

# Is It Time for a Different Digital Banking Solution?

Here's what your FinTech provider should be delivering.



# In This eBook



**Customer experience  
is everything**



**Choosing the right digital  
banking solution**



# Customer experience is everything

Especially for community financial institutions (CFIs) whose personalized service sets them apart in the industry.

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# For customers

Great user experiences are digital experiences. That's because digital is the #1 way consumers interact with their primary financial institution, from checking their accounts online to sending money via mobile.

**More than 2/3 of U.S. banking customers** use digital banking as their primary banking channel

**Mobile banking is one of the top three most-used apps** second only to social media and weather apps



- ✓ Providing excellent service
- ✓ Competing with big banks and other CFIs in local markets
- ✓ Boosting brand awareness
- ✓ Increasing member adoption of services
- ✓ Delivering new and more innovative products and services

## For financial institutions

An investment in a smarter digital solution that can provide personalized, flexible and innovative digital experiences is the way to differentiate your brand and solve the challenges banking leaders have told us keep them up at night.



**I want to deposit my checks on my phone**

**I need to increase customer engagement**

**I need to promote our offerings across every channel**

**I need to maintain our strong reputation in the market**



**Customer**



**Head of Retail Banking**



**Bank CMO**



**CEO**

# **Next-level digital banking solutions lead to next-level customer experiences (even without next-level budget).**

For community financial institutions, the best digital banking solutions don't just provide apps and online portals—they provide open, customizable, cloud-enabled platforms that enable greater engagement today and readiness for tomorrow, elevating your customer experience all along the way.





# How the right digital banking provider can solve your challenges

Today and tomorrow—without spending you out of business.

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**Identifying and implementing a new solution isn't always easy—especially if you lack a robust technology ecosystem, in-house tech expertise or budget. Here's how the right solution provider can help overcome these challenges.**





Bank CMO

# CHALLENGE:

## Limited tech platform

"Our existing technology isn't robust enough to keep pace with industry demands and innovations, and as a result our customers aren't using or adopting our digital services and solutions."

# SOLUTION:

A FinTech provider that offers a full-suite of features

## Quick Hit:

**Boost engagement with technology that offers exceptional user experiences** — Higher-rated apps, such as 4.5 or higher in the Apple App Store and Google Play, get more downloads and greater customer adoption.

## What to look for:

- A range of connected services that deliver highly-rated user experiences, especially during peak usage times
- Hardware, software and services that connect user experiences across touchpoints and offer end-to-end support
- Open API, mobile and cloud capabilities with customization options to cost-effectively create a unique brand experience





# CHALLENGE:

## Lack of in-house tech expertise

“We have a small technical staff and don’t always have the expertise to identify and implement a solution that will meet our goals and engage our customers.”

# SOLUTION:

A provider who constantly innovates so you can too

### Quick Hit:

**Implementations are everything**—especially if your team doesn’t have a lot of technical expertise. Check your current provider’s Net Promoter Scores to see how smoothly they get their customers up and running.

### What to look for:

- Design methodologies that ultimately drive consumer and small business adoption
- Exceptional back-end support, committed to offering a stable and secure user experience
- A large data infrastructure, predictive modeling and analytics to anticipate customer needs, plus the technology to meet those needs





Head of  
Retail Banking

## CHALLENGE:

### Budget constraints

“Our smaller size means we don’t have the budget and resources to build and maintain our own digital banking app or platform.”

## SOLUTION:

A FinTech provider that allows you to choose what you need

### Quick Hit:

The best FinTech providers deliver clear, actionable insights based on your unique data and customer profiles enabling deeper dives into solution performance and uncovering additional areas for profitable growth.

### What to look for:

- A configurable platform you can easily customize to reflect your brand
- An open platform that’s so flexible you can use it to grow your business by delivering the products and services you want to offer, whether developed in house or by a 3rd party
- Add-on capabilities, such as turnkey marketing, that allow you to save budget to use for other priorities



# Assessing Your Existing Digital Banking Solution

Make sure your FinTech provider offers everything you see below (and more):

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# Finally, great user experience isn't just for your customers. It's for you, too.

The best digital banking providers are more than that—they're partners who are just as invested in your success as their own, from planning to implementation, customer training and beyond.

To learn more, including how **NCR's Digital Insight™** digital banking solutions can help you deliver exceptional user experiences that help you compete and grow, visit <https://www.ncr.com/financial-services/digital-banking> or call 404-649-0769.

