



REIMAGINE THE BANKING EXPERIENCE

VIDEO TRANSCRIPT

Let's reimagine the business of banking, together.

Money makes the world go round...

But the experience of money is far from perfect...

Some don't have enough...

Others are intimidated by money matters...

Many outsource money management.

Others, still, are disengaged.

Daily experiences related to money are filled with friction, complexity, time and the word 'no.' We must set the bar higher.

It's time to re-imagine the banking experience. Together.

Credit models today need a radical reimagination.

Imagine using existing and alternative data and new technologies to build a next-generation credit experience, starting with overlooked borrower segments.

Payments are evolving from a secure exchange of monies to an enabler of a seamless, connected commerce experience.

Imagine a point-of-sale transaction that could happen without friction—at any point in the shopping journey – with or without a store associate.

And what if shoppers had diverse and instant financing options presented when they need them.

Purpose should be experienced, not just claimed---centered at the heart of bank operations, with customers and employees—and with reimagined, not repackaged products.

Banks have an opportunity to align purpose with profit, by focusing on communities, consumers' financial well-being, and social impact.

What if banks anchored local relevance not on a physical space, but on personal intimacy and community growth, enabled by the right mix of digital and physical.

In a digital world, banks may be functionally complete yet emotionally devoid, struggling to build trust and relationships.

What if they injected their digital brand with humanity and leading with empathy. Imagine complex financial products being explained in every-day language, with no jargon, framed in the context of customers' financial goals.



Imagine a bank that's committed to being "in it together," striking the right balance of technology and human touch to deliver experiences with authenticity, personality, and warmth.

Banks that stay ahead of this kind of change will thrive through future waves of disruption and threats from digital competitors.

Let's reimagine the business of banking—
together.

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