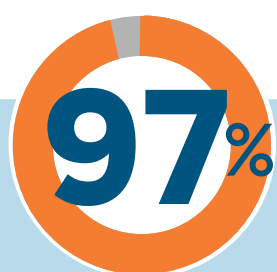


Consumers' Great Expectations

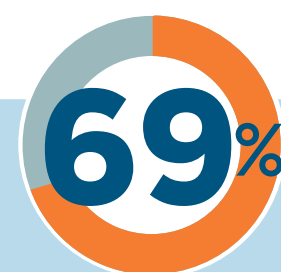
Consumers seek ways to stay in control of their finances. They actively manage their accounts online, frequently checking balances to avoid overdrafts and fees. Expectations of anytime/anywhere access continue to rise.



expect real time access to account information



expect online banking



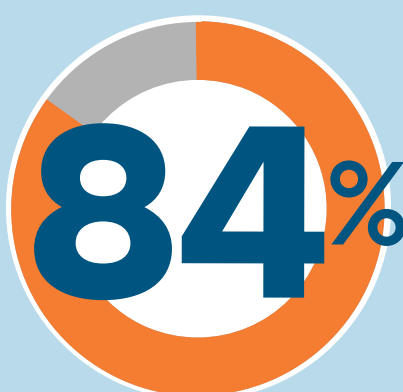
expect mobile banking app

BANK



Consumers Demand Usability

As financial institutions consider introducing new customer-facing websites, mobile apps, and additional online functionality, they must keep in mind that it should be easy and intuitive to use.



Say, "New technology must be easy or I'll stop using it."

Consumers' Expectations of Financial Institutions Continue to Rise

They increasingly expect banks to know them and to provide relevant recommendations and personalized service. They also believe they should be rewarded for their continued loyalty.

93% Expect banks to consider their individual circumstances

87% Expect banks to offer products/services to match their lifestyle

84% Believe banks should reward them for being a loyal customer

Reach Me on My Phone

Consumers feel empowered by safe, reliable smartphone apps that remove the hassle and restore control to their shopping experiences. Merchants and financial institutions that can break through with cutting-edge, convenient electronic payment and shopping solutions will make consumers' lists in the Universal Commerce world.