

# DIGITAL BANKING LIFECYCLE MARKETING PROGRAM

WITH THE CUSTOMER AT THE CENTER OF YOUR EFFORTS, THE  
RELATIONSHIP WITH THEM DRIVES USAGE OF MORE DIGITAL SOLUTIONS

## OPEN THE DOOR TO INCREASED PROFITABILITY, DEEPER ACCOUNT RELATIONSHIPS AND IMPROVED USER EXPERIENCE WITH OUR ENHANCED MARKETING PROGRAM.

Digital Insight is transforming our Marketing Program to better meet your needs, customer expectations and industry best practices. By integrating Mobile, Bill Pay and more, the Digital Banking Lifecycle campaign can help you deliver the right message at the right time. This campaign is designed to help

you drive awareness of multiple digital solutions with an emphasis on strengthening engagement in the critical acquisition stage, when users have the highest propensity to adopt, by delivering contextually relevant messaging.

### Financial Institution Benefits

- **Ease of Use:** Moving to one, holistic Lifecycle program with two 5-6 month programs per year will decrease the number of times you need to review, approve, register and educate your staff on our programs
- **Cross-sell Capabilities:** Creates new opportunities to cross-sell your products, like direct deposit, and digital products\* such as Money Management, Popmoney, Expedited Payments, ebills, Purchase Rewards, and Mobile Text to boost customer relationships, position you as their primary financial institution, and open the door for them to seek out additional products and services

\*The program is dynamic and will only serve offers if you have these products enabled.

### End User Benefits

- **Improved User Experience:** Pinpoints the needs of the customer based on the products they already use and presents relevant added solutions to ensure meaningful interactions throughout the relationship. Messaging is delivered with an informational tone that drives self-discovery
- **Emphasis on Onboarding:** Focuses on, but is not limited to, the crucial, first 90 days of a customer relationship when the customer is most likely to discover and adopt more of your products

According to Forrester Research, consumers perceive information found on a website of companies or brands to be the most trusted source of advertising.<sup>1</sup>

The results speak for themselves:<sup>2</sup>

- Participants have 58% higher Bill Pay acquisition vs. peers not participating
- Increased Mobile first use rates—  
Mobile App 9% +↑, SMS 35% +↑

1 Forrester Research, "The Power of Customer Context", April, 2014.  
2 Results measured over those Financial Institutions not participating in marketing. Kimondo, Denis. Marketing Learnings Update, March 2016.  
3 Accenture—2015 North America Banking Survey.

For more information, visit [ncr.com](http://ncr.com), or please contact your relationship manager.



## FEATURES—KEY MARKETING COMPONENTS

- **Maximize Lifecycle:** Create synergy by leveraging all assets and segments to harness the value of delivering a consistent message across various channels
- **Staff Materials:** Engage and empower your staff with training and readiness materials to build their interest and confidence in digital solutions
- **Additional Components:** Deploy a 360 campaign by featuring the Lifecycle marketing collateral in the branch, direct mail and digitally to increase awareness and deliver consistent messaging



Let's make it easier to manage your money — whenever, wherever you want.

Rely on our mobile solutions for fast, on-the-go access to your finances. You get the key features of your online account, but they're specifically designed for easy use on your mobile device.

Simply choose the mobile options that are right for you — for the smart way to take care of your finances, anywhere life takes you.



According to Accenture's 2015 North American Banking Survey, 18 percent of millennials switched their primary bank within the past 12 months. Local and community financial institutions are the biggest winners, largely due to their focus on digital products.<sup>3</sup>

### Mobile App

Put the power in your hands to manage your money anytime, anywhere. Sim

- ✓ Log in with Touch ID™ on your iPhone
- ✓ Log in with just a glance using Eye
- ✓ Get cash-back offers
- ✓ Pay people using Popmoney®
- ✓ Find nearby branches or ATMs

Download the app

app for you:  
Android™ Tablet, Kindle Fire™

iPhone®, Android™ Smartphone, iPad®, Android™

Download your app.

number TEXT ME

IT IS TO DEPOSIT CHECKS ON OUR APP.

Manage your money your way, anywhere.

You deserve the freedom to access your finances whenever, wherever you want. Download our mobile app for on-the-go convenience.

**\$0** Free. It comes with your account access.<sup>1</sup>

**Secure.** It has layers of safeguards dedicated to protecting you.

**24/7** Ready to use. Your login is the same as you use here.

SEE MY MOBILE OPTIONS

Continue to my overview page instead. Turn off this reminder for now.

1 Our app is free, but standard rates and fees from your wireless carrier may apply.



Come back to the convenience of your app.

VIEW MOBILE SOLUTIONS

## WHY NCR?

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier. Banks and credit unions turn to NCR's Digital Insight solutions for innovative digital banking

that supercharges their growth. For nearly 20 years, this leading solution has helped financial institutions engage more meaningfully and more profitably. NCR is headquartered in Atlanta, Ga., with over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries. The company encourages investors to visit its web site which is updated regularly with financial and other important information about NCR.

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