



6 ways to bridge the digital and physical banking experience

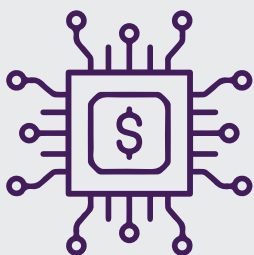
Unlock a personal connection with your customers



Today's consumers aren't just seeking banking services— they want financial experiences that are fast, seamless and adaptable to their lives across the entire money lifecycle. They want digital and self-service options – but with a personal touch. Offering digital banking tools isn't enough. You need to bridge the gap between physical and digital experiences. As an established bank, how should you respond?

To attract and retain happy customers, you need a digital platform that empowers your customers' access to their money, wherever they are. You need to establish a foundation that enables automated banking services that fosters genuine and lasting customer experiences that reflect your bank's values and brand.

By implementing a digital platform, you can create exceptional client experiences that bring every touchpoint into harmony, enriching every interaction for everyone who connects with your institution. Here are six strategies to get started:



1. Think digital, but act personal

Overemphasizing digital channels leads to disconnected customer experiences. Consumers still value human interaction. To excel in today's competitive landscape, you need a balanced approach. Combine the efficiency of digital channels with the personalized touch of human assistance.



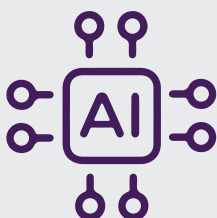
2. Reduce friction, increase usability

Use clear language and intuitive navigation to make your digital channels easy to use. Leverage data to personalize experiences and provide proactive advice, helping customers on their financial journeys. Whatever path your customers take, their journey must be seamless and revolve around them.



3. Open banking, open technology

Open banking APIs allow third-party providers to access a bank's financial data in a secure manner. This allows banks to more easily build new applications and services to improve the customer experience and reach new markets. An API-first approach gives your bank the flexibility to modernize your core in a way that makes sense for your business, while standardizing business processes and reducing costs.



4. Make it personal

Digital platforms enable ultra-personalization using AI and machine learning models that analyze customer data and predict likely scenarios and solutions. Through digitalization, you can gain insights into your customers' financial goals, spending habits and risk tolerance— and tailor more relevant and timely services and products.



5. Dream big, start small

Digitalization doesn't have to happen all at once. Instead, you can take a progressive approach to modernization. For example, you can begin by addressing a common pain point such as account opening and implementing solutions that make the process easier and consistent, whether online or in-branch. A modernization strategy driven by tangible business benefits lends itself to a strong business case and paves the way for subsequent enhancements.



6. Head for the cloud

Cloud computing gives businesses the flexibility and ability to scale resources and storage capabilities to meet evolving business demands, without investing in physical infrastructure. Widely regarded for ease and security, the cloud has become mainstream in financial services. With cloud services, you can better manage your core banking systems and more easily access new technologies.

Our modular banking platform lets you tailor the customer experience. Your customers have access to intuitive self-service financial tools, while your employees get insights into account activity so they can provide a personal touch in account servicing.

Unlock a seamless, future-ready banking experience that meets your customers' expectations and supports your institution's growth. [Contact us to learn more.](#)

FIS digital solutions set the foundation to tailor the customer experience. Our **technology** powers the global economy across the money lifecycle.



Money at rest

FIS digital solutions empower customers to manage their money at rest.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

To find out how a digital platform can benefit your financial institution and enhance the customer experience you offer, contact us.