

APITURE™ XPRESS

Mobile First:
Creating an exceptional mobile experience for a new generation of users

MOBILE



Mobile First Origins

- Mobile First – Term and Design principle originated in 2010 by Google
- Mobile First refers to a design approach where you start with the smallest screen (mobile) and move up to complement larger screens (desktop)
- Prior to the Mobile First design concept, Desktop designs always led



Why you should care

BCG

THE BOSTON CONSULTING GROUP

What Would Consumers Give Up instead of their Smartphones?



More than **three in 10** would **stop seeing their friends in person**



Almost **a third** of Americans would rather **give up sex** for a year



45% said they would **put off going on vacation**



46% would be willing to **give up a day off per week**

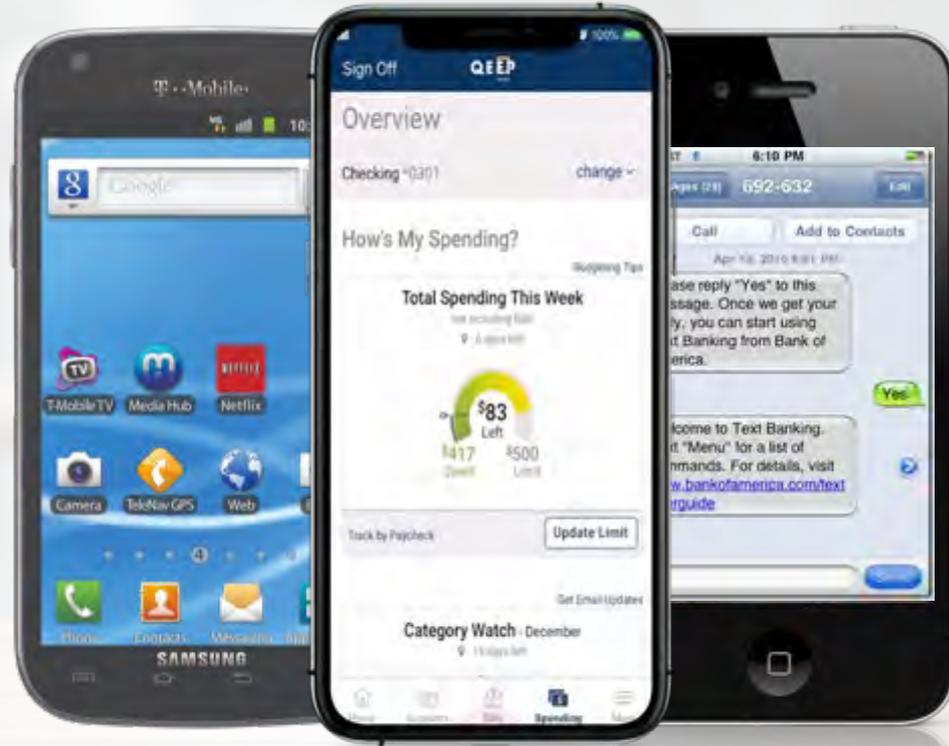


More than **55%** would rather **forgo dining out** for 12 months



How did we get here?

How did we get here?



How did we get here?



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How did we get here?

Uber

NETFLIX



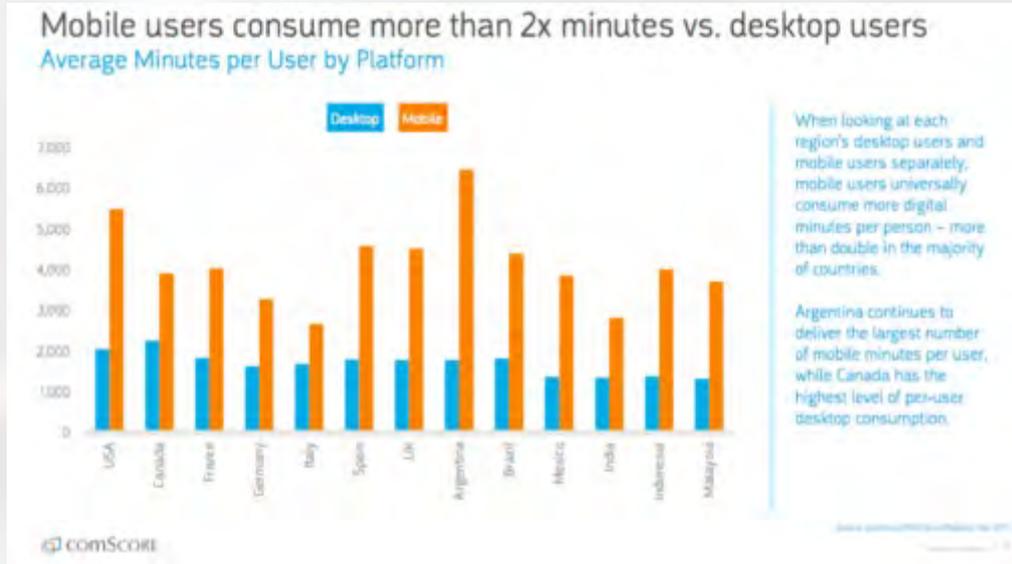
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Why you should care.

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“New payments technology and changing customer expectations are shattering the status quo and ushering in a growing number of new players that are challenging the traditional role of banks.”

-Sean Viergutz, EY

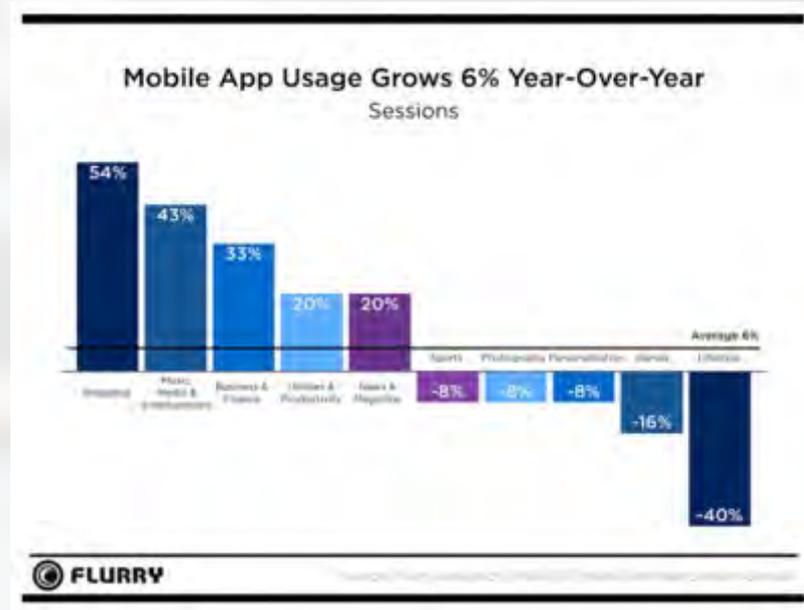
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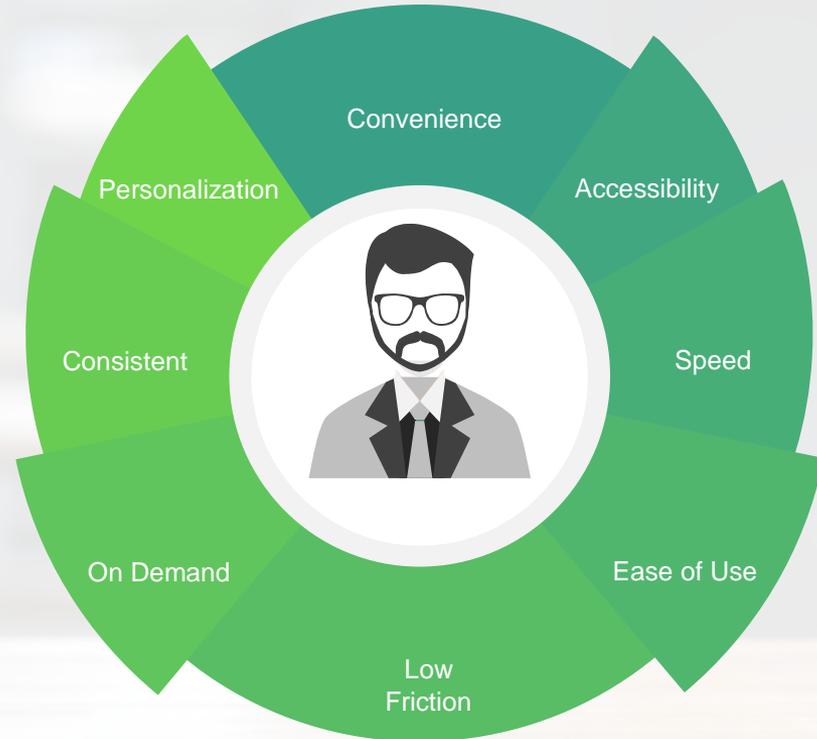
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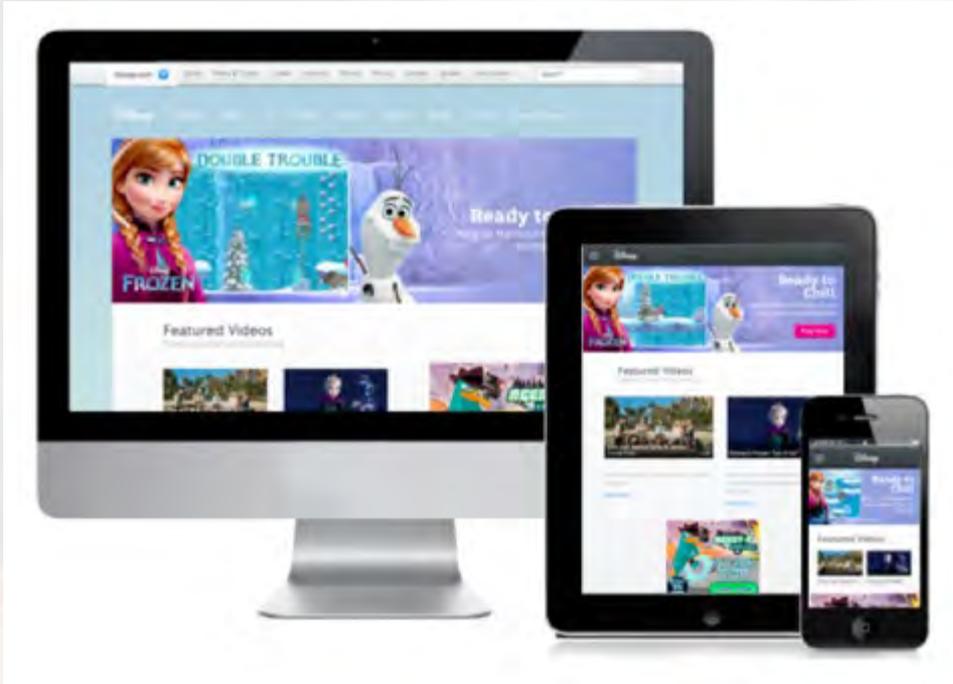
Customer Expectations

“About five years ago there was a sea change where the American public shifted to what I call demand for real-time satisfaction. And in doing so they demanded a whole new level of interaction between touch and technology.”

-Kelly King, Truist - CEO



Seamless Experience - Today



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Seamless Experience - Tomorrow

**THE FUTURE
OF
SEAMLESS SHOPPING**

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Seamless Experience - Tomorrow

“Artificial Intelligence (AI) will start to bear fruit, supporting more complicated use cases for older adults such as decumulation and financial planning for longevity. **The combination of advanced analytics, Internet of Things (IoT), and big data will allow banking to be more seamlessly integrated into our daily routine, transforming voice into the new UI.**”

– *Theodora Lau*, Director of Market Innovation at AARP



A green-tinted photograph of a modern office interior. The scene shows several desks with computers, monitors, and office chairs. In the background, a few people are standing and talking near a glass-walled area. The overall atmosphere is professional and collaborative.

How did you get here?

How do you get there?

"Most people try to solve for what their internal problems are, or a pre-determined view of what they think the experience should be. We want to listen to our customers first, they tell us how they'd like to shop with us, and how they'd like to see us presented to them, and make those changes appropriately."

—[Matt Carey](#), EVP CIO, The Home Depot



Vision



Strategy



Goals

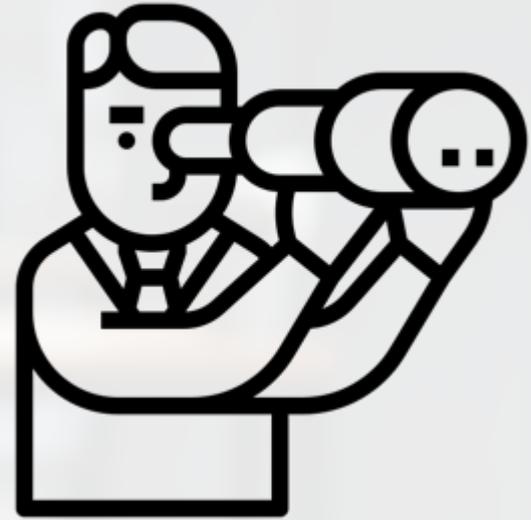


Personnel

How do you get there?

By partnering with fintech startups, banks will give their account holders the right measure of security and speed. Account holders can know that their money is safe, and they can enjoy the latest financial technology. This is the way to become a digital bank.

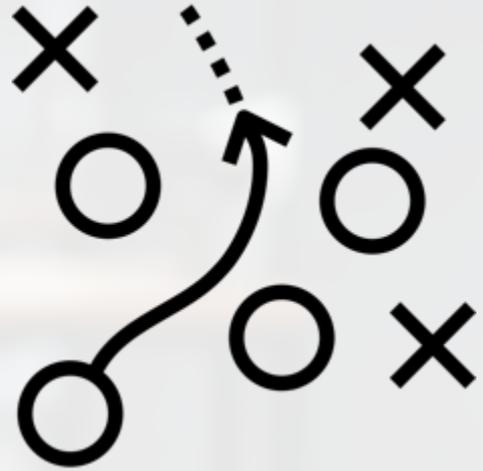
- *Chris Skinner*



How do you get there?

If banks cannot truly be customer intimate, they
Are doomed to be just dumb commodities, acting
Behind, the scenes, like utilities.

- *JP Nicols*



How do you get there?

The challenge for banks isn't becoming "Digital"- It's providing value that is perceived To be in line with the cost- or better yet, providing Value that consumers are comfortable paying for.

- *Ron Shevlin*



How do you get there?

If banks can't offer something more valuable
Than Amazon Prime, then we're probably in
The wrong business

- *Bradley Leimer*



How do you get there?



Vision



Strategy



Goals



Personnel

Benefits?



Improved
engagement



New
revenue
streams



Access to
more data



Improved
Customer
service

Summary

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open for banking



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