

WINNING IN DIGITAL BANKING CHANNELS:

*Leading UX practices from across
the globe*

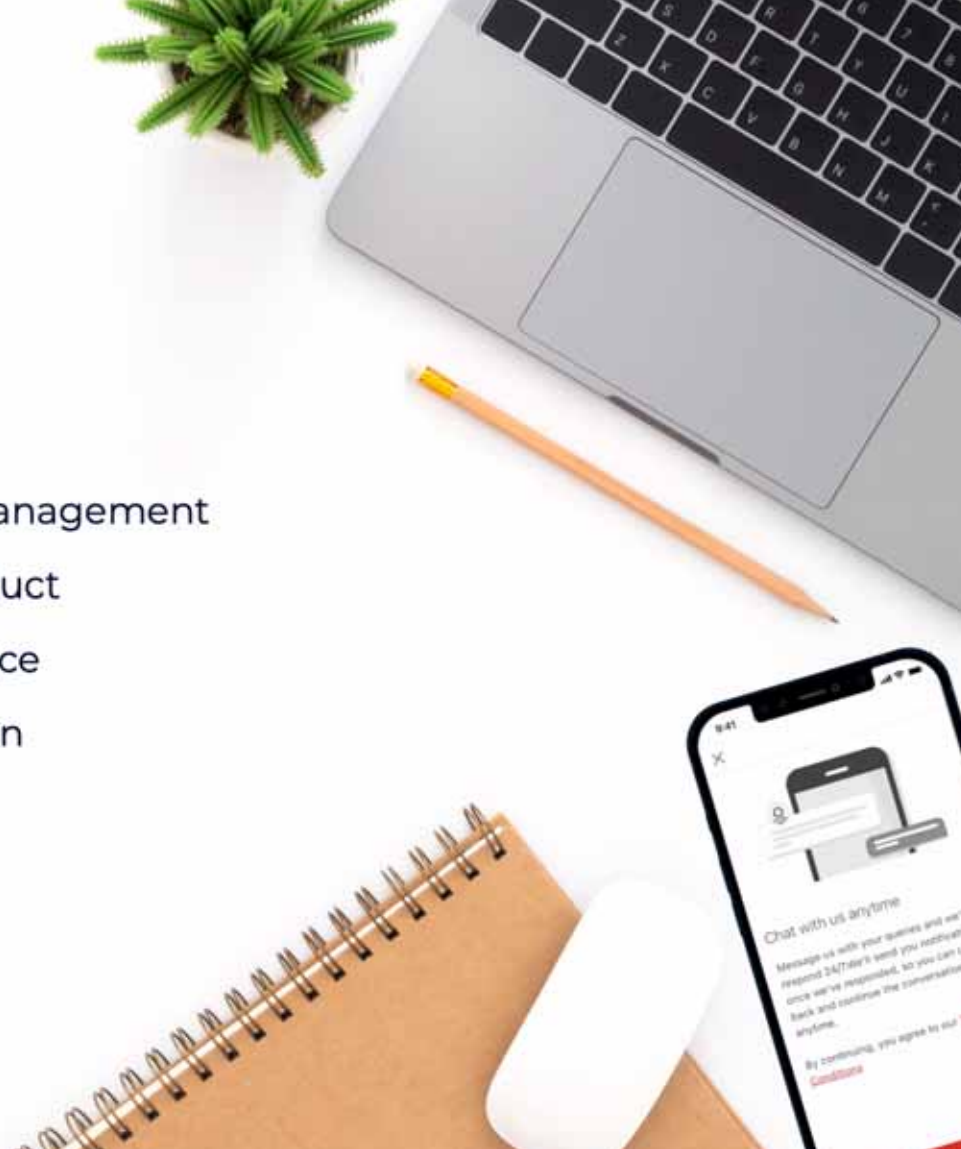
MARK DONOHUE, Founder
iSky Research

THE FINANCIAL BRAND

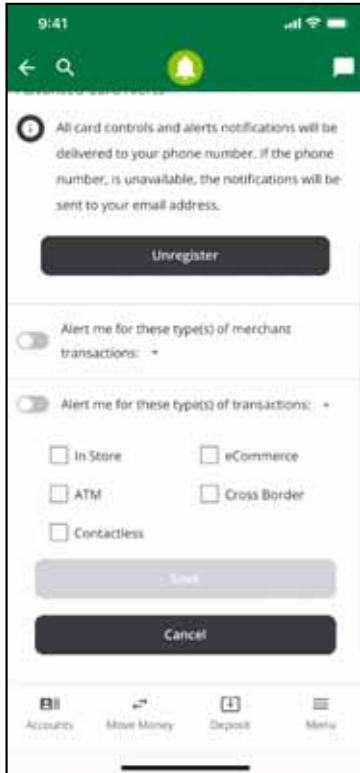
FORUM

Session agenda

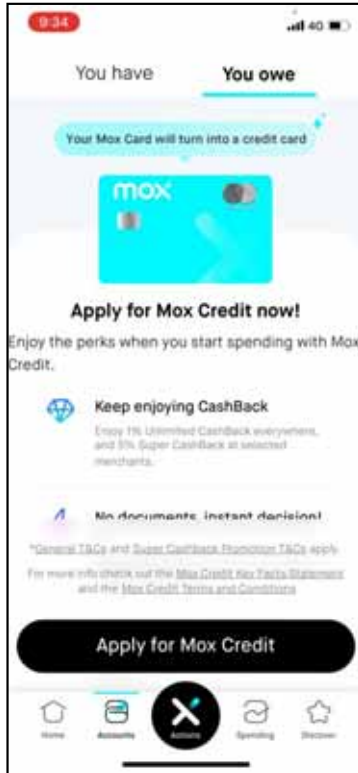
- 👁 More to do
- 👁 First product
- 👁 Onboarding
- 👁 Groups
- 👁 Cards
- 👁 Transactions
- 👁 Security
- 👁 Money management
- 👁 Next product
- 👁 Next service
- 👁 How to win



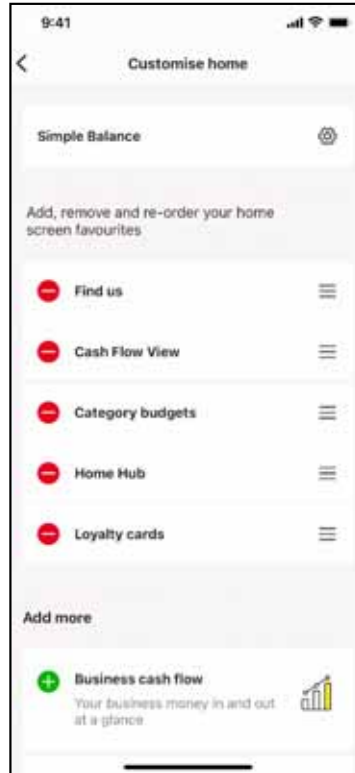
THERE IS ALWAYS MORE TO DO (WHEN TIME PERMITS)



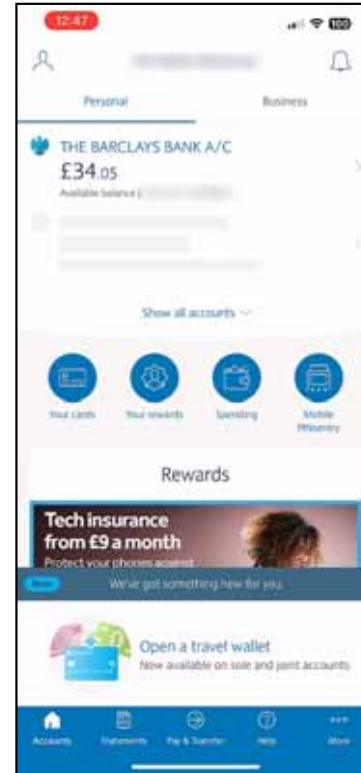
REDWOOD CREDIT UNION



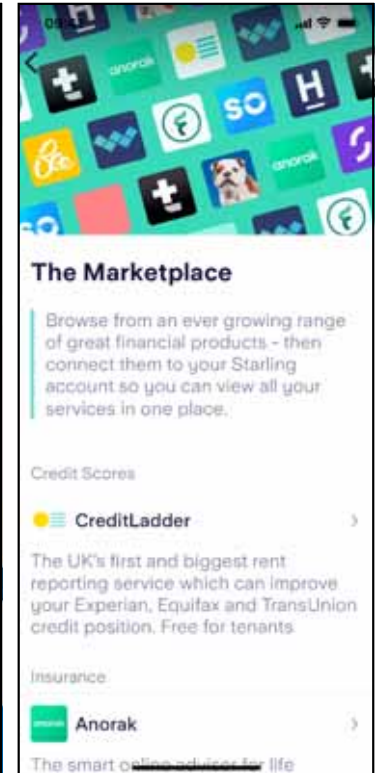
MOX



COMMONWEALTH BANK



BARCLAYS



STARLING

THINK FREEMIUM AND HELP THE UNINFORMED, UNAWARE OR UNDECIDED CONSUMER TO EXPLORE

The image shows the BBVA website landing page for the BBVA app. The header includes the BBVA logo, navigation links for 'PEOPLE' and 'SELF-EMPLOYED PROFESSIONALS AND BUSINESSES', and buttons for 'Become a customer' and 'Access'. The main content area features a large image of a smiling woman with her hands on her chin. The headline reads 'Love at first sight is not for banks'. Below this, a sub-headline says 'That's why you do not need to be a BBVA customer to use the BBVA app. Let's start by being friends, try it out and, who knows, you may end up falling in love.' A 'Create user' button is prominently displayed. The lower section is titled 'All this just as friends' and lists three benefits: 1. 'Without being a customer and free of charge' (with a 'Q' icon), 2. 'One app for all banks' (with a network icon), and 3. 'Simplify your day-to-day life' (with a pie chart icon). Each benefit includes a brief description of the feature.

BBVA

The image is a screenshot of the SeaBank mobile app interface. At the top, it shows the time '09.41' and signal strength. The SeaBank logo is prominently displayed. Below the logo, the text 'Mulai Sekarang' (Start Now) is visible. There are three main registration options: 'Daftar dengan Shopee' (Register with Shopee), 'Daftar dengan no. handphone' (Register with phone number), and 'Daftar dengan Apple' (Register with Apple). At the bottom, there is a 'Sudah terdaftar? Log In' (Already registered? Log In) link.

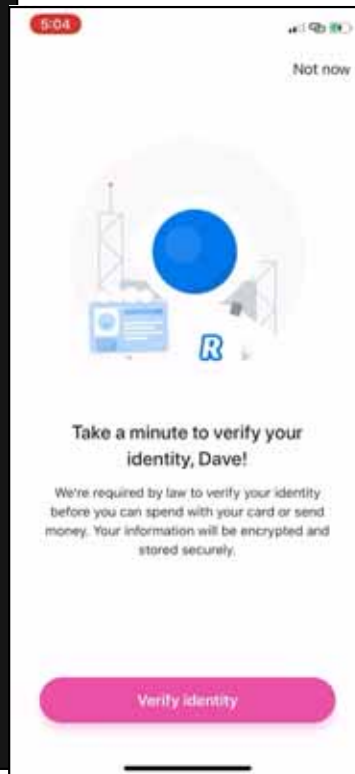
VIDEO

SEABANK

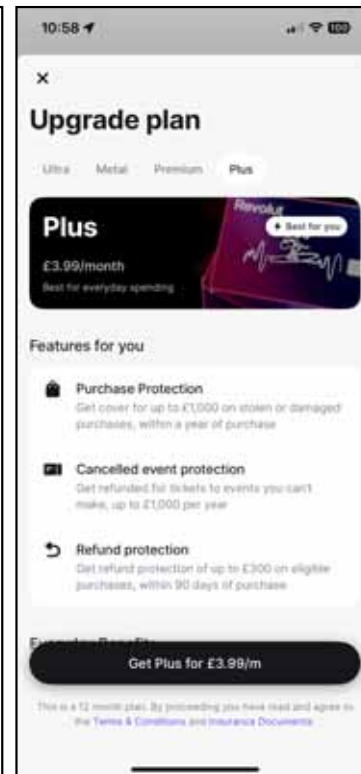
CHOOSING A FIRST PRODUCT SHOULD BE FAST AND FLEXIBLE, NOT A LIFE SENTENCE

	Basic £0/month Get started with the core features	Grow From £19/month Save up to 24% on the annual plan	Scale From £78/month Save up to 21% on the annual plan	Enterprise Custom Tailored for larger businesses
Transfers without borders				
No-fee international transfers	0	5	25	Custom
No-fee local transfers	5	100	1,000	Custom
Bulk payments	–	✓	✓	✓
Borderless accounts	✓	✓	✓	✓
Local account details for GBP transfers	✓	✓	✓	✓
SWIFT account details	✓	✓	✓	✓
Transfers to Revolut accounts	✓	✓	✓	✓
Recurring and scheduled payments	✓	✓	✓	✓
Market movements				
Currency exchange at the interbank rate	£1,000	£10,000	£50,000	Custom
Hold and exchange 25+ currencies	✓	✓	✓	✓
Savings	–	2.25% AER/Gross (variable) up to £0.5m	2.75% AER/Gross (variable) up to £1m	3.51% AER/Gross (variable) up to £2m
Limit and stop orders	–	✓	✓	✓
Forward currency contracts	✓	✓	✓	✓

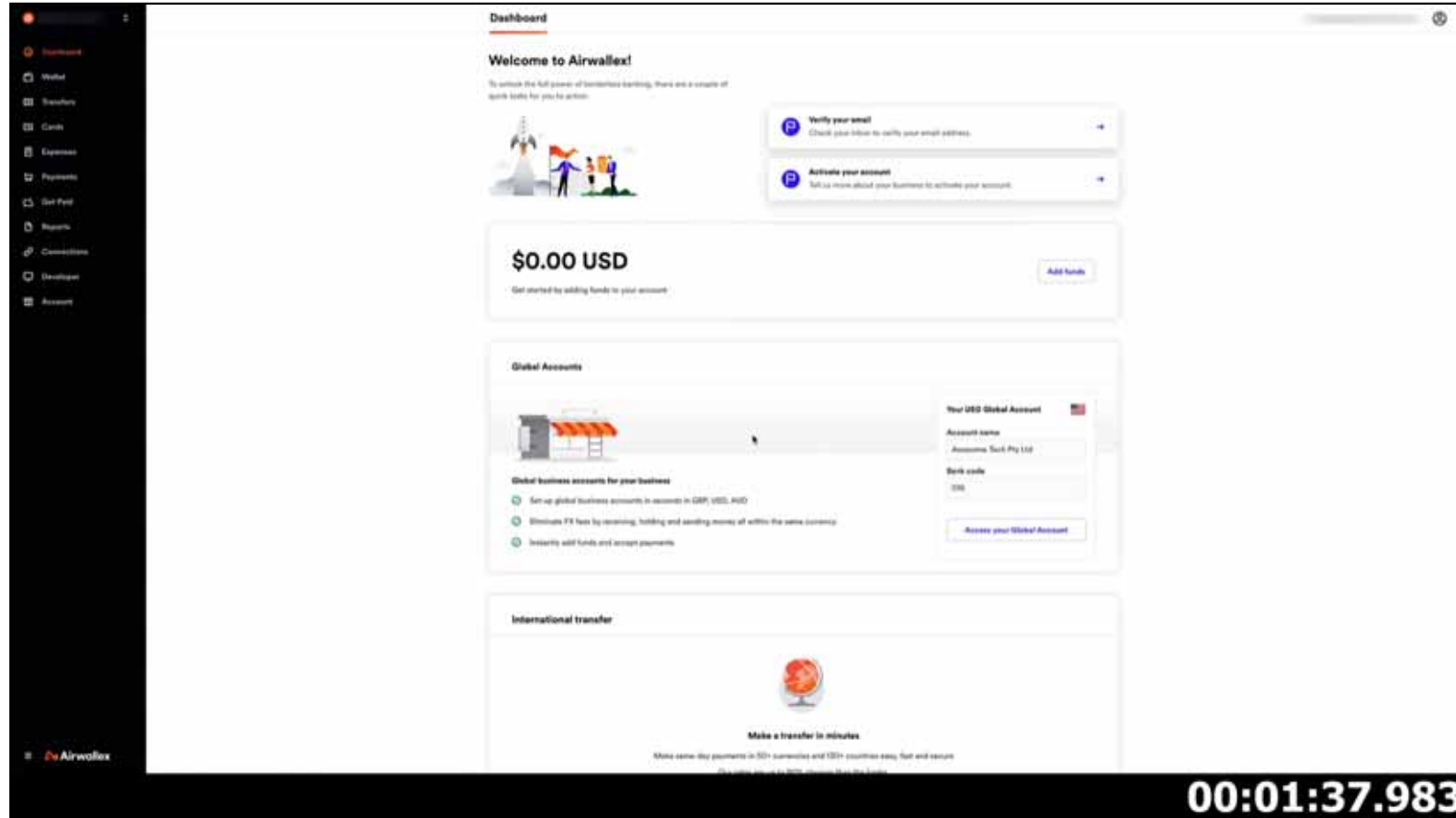
REVOLUT



VIDEO



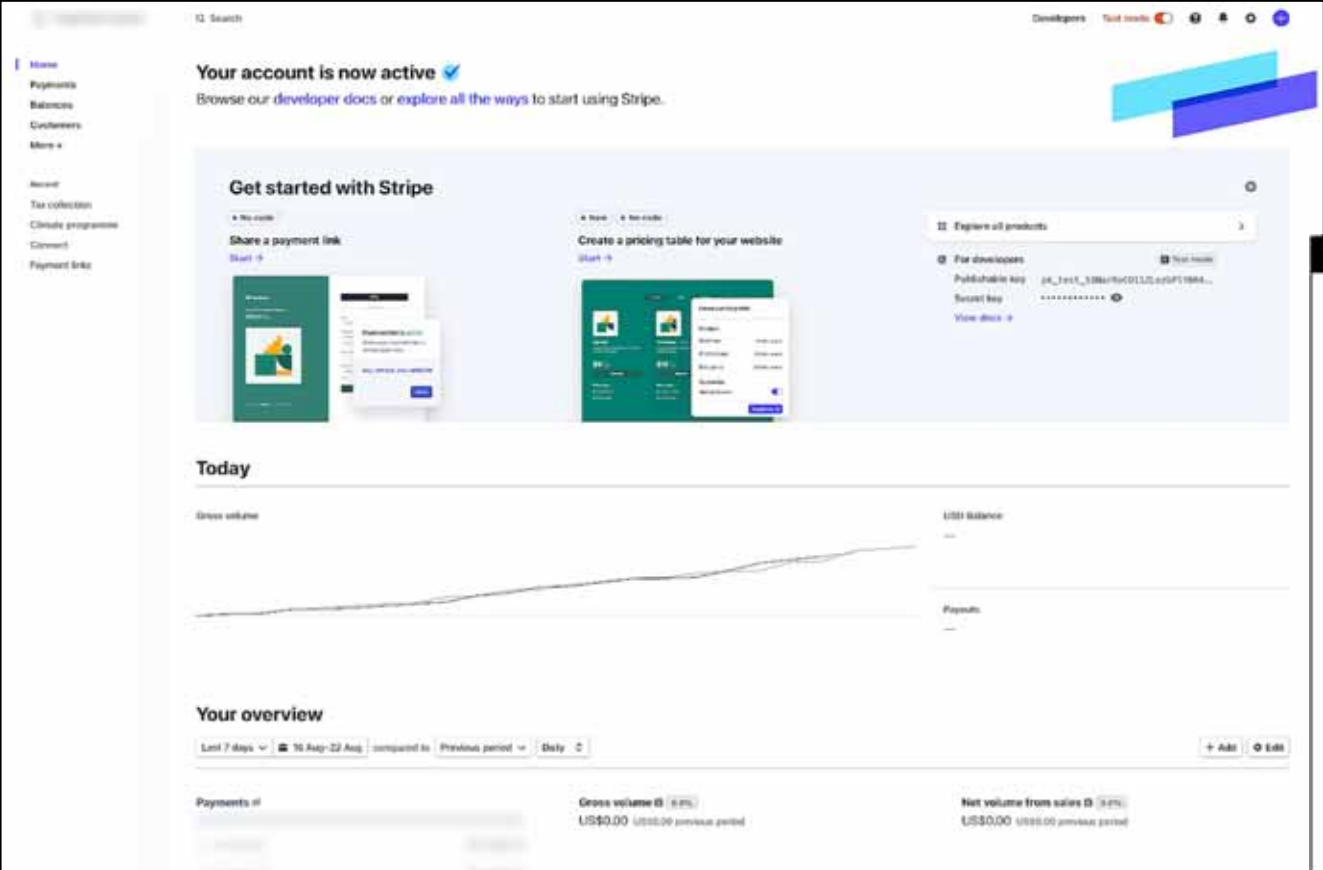
MAKE IT ENGAGING, TASK FOCUSED AND PERSONAL



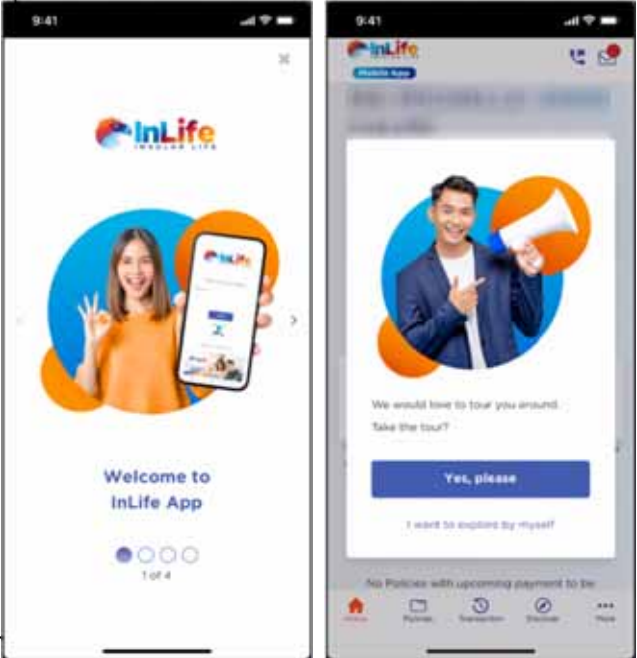
AIRWALLEX

VIDEO

REMOVE THE RISK AND LET THEM EXPLORE



STRIPE



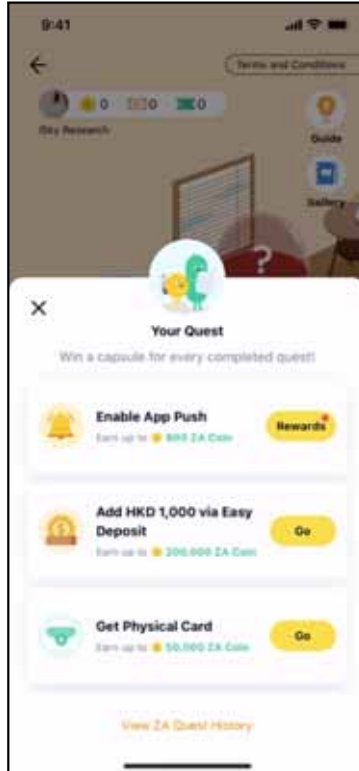
VIDEO

INSULAR LIFE

BREADCRUMBS ARE THE STEPPING STONES TO ONBOARDING ECSTASY

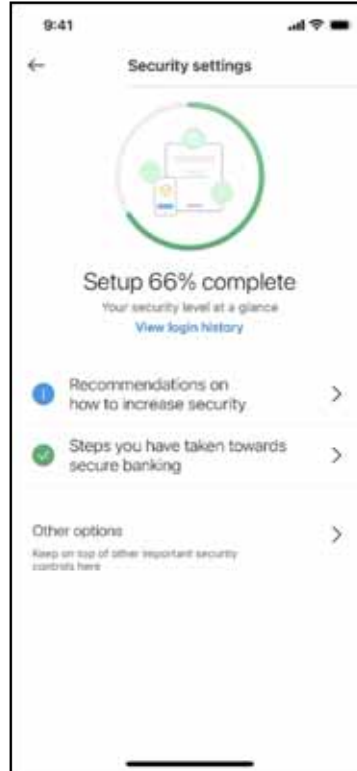


ZA BANK

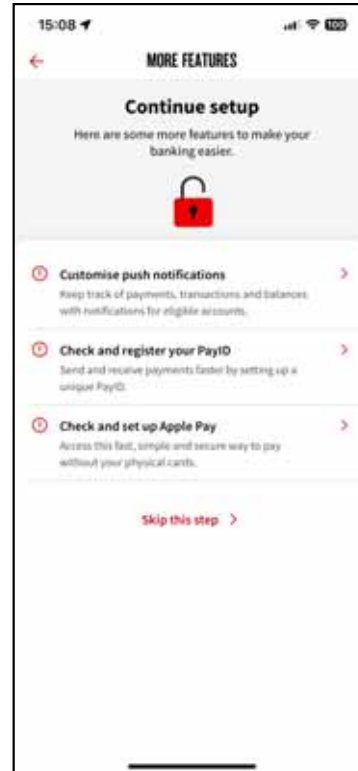


VIDEO

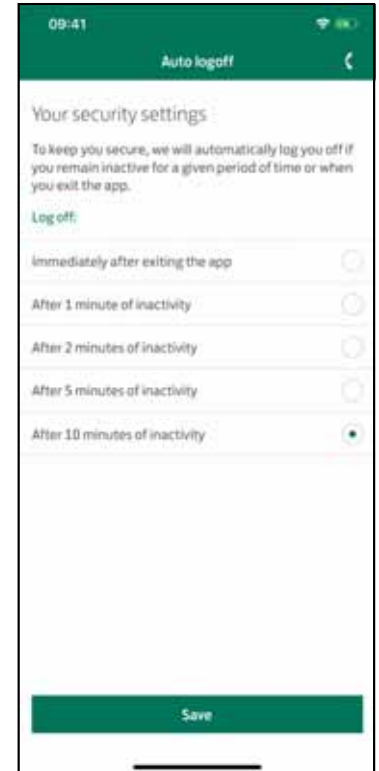
ZA BANK



MACQUARIE

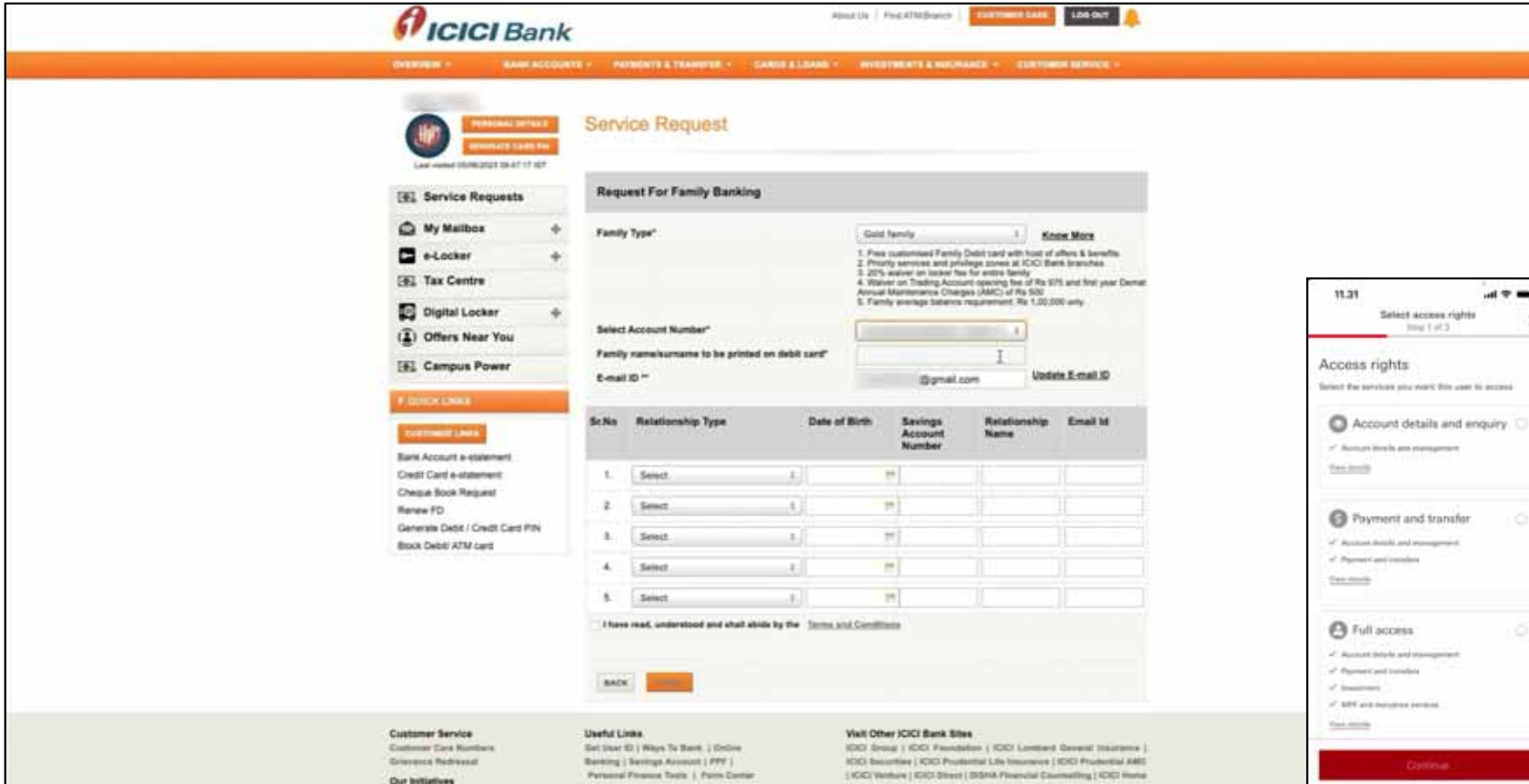


NATIONAL AUSTRALIA BANK



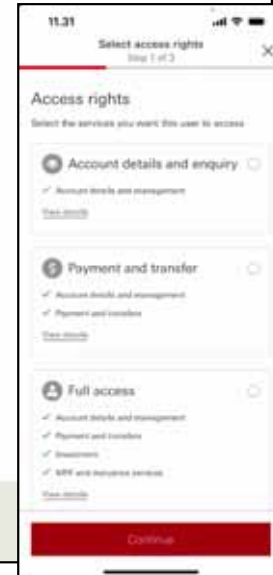
LLOYD'S

FINANCIAL MANAGEMENT IS FREQUENTLY A FAMILY AFFAIR

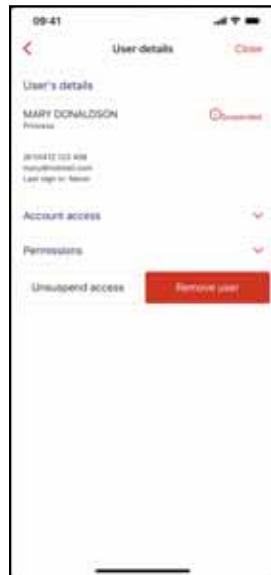


ICICI BANK

VIDEO

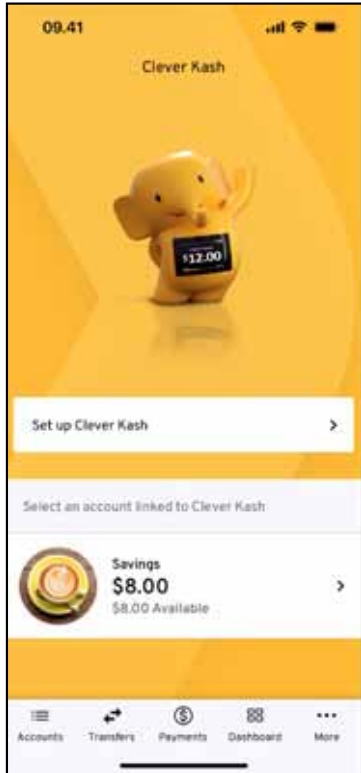


HSBC

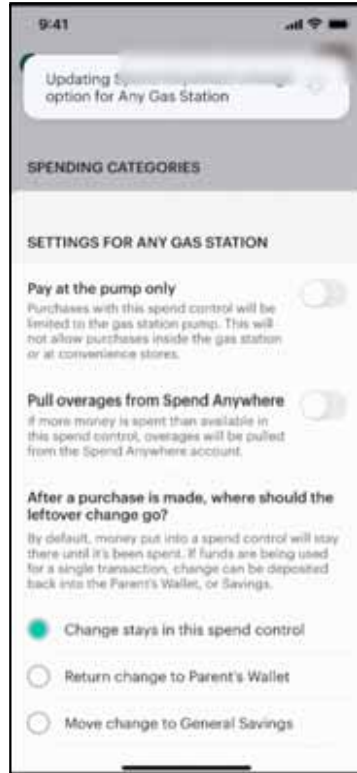


WESTPAC

PROVIDERS ARE WAKING UP TO THE POTENTIAL AND IMPORTANCE OF THE NEXT GENERATION



ASB

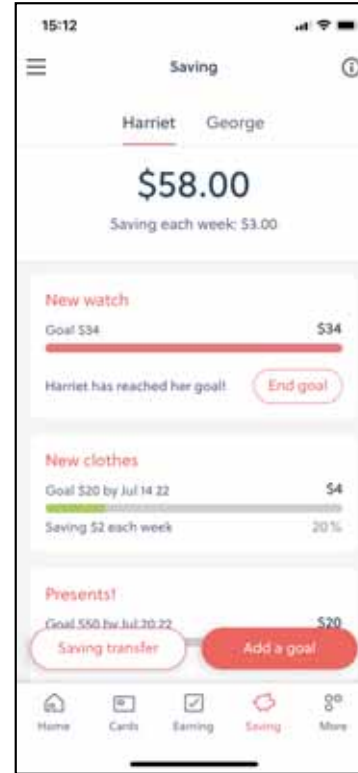


GREENLIGHT

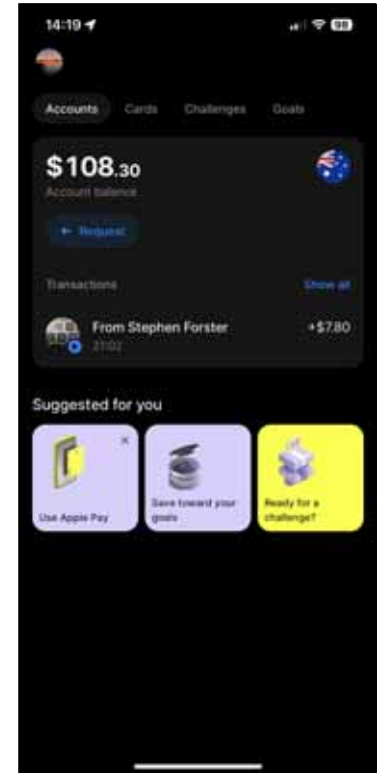
VIDEO



GIMI



GO HENRY



REVOLUT

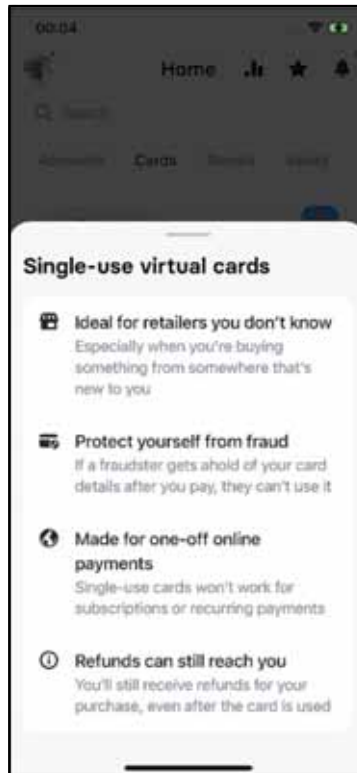
VIRTUAL CARDS ARE AN INCREASINGLY COMMON FEATURE OF FAMILY AND BUSINESS BANKING



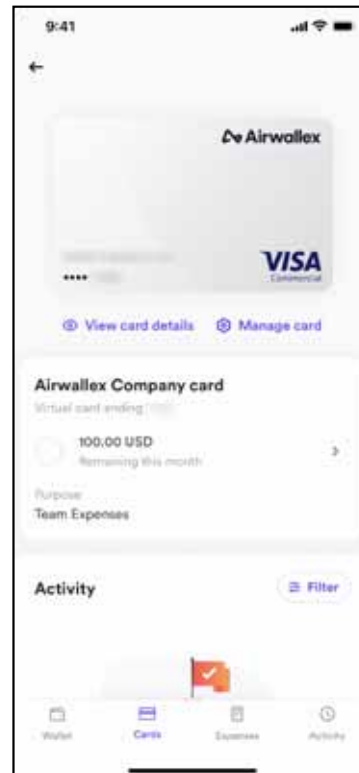
TIMO



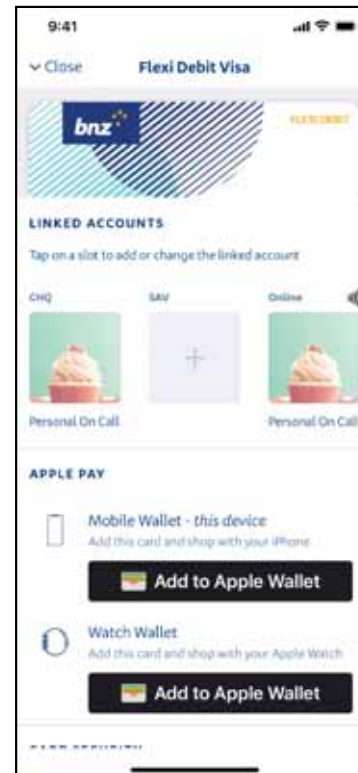
REVOLUT



REVOLUT

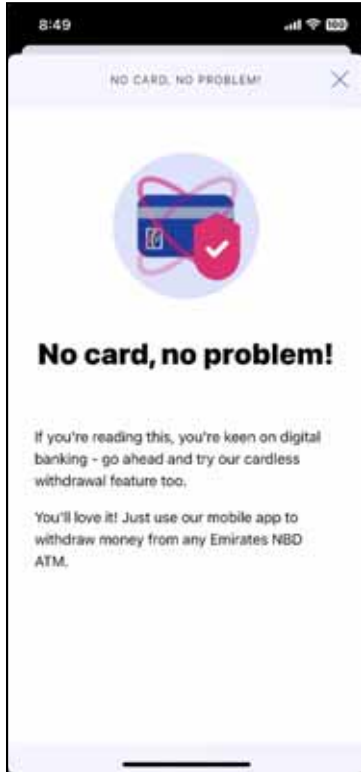


AIRWALLEX

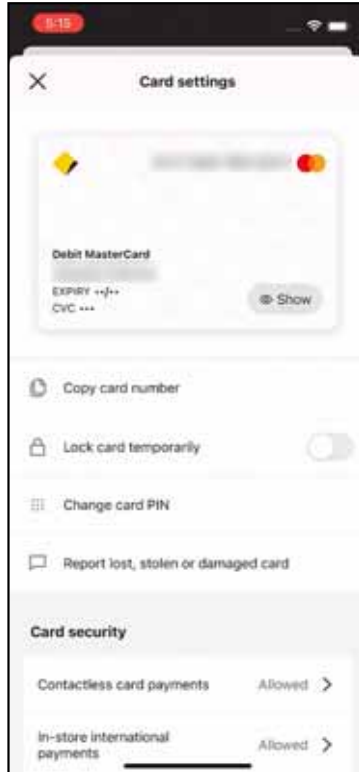


BNZ

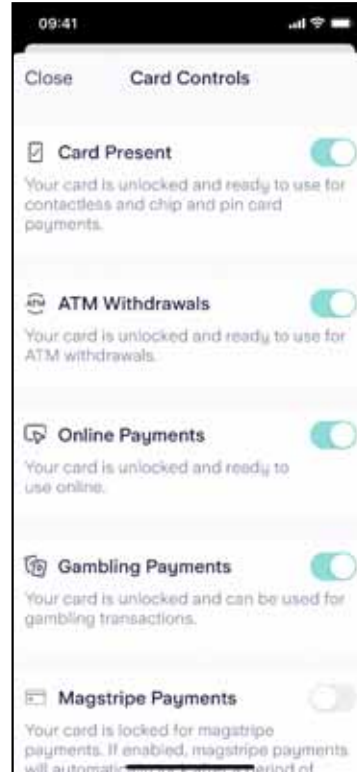
CARD CONTROLS ARE GROWING IN DIVERSITY AND AVAILABILITY



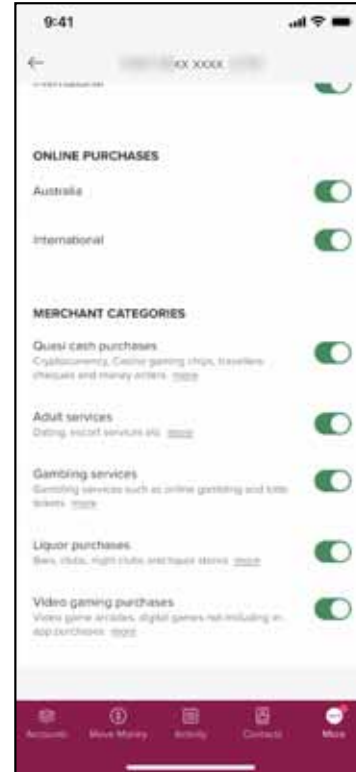
EMIRATES NBD



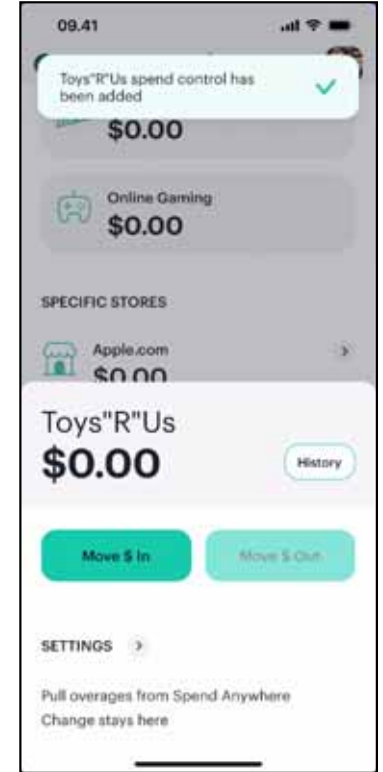
COMMONWEALTH BANK



STARLING

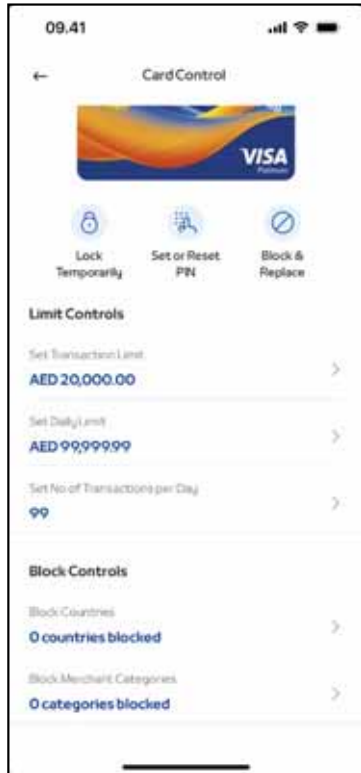


BENDIGO BANK

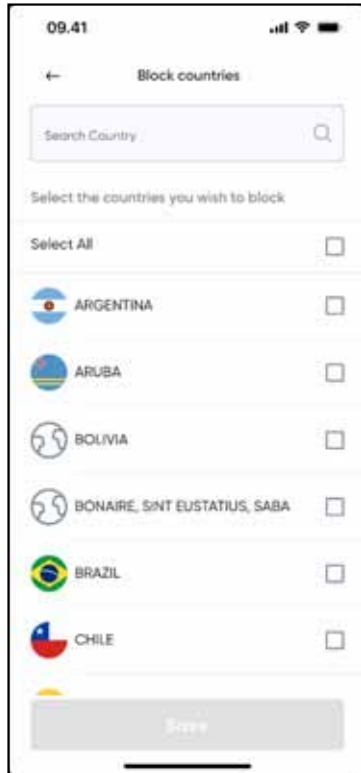


GREENLIGHT

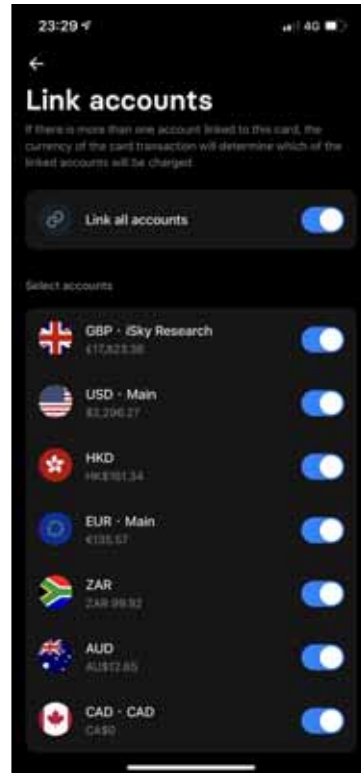
POST-COVID CUSTOMERS ARE TRAVELLING, AND EXPECTING THEIR CARDS TO KEEP UP



MASHREQ NEO



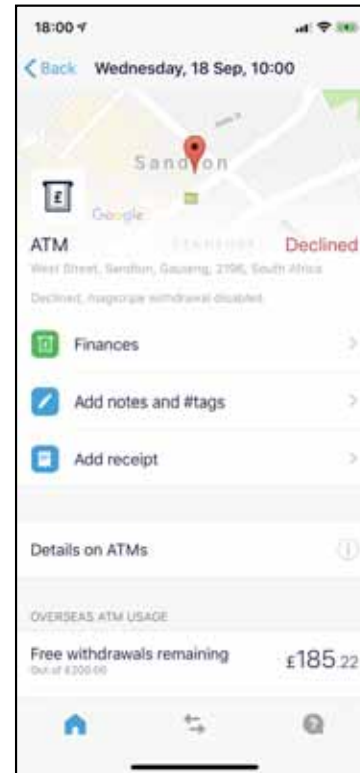
MASHREQ NEO



REVOLUT

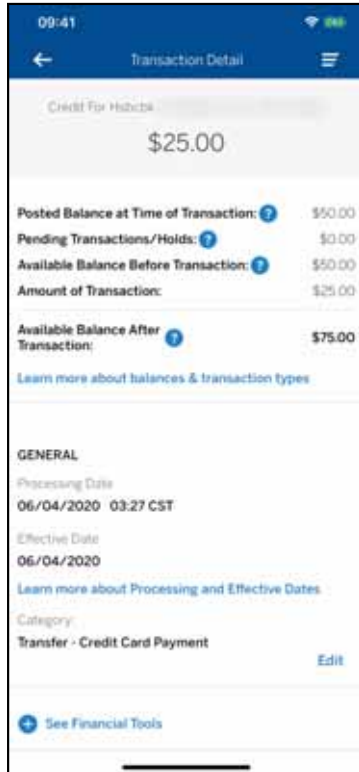


HALIFAX

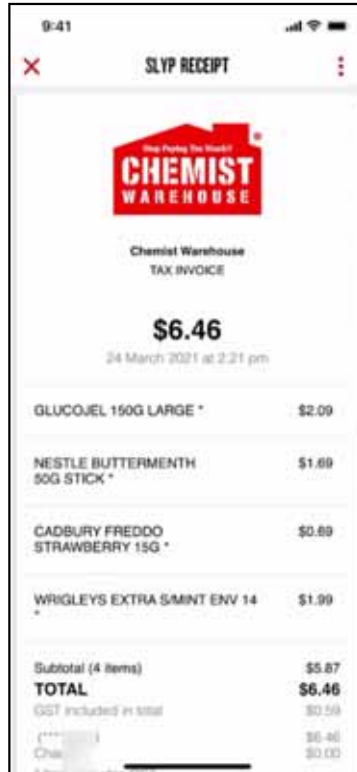


MONZO

TRANSACTION DATA IS THE LIFEBLOOD OF A GOOD (DIGITAL) BANKING EXPERIENCE

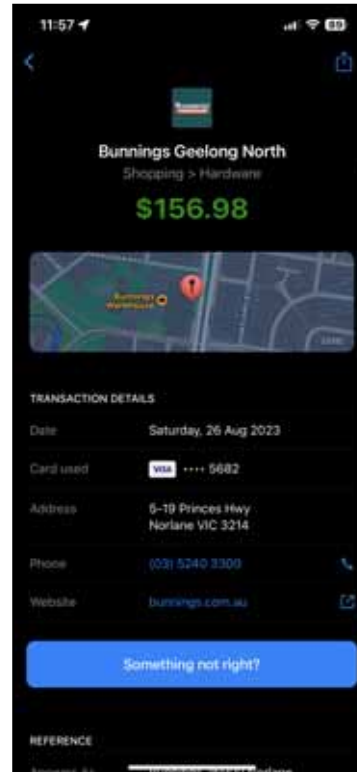


BBVA

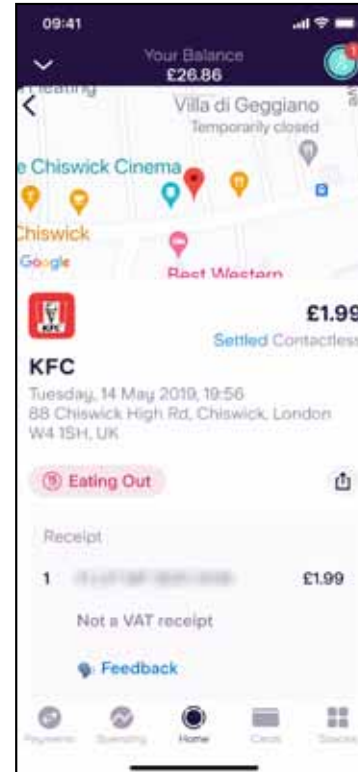


NATIONAL AUSTRALIA BANK

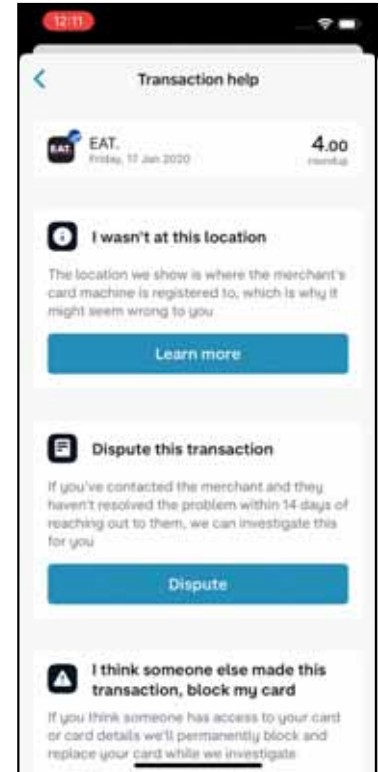
VIDEO



ANZ

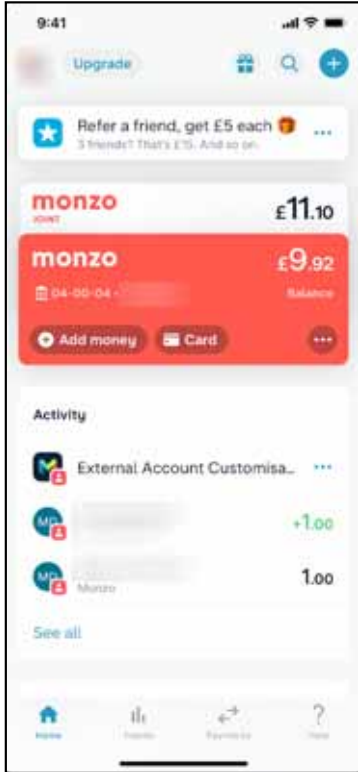


STARLING

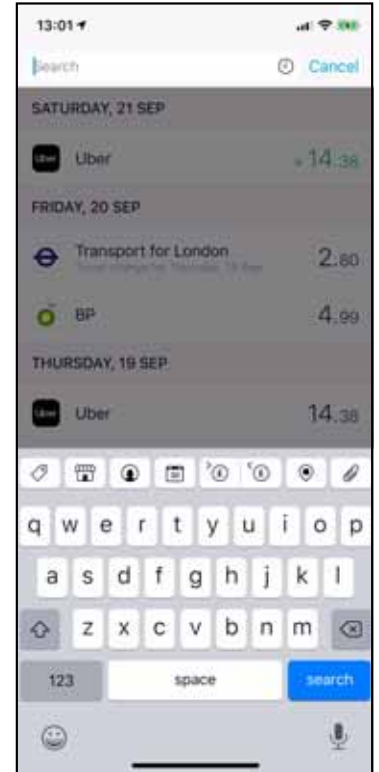
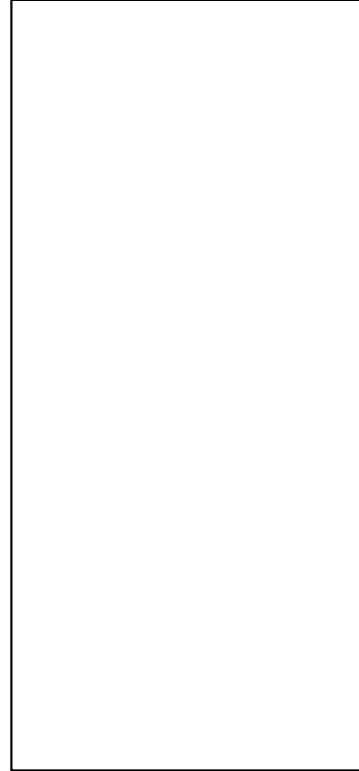
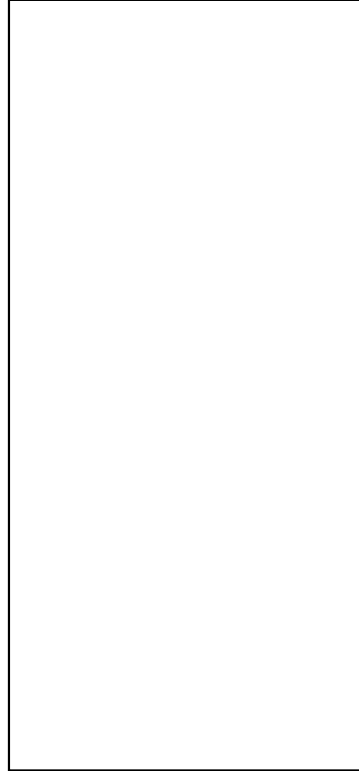
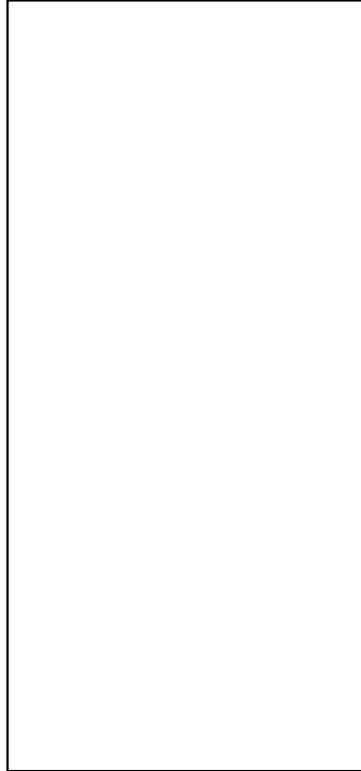


MONZO

FEW WOULD CHALLENGE THE MONZO/FLUX UX FOR TRANSACTION DATA LEADING PRACTICE

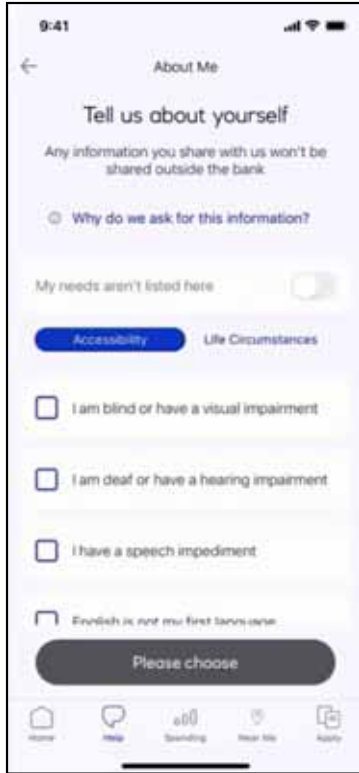


MONZO



VIDEO

MAKING BRANCH INTERACTIONS AND TRANSACTIONS EASIER FOR ALL



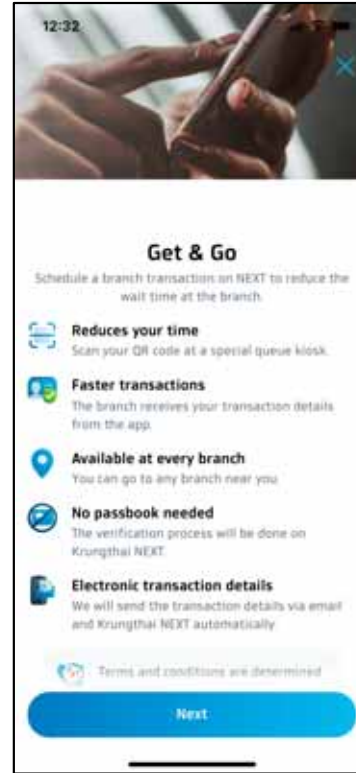
ROYAL BANK OF SCOTLAND



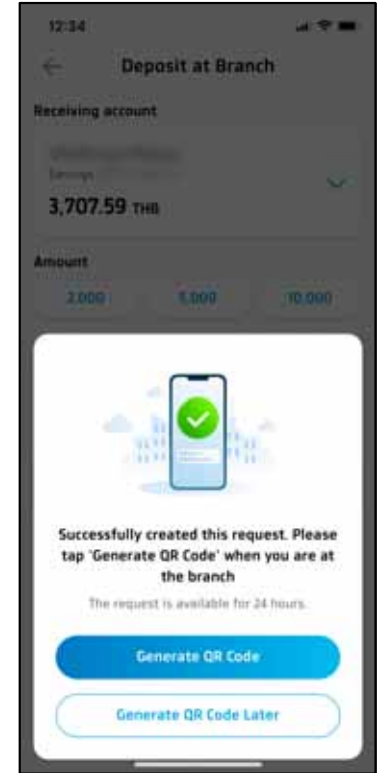
CAPITAL ONE



US BANK

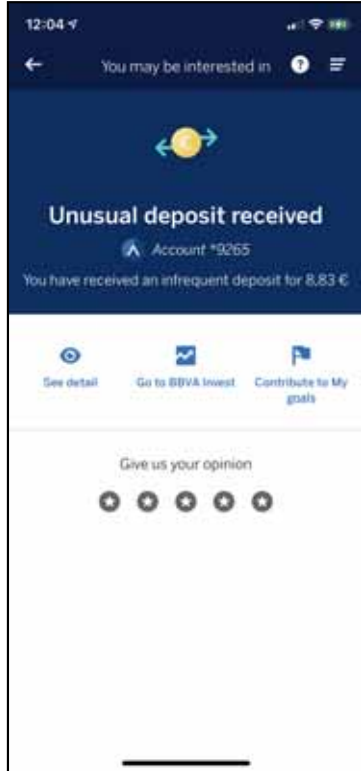


KRUNGTHAI BANK



KRUNGTHAI BANK

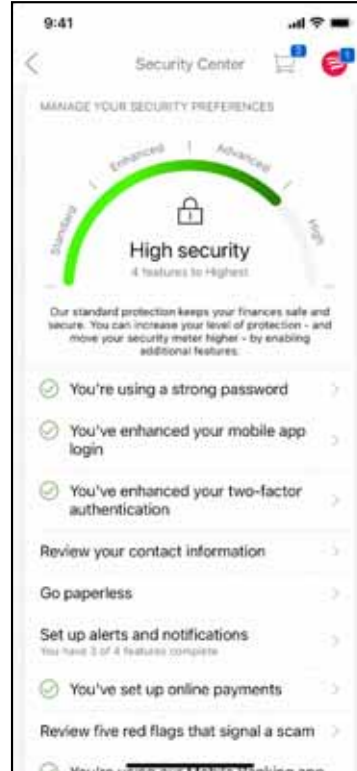
SECURITY IS A SHARED RESPONSIBILITY, BUT ONLY THE PROVIDER CAN OFFER AWARENESS



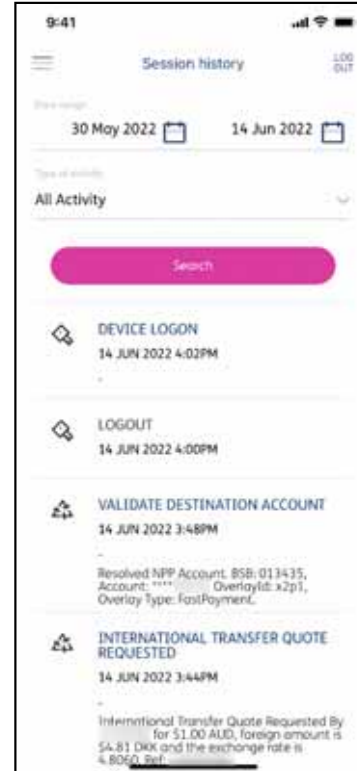
BBVA



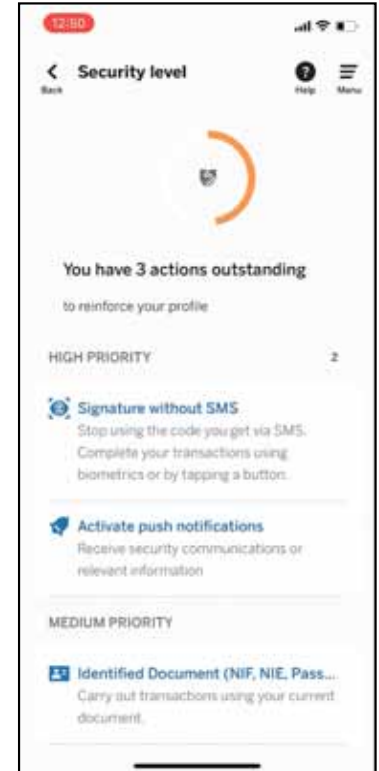
CASH APP



BANK OF AMERICA



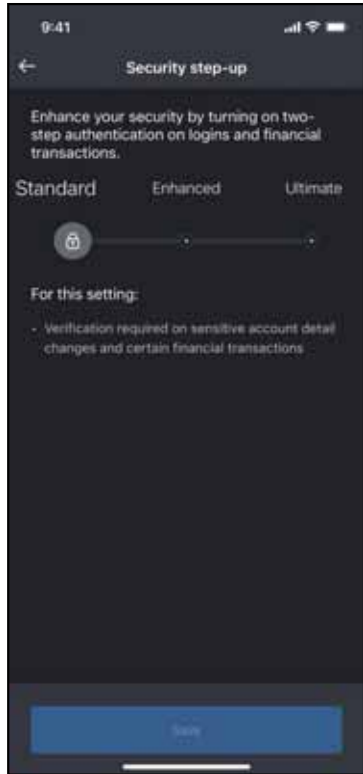
BANK AUSTRALIA



BBVA

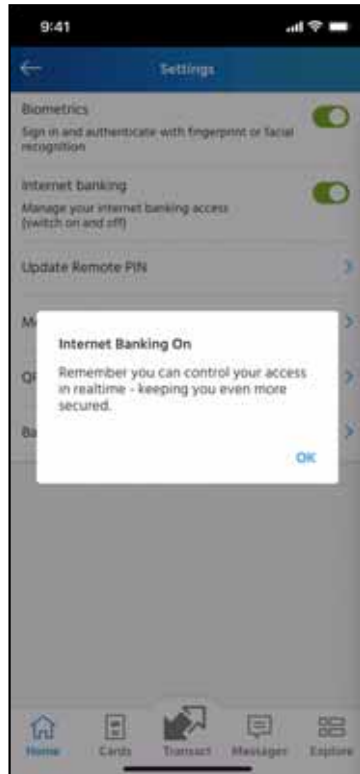
VIDEO

AWARENESS IS ONLY HALF THE JOURNEY, MANAGEMENT IS TRULY EMPOWERING



MACQUARIE

VIDEO



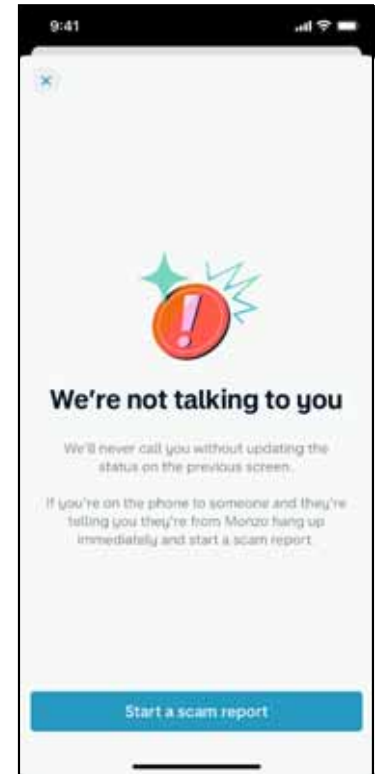
CAPITEC



ALBO

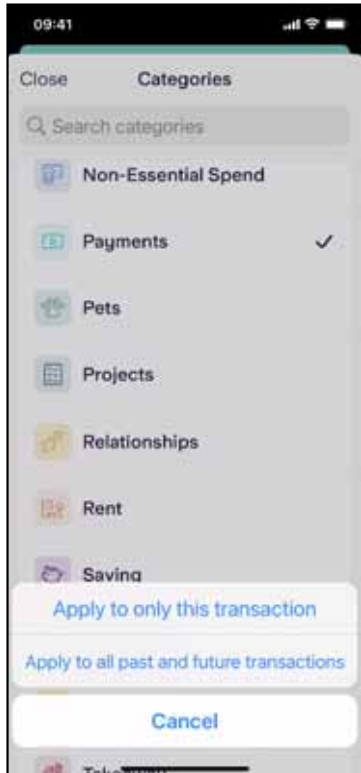


HONG LEONG

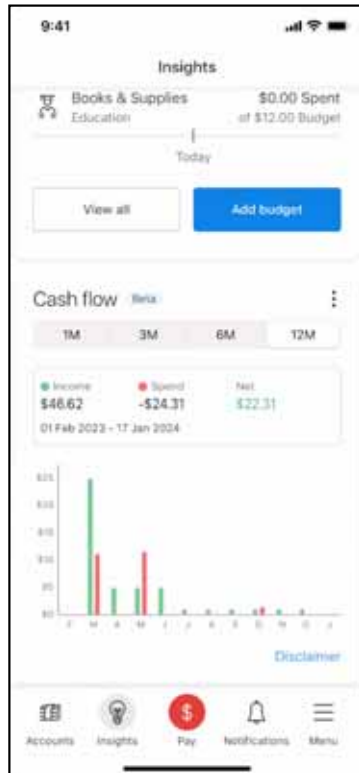


MONZO

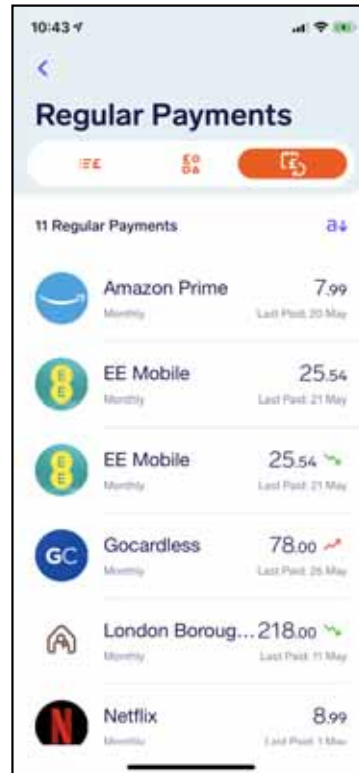
CATEGORISE, TRACK AND BUDGET SPENDING ARE TYPICAL (IF NOT FUNDAMENTAL) STARTING POINTS



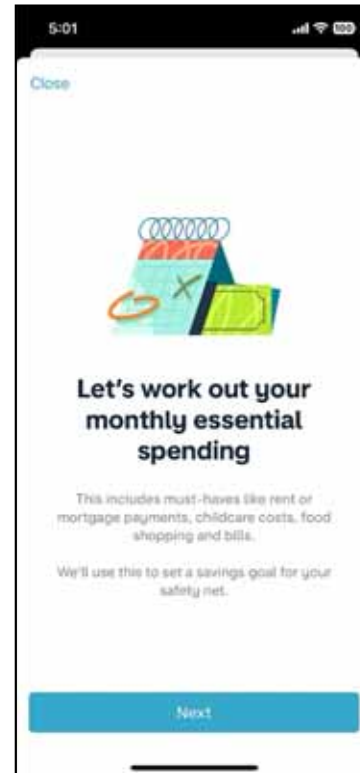
STARLING



MACQUARIE



SNOOP



MONZO



BBVA

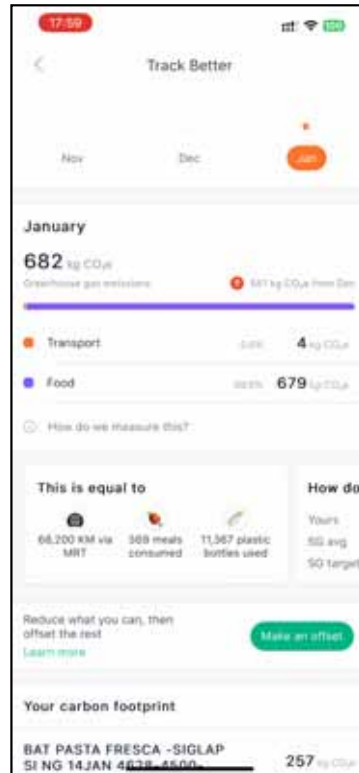
SUSTAINABILITY IS AN INCREASINGLY COMMON MONEY MANAGEMENT COMPONENT



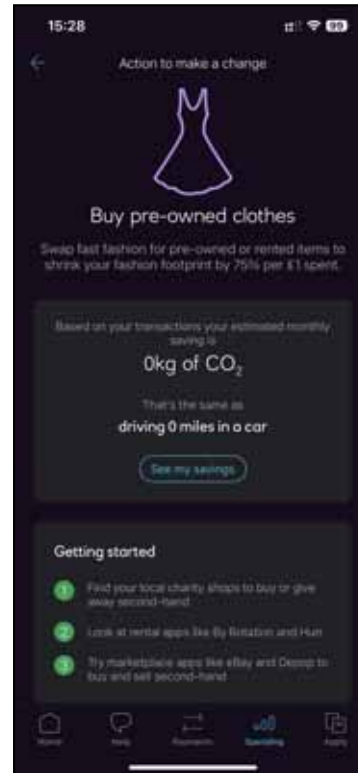
BUNQ



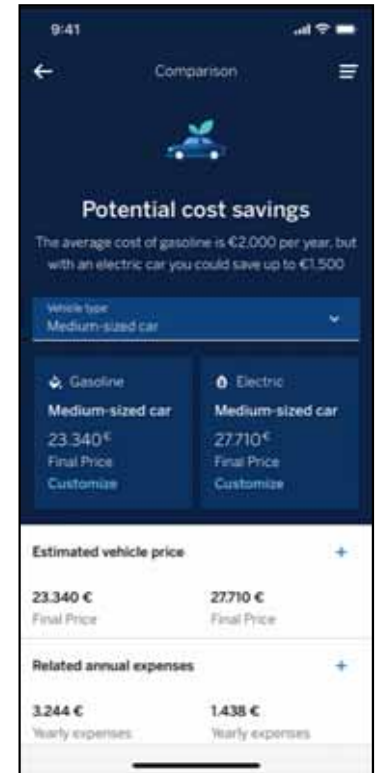
DEUTSCHE BANK



DBS

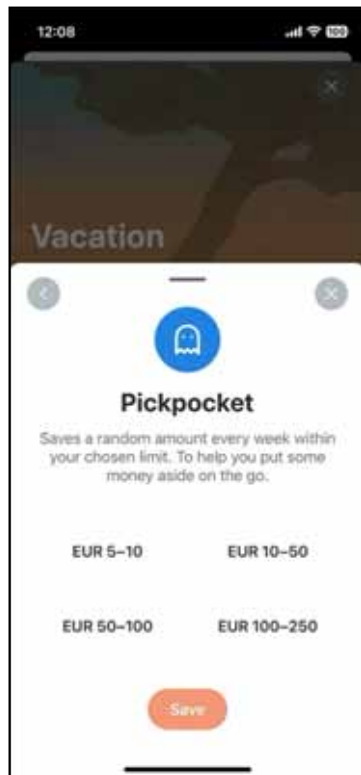


ROYAL BANK OF SCOTLAND

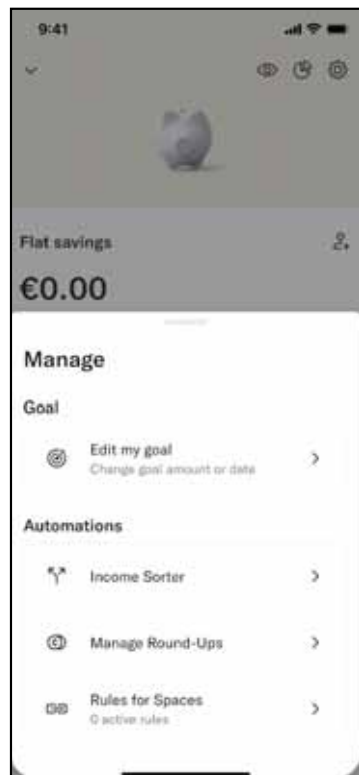


BBVA

AUTOMATIONS ARE ON THE RISE, HELPING CUSTOMERS TO 'SET AND FORGET' MONEY MOVEMENT



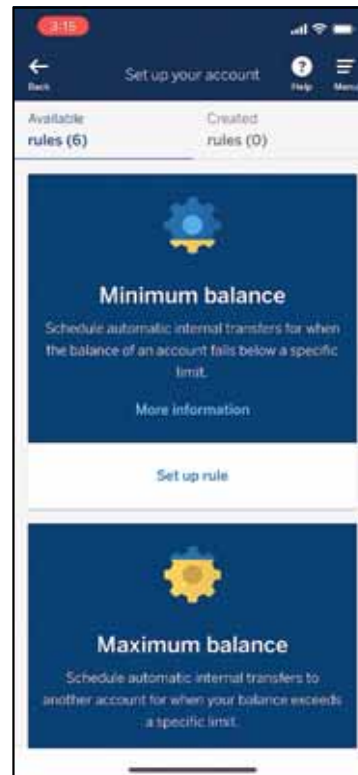
TOMORROW



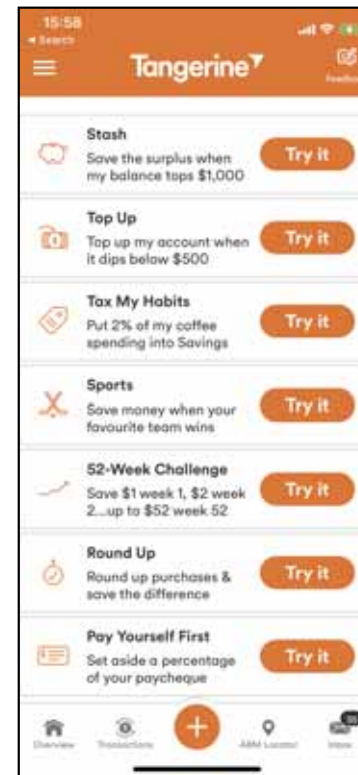
N26



METTLE



BBVA



TANGERINE

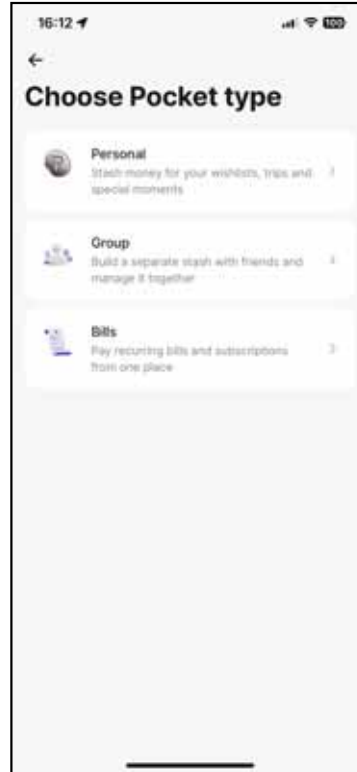
INJECTING COMPETITION, COLLABORATION AND A LITTLE FUN INTO SAVINGS



UOB



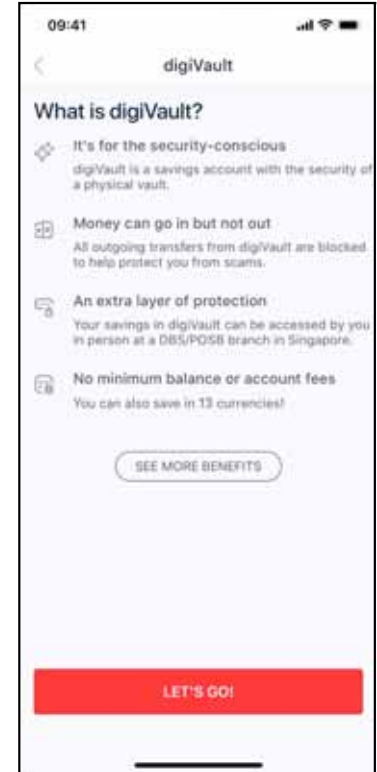
UP



REVOLUT

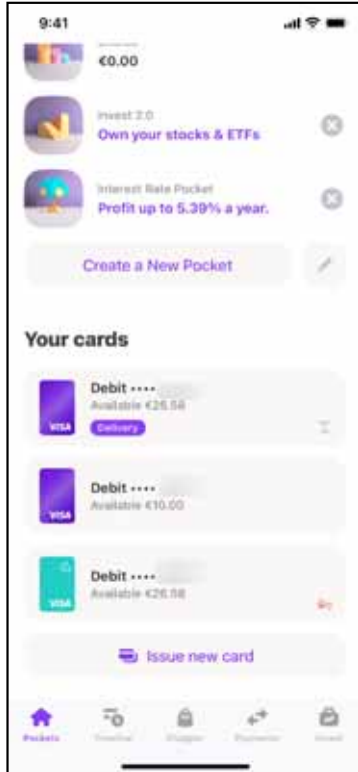


WE LAB BANK

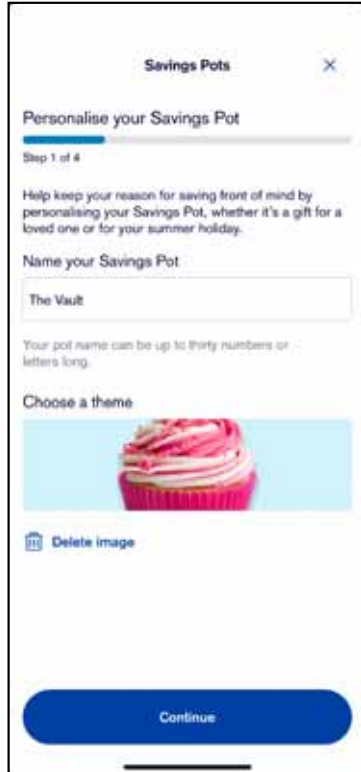


DBS

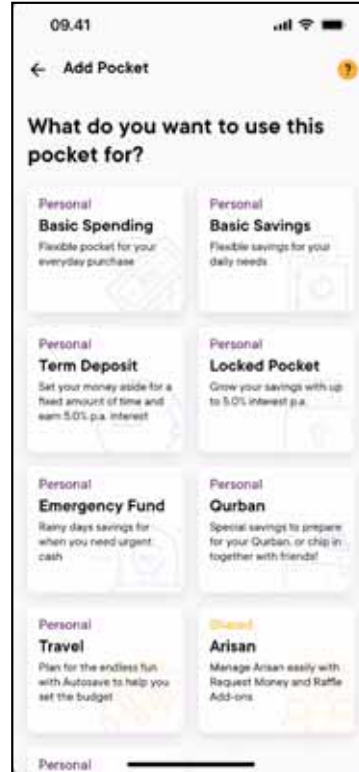
THE NEXT ACCOUNT MAY NOT BE AN ACCOUNT AT ALL



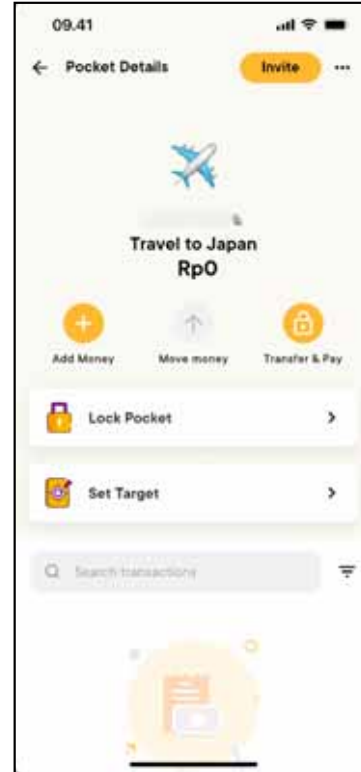
VIVID



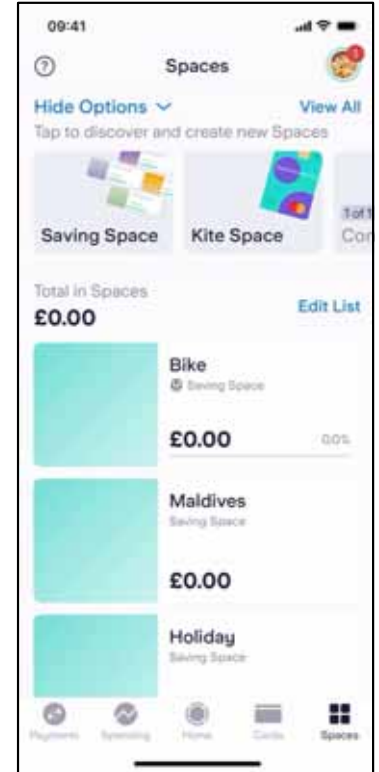
TSB



JAGO



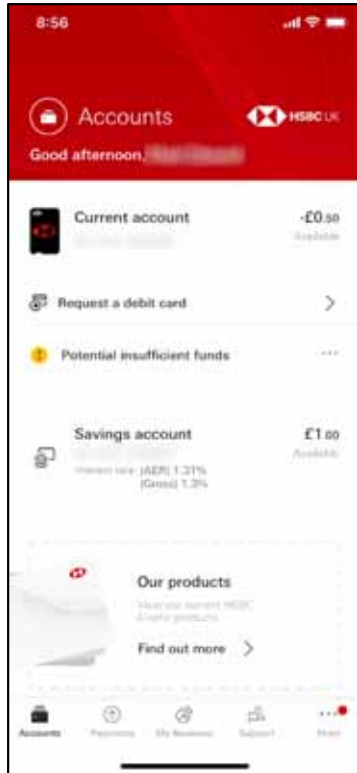
JAGO



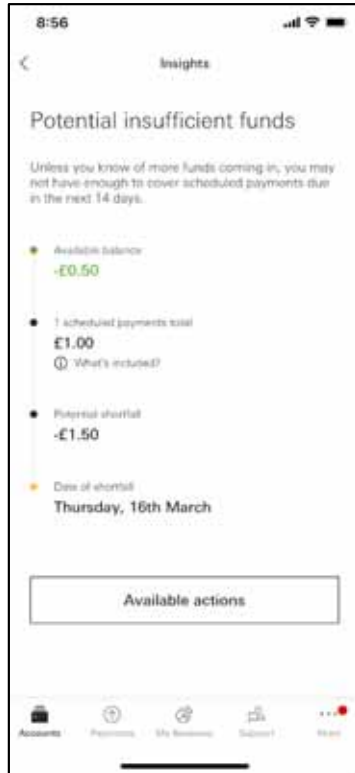
STARLING

VIDEO

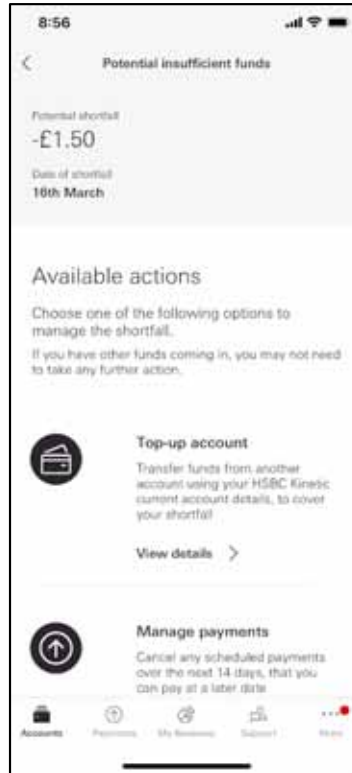
'CALLS TO ACTION' ARE THE MISSING LINK IN CUSTOMER DECISION MAKING



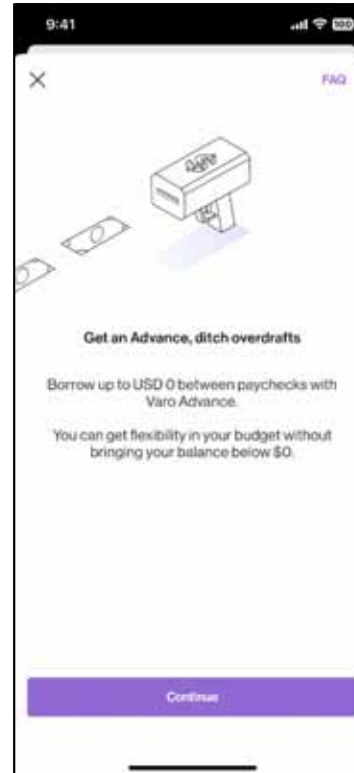
HSBC KINETIC



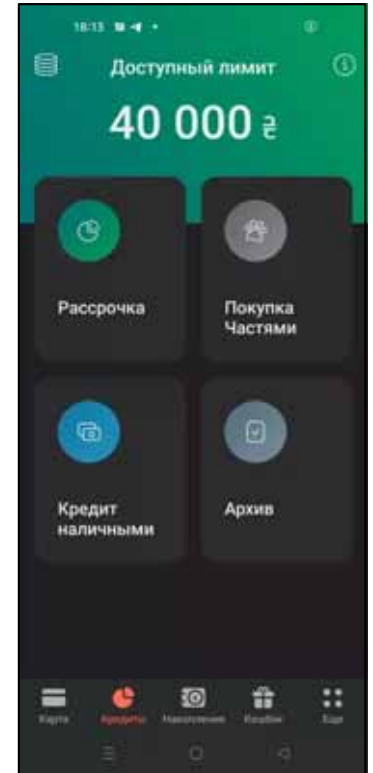
HSBC KINETIC



HSBC KINETIC



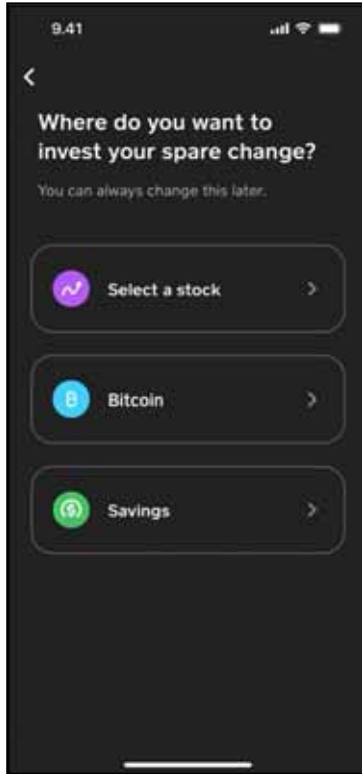
VARO



MONOBANK

VIDEO

SAVINGS RARELY PROVIDE POSITIVE OUTCOMES FOR THE CUSTOMER, INVESTMENTS ARE ON THE GROW



CASH APP



PLUM

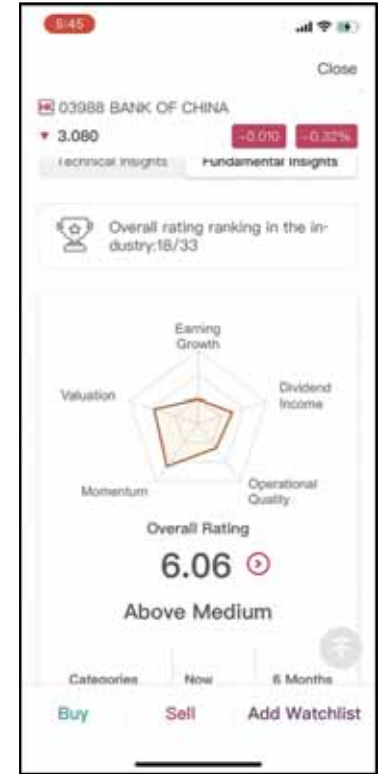


ACORNS



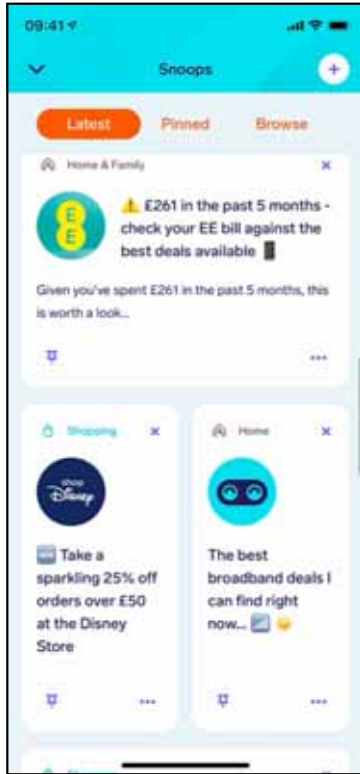
COMMONWEALTH BANK

VIDEO

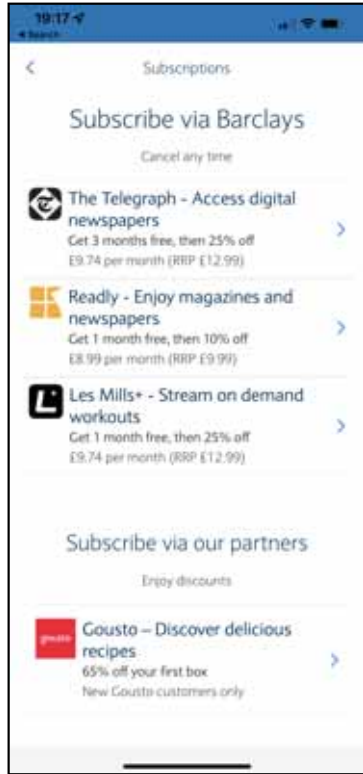


BANK OF CHINA

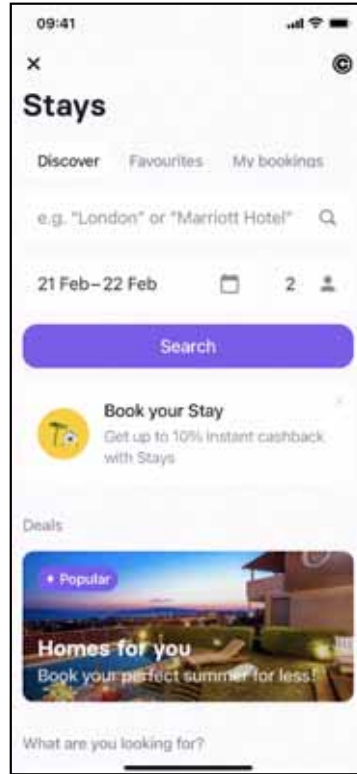
A GROWING DIVERSITY OF SERVICE OPTIONS ARE PRESENTING THEMSELVES



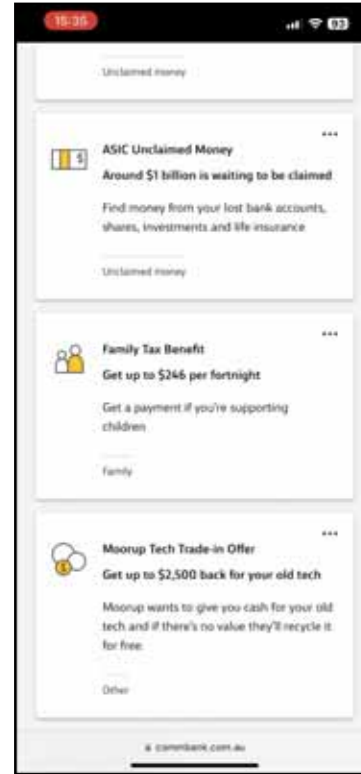
SNOOP



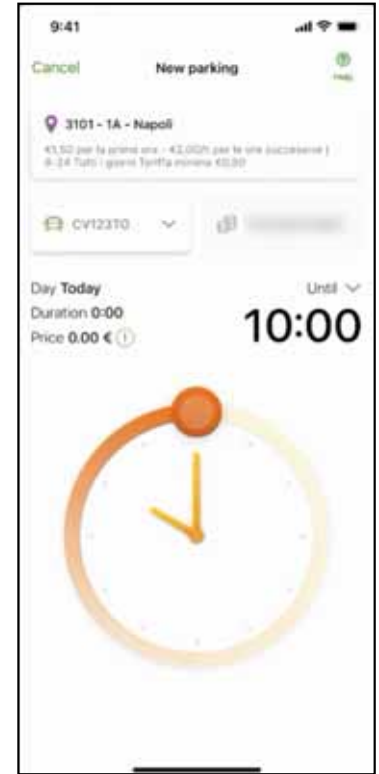
BARCLAYS



REVOLUT



COMMONWEALTH BANK



INTESSA SAN PAOLO

- 👁 Be clear about what you are selling
- 👁 Understand your opposition
- 👁 Always be innovating and evolving
- 👁 Find (and market) your uniqueness
- 👁 Be the consumer





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