the Salesforce Financial Services Cloud, Deloitte Digital has created a pre-configured digital banking accelerator that will help to enable banks to create value by offering customers banking solutions that are tailored to their individual needs, behaviors, and patterns.

Many banking customers' expectations are changing the way banks interact with them on a daily basis. As a result, new technologies, non-traditional competitors, and regulatory changes are disrupting the banking world, pressured by more and more sophisticated customers. To compete in today's shifting landscape, it is important for banks to wow their customers with experiences that are genuinely surprising in both their function and appearance. Addressing these changes may require speed and innovation to maintain exceptional customer loyalty and advocacy.

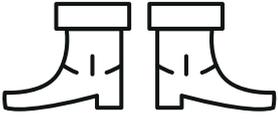
Many banks that are succeeding in today's digital world are transitioning from a product-centric approach to a need-based customer model so that they are well positioned to add value anytime, on any device, as if it were a human interaction.

The evolving nature of digital is dynamically changing the banking experience. For too long retail and commercial banks have been dependent on single applications, which typically offer limited personalization and no context, limited services insights and assistance, and tend to be disconnected from the customer "hub" with little sharing across channels.

With emerging trends and technology advancements moving to the cloud, digital banking offers new opportunities for creating greater customer value as well as new entry points for competitors. As these competitive online services move up the financial services value chain, digital is rapidly redefining the banking experience and forcing many banks to adapt to customers' needs that are ever more demanding.

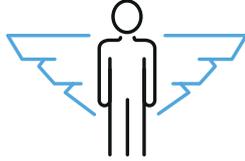
What your Customers Expect?

Your customers expect you to provide them with the same easy, personalized, transparent, fast, simple and secure digital experience as in other industries and aspects of their lives.



Easy to consume

Across channels and devices



Personalized and unique

Context-driven solutions, designed to meet client needs



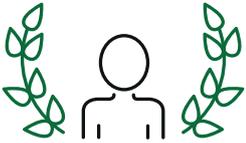
"Appification"

Products and services that can be updated easily and quickly



Easy to integrate

Solutions that integrate and onboard easily with legacy systems



Pricing and value transparency

Clear definition of costs and benefits of products and services



Security and protection

Safe and secure solutions



Predictive solutions

Products and services that actively anticipate what lies ahead

To win customers and keep them, banks may need to reimagine their customer relationship and find new ways to:

- Engage their customers – genuinely surprise them with services that offer function as well as appearance
- Know them – know their behaviors and patterns to tailor their experience
- Make it easy for them – provide a customer service without barriers to make it simple and easy to do business
- Earn their trust – pro-actively do the right thing to build strong digital relationships

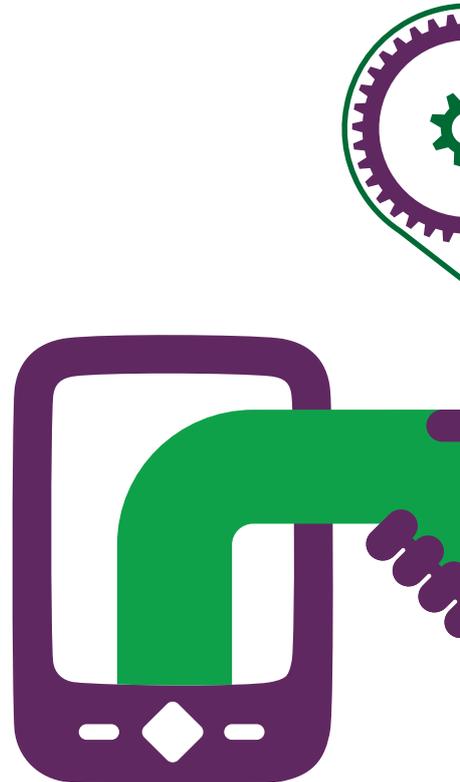
Deloitte Digital Bank built on the Salesforce Financial Services Cloud is designed to help banks create value and address the emerging retail and commercial banking trends and requirements for:

- Frictionless experiences – allowing customers to interact with banks efficiently and easily across a growing array of internet-connected devices, remembering these interactions, and

aligning capabilities across those touch points

- Personalized services – adopting smart devices when dealing with bank staff online, by phone, or in-branch, providing personalized, informed advice and guidance
- Transparency when comparing products and services – making it easier than ever for customers to evaluate competitive banking service quality in real time
- Making sense of financial data – helping customers understand data by providing engaging, intuitive, and useful experiences and insights

Deloitte Digital is using innovation and a consultancy model to fundamentally change bank-customer relationships by providing the technology, skills, and experience to help banks successfully realize a digital transformation that removes traditional barriers, so that they can better serve customers in a simpler, frictionless way.



Where to Focus?

Digital capabilities are in a continuous process of evolution, proliferation, and adoption. Leading banks realize that it's not enough to seek incremental enhancements to remain competitive; they innovate understanding that differentiating capabilities will quickly become table stakes.

1

Table Stakes

Customer's demand this just to do business. Many which at one time were innovative are now today's standards.

- Online and Mobile Banking
- Mobile Check Deposit
- Text Banking
- Branch Locator
- Mobile Bill Pay

2

Competitive Offering

Semi-unique features which ensure you are up to date with competition.

- Streamlined P2P Mobile Payments
- Virtual Wallets
- Credit Monitoring

3

Innovate

Emerging capabilities which customer's never imagined were possible going beyond their expectations.

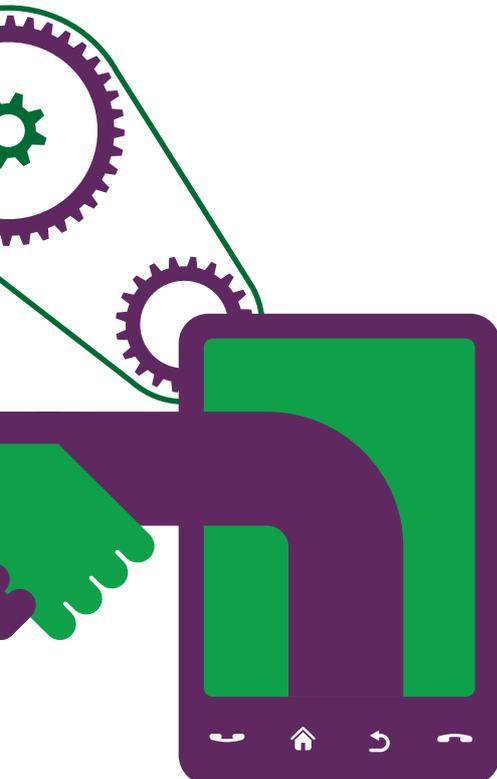
- Biometric Banking / Voiceprint
- Digital personal financial advisors
- Automated product recommendations
- Cross-border P2P Payments
- Automated customer service - Chat Bots
- Automated and actionable insights

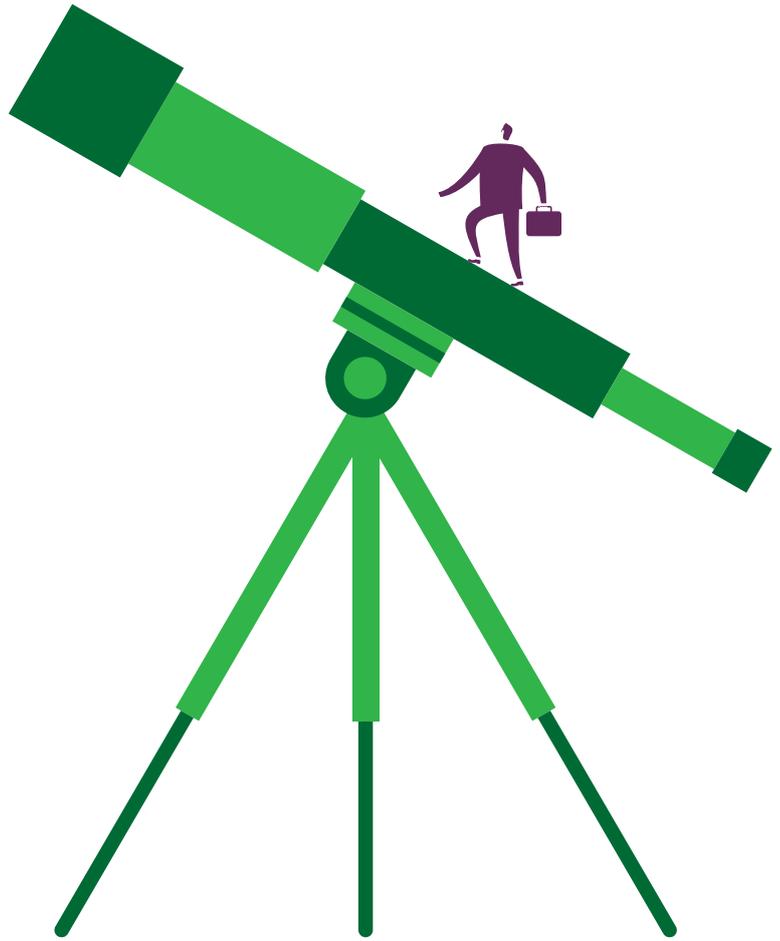
4

Differentiate

Unique capabilities which delight your customers and remember why they bank with you.

- Fingerprint Sign-on
- Personalized mobile banking
- Mobile enabled branch appointment scheduling
- Mobile enabled rewards systems
- Online Portals
- E-Signature
- Analytics Driven Budgeting / Savings tools
- Social Media Integration





The pre-configured accelerator helps enable banks to rapidly create and enhance customer value. The solution comes integrated with a wide range of leading cloud vendors and FinTechs—helping banks to benefit from pre-integrated technologies.

By utilizing the Deloitte Digital banking solution, banks can benefit from:

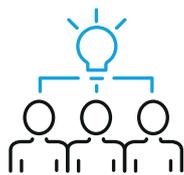
- A flexible, open, and adaptable software platform that delivers cutting edge digital banking experiences to help drive differentiation, innovation, and outstanding customer and employee experiences
- A cloud-based digital solution that is designed to lower risk and increase value, tailored to the ever-changing banking industry landscape
- An approach that can increase speed and agility to meet the increasing needs of sophisticated customers and deliver exceptional customer loyalty and advocacy – while meeting the regulatory needs of the industry
- A consultancy vision and platform that allows for broad-based transformation or incremental models that can deliver rapid value and expand across line of business or channel as needed to deliver on their strategy
- An implementation starting point that can get banks in-market quickly and generate ROI faster

Many banks that are succeeding in today's digital world are transitioning from a product-centric approach to a needs-based customer model so that they are well positioned to add value anytime.

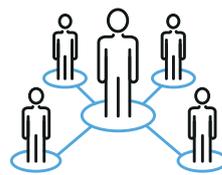
Exponential Technologies



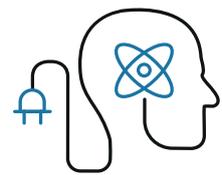
Engage



Advice



Onboard



Service

Customer Engagement

- Customer Communities
- Social Media listening and publication
- Video Call and co-browsing
- Chatbot
- Mobile App integration

Banking Functions

- Client Onboarding
- Households and Relationships
- KYC and Compliance
- Loan origination
- Product Portfolio Management

Sales and Marketing

- 720° B2B and B2C Client View
- Offer management
- Next Best Action and Next Best Offer
- Campaign Response Tracking
- Segmentation and Targeting

Service and Support

- Activity and Interaction Management
- Complaint Management
- Online assistance
- Satisfaction Surveys
- CTI Integration