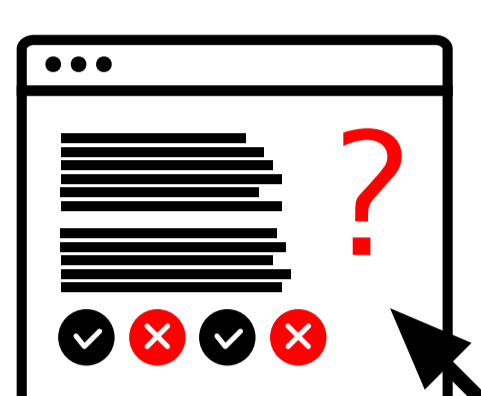


BANKING CUSTOMER 2020

Rising Expectations Point to the Everyday Bank



Every bank customer is now a digital customer – and banks are investing accordingly. But dissatisfaction with the overall banking customer experience, from confusing web sites to staggering call center times, leaves banks vulnerable to churn.



So what's the next step? Become an **Everyday Bank.**



Simply being "more digital" by closing branches or providing better mobile services won't give banks what they need to attract and retain today's best digital customers.



An Everyday Bank consistently delivers on expectations across whatever channel the customer chooses, operating at the center of an interconnected ecosystem of cross-industry providers servicing customers' everyday needs.



In this digital ecosystem, the Everyday Bank takes on three distinct roles:



Advice Provider
recommending specific, targeted buying suggestions.



Access Facilitator to both financial and non-financial services partners.



Value Aggregator
through real-time dynamically-priced offers.