



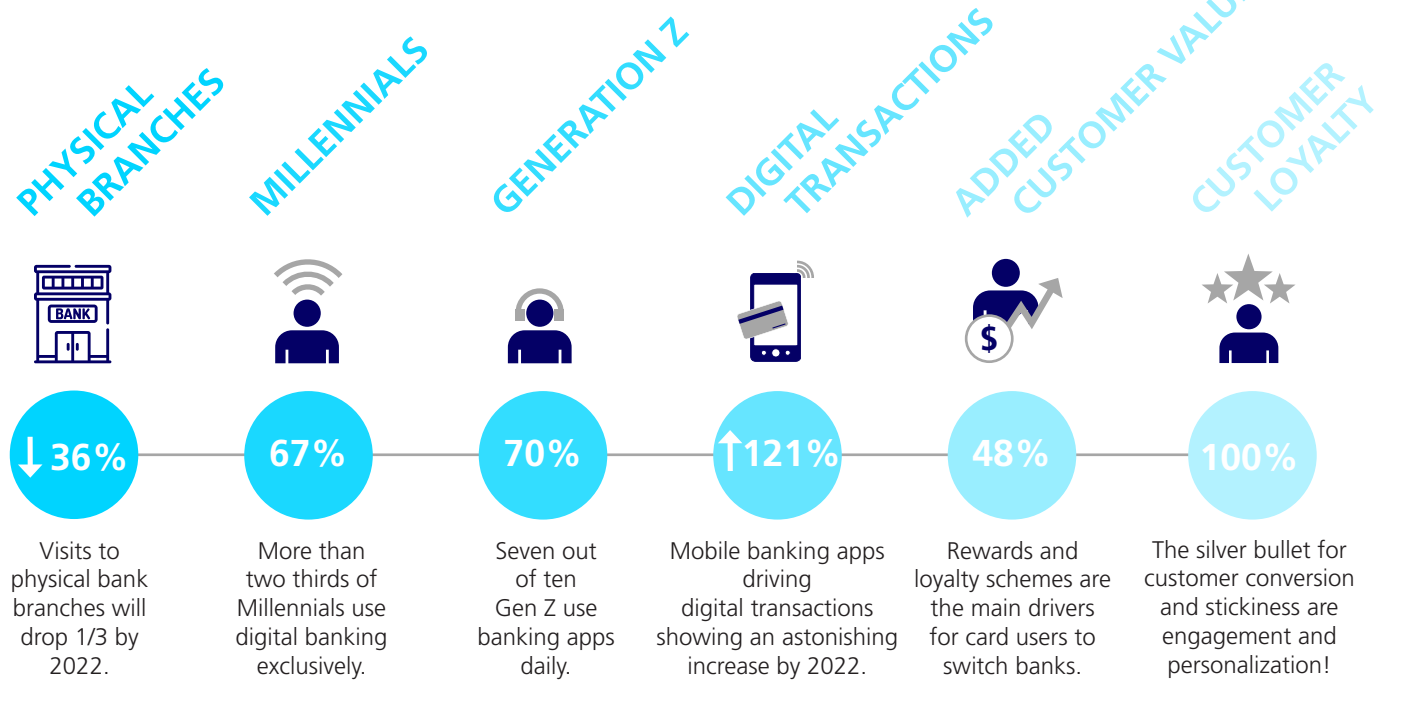
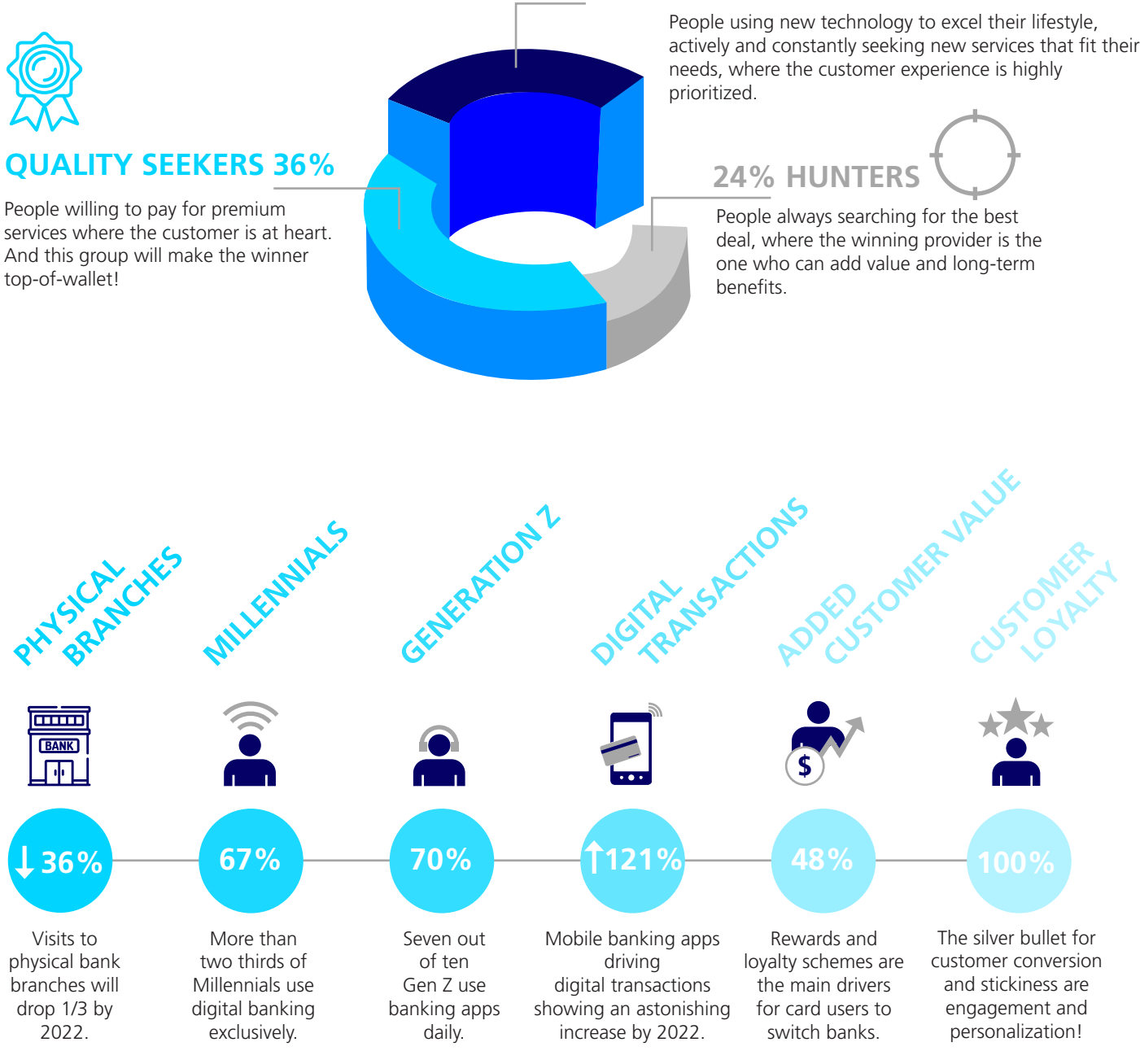
Securing the Digitalization of Banking

CUSTOMER BEHAVIOR AS THE BIG DISRUPTOR!

(R)evolutionize your transformation with a customer-centric user experience.

New banking technology is driven by customer expectations around user experience and changes in customer behavior. But new technology, and at the end of the day shift of banking channels, evolving new opportunities for business growth, of which frictionless security is an essential cornerstone.

Placing the customer first allows you to discover new ways to surprise and delight in order to create loyalty and stickiness. In this infographic we will give you heads up on how you can (r)evolutionize your digital transformation using a customer-centric approach!



THE CUSTOMER AT HEART

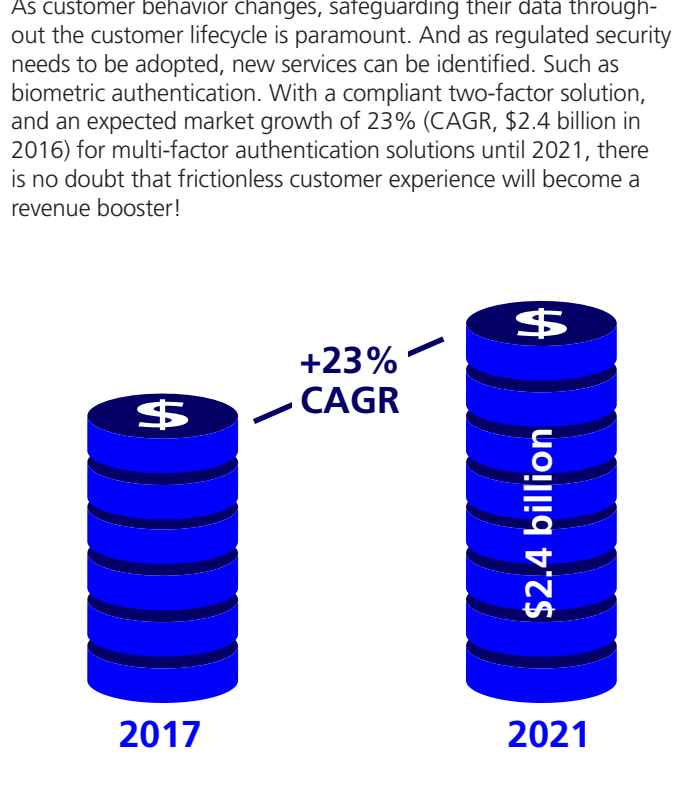
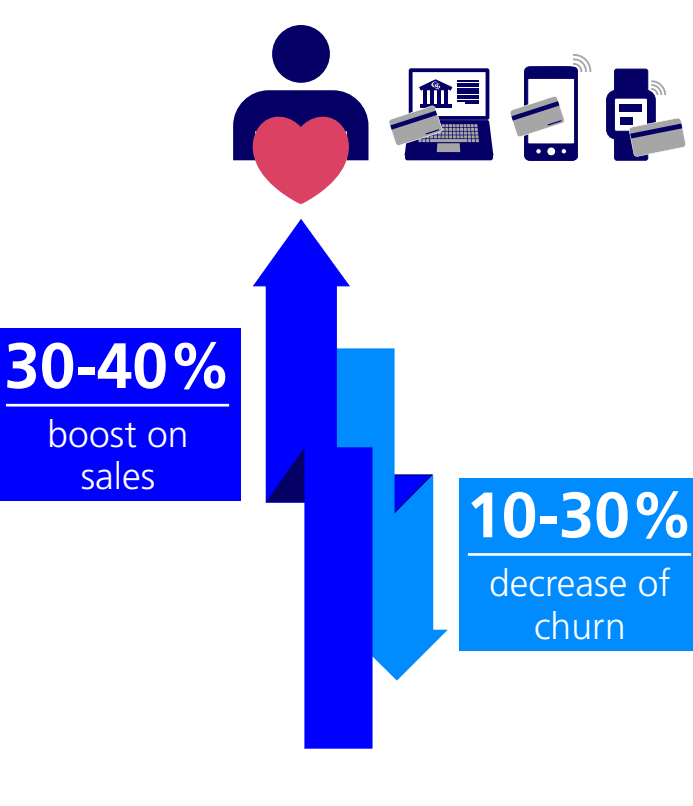
Customer-centrism will boost your business.

A seamless and personalized customer experience, thanks to a scalable and sustainable digital strategy, will contribute significantly to future profit.

CUSTOMER BEHAVIOR ENABLING NEW USE CASES

Strong Customer Authentication as an opportunity for growth.

As customer behavior changes, safeguarding their data throughout the customer lifecycle is paramount. And as regulated security needs to be adopted, new services can be identified. Such as biometric authentication. With a compliant two-factor solution, and an expected market growth of 23% (CAGR, \$2.4 billion in 2016) for multi-factor authentication solutions until 2021, there is no doubt that frictionless customer experience will become a revenue booster!



SECURITY IS THE CURRENCY OF TRUST

Digital transactions via mobile phones need to be frictionless.

Safeguarding customer data without compromising on customer experience is the key to success, where 57% of mobile payment users are concerned about how their data is managed. In addition, 38% are worried about compromised or stolen data. With security by design your customers can feel safe using your services.

PEOPLE PUT THEIR TRUST IN THE BANK

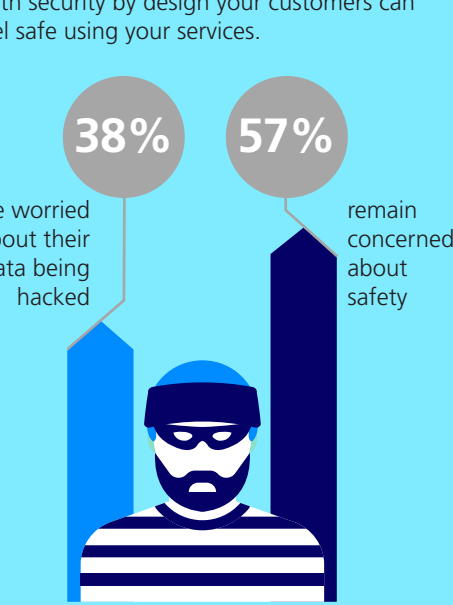
Secure customer data is critical for success.

Even though customers are concerned about security issues, identity theft, malicious software and banking fraud, almost two out of three put their trust in the banks. But if customer data is compromised, the credibility of the banks drop immediately.

STAY AHEAD OF COMPETITION

Authentication solutions increase security and generate trust.

As new regulations on how to securely authenticate customers rapidly will come into effect, updating to new regulatory standards is core not only for banks but also customers. Due to this need for change, trusted payment solutions with new technology such as two-factor authentication via biometrics will let you capitalize on existing trust, and convert potential new customers, as well as stay ahead of competition.



BUSINESS CHANGES THAT MAKE AN IMPACT

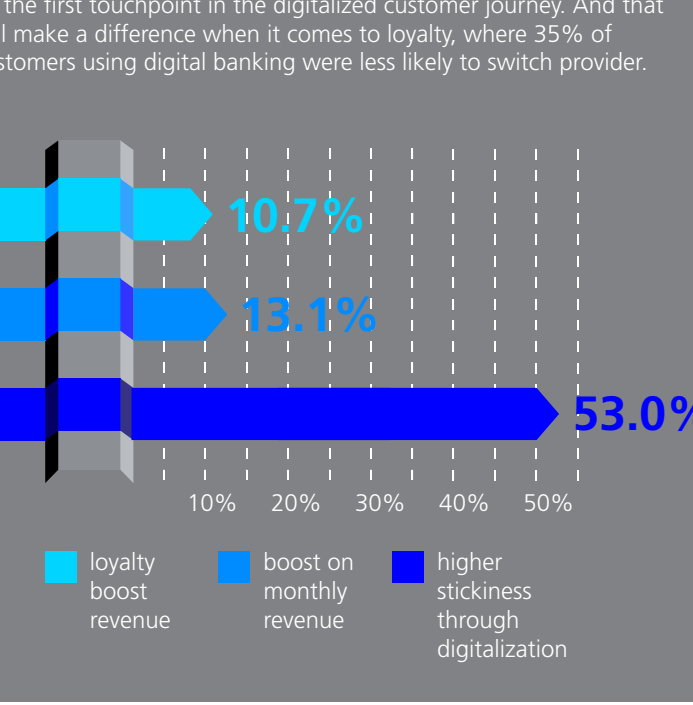
Digital transformation as a game-changer.

Digitalization of banking services shows a 10.7% revenue growth on a monthly basis, which is 6% more ROI compared to customers not using digitalized services. This shows that digitalization drives conversions and customer engagement, with a revenue boost on transactions rising to 13.1%. A smooth onboarding to digitalized services will support these conversions, as this customer experience will be the first touchpoint in the digitalized customer journey. And that will make a difference when it comes to loyalty, where 35% of customers using digital banking were less likely to switch provider.

SAFE, SCALABLE AND STANDARDIZED DIGITALIZATION

Frictionless security without compromising the customer experience.

Understanding the new industry use cases is challenging without an experienced partner who can enable leverage on best practices, and smoothly guide you through your digital transition. Your customer relationship should not be the cost for such a change, but should rather be your reward, since with the right partner on your side, your customers will be at heart of this fragile transition creating even more trust!



„Provide a state of the art customer experience enabling digital banking services that are ahead of the competition.“



DIGITAL FIRST IS CUSTOMER FIRST!

The customer experience needs to be at the center of your strategy.



The challenge is to get digitally savvy when the customer is in the driver's seat.

As the value of traditional competitive differentiators decreases, streams of traditional revenue sources will become commoditized, resulting in decreased growth. But change of customer demands will at the end of the day be the key to

success: by offering a secure end-to-end banking experience throughout the customer lifecycle and providing digitalized services that are ahead of the competition. All with the customers' user experience at heart!

FRICTIONLESS EVERYDAY USAGE

With 2.4 billion customers expected to use digital payments to triple its current volume and grow to \$1,330 in 2022.

With one-stop issuing integration for digital provisioning with secure tokenization, your customers can pay smoothly regardless of the channel or device.

Driving not only conversions and customer engagement, but giving you a revenue boost from transaction rise.

SCALABILITY FOR NEW REVENUE STREAMS

Use your customers' data not only to safeguard them but also as an enabler to customize offerings based on their behavior.

The way we pay is constantly changing, with an expected 990 million OEM payment users in 2023, and with 580 million users of HCE banking wallets, your business needs to be prepared for these game-changers.

CUSTOMER EXPERIENCE IS KEY

96% of banks see customer experience as a top-priority in their transformation projects.

With scalable and open solutions that enable offerings such as seamless and smooth onboarding to digitalized services, and payment authentication with biometrics, you can offer your customers frictionless security that is compliant yet fully digitalized, while securing identities, data and daily life usage of banking services.

All which will delivers a rewarding customer experience that drives loyalty and conversion.

AUTHENTICATION MADE EASY

The transaction value from biometrically authenticated payments via mobile will reach \$85 billion in 2023.

But what will happen when customer experience meets the challenges of Secure Customer Authentication?

By offering a no compromise two-factor biometric solution, there will be no compromise in customer security and legal requirements. Quite the opposite since the customer experience will enable easier transactions in a trustworthy fashion which will create loyalty.

CUSTOMER STICKINESS

Next gen bank users are already digital natives. And they expect their provider to be the same, generating a demand for swift and secure banking services.

Based on your customers' needs, you can manage their needs in a secure and safe way throughout customer journey, in a convenient and accessible way.

With customer centricity at the top of the agenda, and to compete, it is crucial to start thinking of viable tech providers to partner with, that offer standardized and open solutions that make real business changes and enable new revenue streams.

All with **your** customer at heart!

SUCCESS FORMULA TO SECURE THE DIGITALIZATION OF BANKING



Sources: Winning in the digital economy, Accenture, 2017 // Driving the Future of Payments-10-Mega-Trends, Accenture, 2018 // Profiting from Personalization, BCG, 2017 // PwC, 2018 // North America Consumer Payments Pulse Survey, Accenture, 2017 // m-payment security report, Juniper Research, Q2 2018 // World retail banking report, Capgemini, Q4 2018 // Payment Trends, Deloitte, 2019 // https://refranchisand.com/65229/bank-credit-unions-branch-traffic // https://www.caggenis.com/wp-content/uploads/2017/12/payment-trends_2018.pdf // https://bankingjournal.aba.com/2018/11/banking-trends-to-watch-11-2019 // https://www.fiserv.com/blog/the-point-study-bank-west-fiserv-quantiles-value-digital-banking-blog.aspx // https://payarc.com/?payment-processing-trends-to-watch-for-2019