

# Tomorrow's Banking Depends on Digital

## DIGITAL DISRUPTION IS HERE

In the next 60 seconds...

- 422,000+** users will tweet
- 3.3 million** Facebook posts will be liked
- 3.1 million** Google searches

In 9 years, the smartphone and tablet have overtaken desktop

## SHAPE THE EXPERIENCE

Think about how you're going to deliver a consumer-centric experience...

- Life Events/Stages**  
Present an opportunity to choose a new bank
- Fees and Charges**  
The #2 reason why customers leave

**Social Network**

**40%** listen to friends and family when selecting a new service

## DELIVER NEW CAPABILITES

Wow your customers with new ways of banking...

- Human-centric hybrid apps
- Rich dashboards
- Bundled origination
- Flexible lifestyle services
- Savings goals
- Digital auto-purchase

## STREAMLINE YOUR PROCESSES

Today...	Tomorrow...
<p>Difficult to expose business services to 3rd parties</p> <p>Loan origination is a long, opaque, channel-dependent process</p>	<p>Able to share a set of published APIs to create larger bank ecosystem</p> <p>Digitized processes can be suspended and resumed across channels with process transparency</p>

## LAUNCH YOUR BRAND

Build your digital brand from the bottom up...

- 2 minutes**  
The time it takes to open a new account
- 4 minutes**  
The time it takes to approve unsecured personal loans

## ORACLE BANKING DIGITAL EXPERIENCE

Digital leaders are, on average, 26% more profitable, and Oracle Banking Digital Experience can help you claim the top spot in your industry...

- End-to-end acquisition
- Retail and corporate servicing
- Customer financial insight
- P2P payments
- Alerts and notifications
- Responsive design
- Open standards UX framework
- Digital wallets
- Business services repository exposed as RESTful APIs

## CONCLUSION

To see how Oracle Banking Digital Experience can prepare your bank for tomorrow's technology transformation, visit [www.oracle.com/digitalbanking](http://www.oracle.com/digitalbanking) today.