

ORACLE
Financial Services

DIGITAL BANKING

Thinkathon

WEBCAST SERIES

Building a better digital bank

**North America
Edition** 🎧

May 6



Building better digital banks

Digitization across payments and banking has been gaining momentum across the region. Branch networks are declining, while contactless and digital payments transactions are achieving exponential growth due to customer behaviour. There are layers of complexity in a bank. Banks must assess their readiness and rethink their infrastructure, employees, and back-office operations to work seamlessly, digitally, and rise to the new digital demand's challenges.

A better digital bank is not only concerned about what customers see and their experience, but it's also deeply invested in the digital inside. The bank's technology and ecosystem enable capitalization on industry must-haves like cloud-based architecture, risk management and KYC, open banking and collaborations with finTechs to achieve automation and scalability securely.

Get more from your technology to adapt to customer needs and leverage a fully digital lifecycle to deliver a rich customer experience and flexible engagement.

Ease of regulation and the impact on open banking, customer onboarding, and cloud hosting create new market opportunities for challenger banks.

Expand beyond recovery and resilience. Move to the next era of innovation.



Meet the speakers



Patrick Kelly

Chief Digital Officer
FIRST HORIZON BANK



Stephen Schroth

Executive Vice-President,
Head Consumer Digital
Banking & Key Design Studio
KEYBANK



Chris Craver

SVP Head of Digital
Products
VALLEY BANK



Alenka Grealish

Senior Analyst,
Corporate Banking
CELENT



Aubrey Hawes

Senior Director
**Oracle Financial
Services**

“

It's our responsibility to build a banking experience in a way that allows clients to choose their journey, which hinges on us making space for services that give clients a choice between the digital and physical.”



Stephen Schroth

Executive Vice-President,
Head Consumer Digital
Banking & Key Design
Studio

KEYBANK

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“85% of the consumers said they were going to be using more digital tools post-pandemic. At the same time, we found many Millennials & Gen Z customers who said they wanted to use physical channels and branches, particularly for complicated financial questions.”

“ The explosion of buy now, pay later, and FinTechs’ ability to embed it into the day-to-day transactions of consumers, empowering them to engage with their regular consumer brands, is a rising trend that we need to be mindful of.”



Chris Craver

SVP Head of Digital Products
VALLEY BANK



The key areas of banking digital transformation in North America are

- ① digitizing services for consumers
- ② core modernization onto the cloud
- ③ straight-through processing in banking operations
- ④ digital lending for new market segments like the gig economy



Aubrey Hawes

Senior Director
Oracle Financial Services

“

The next arms race in banking revolves around information. It's about data and how data can empower financial wellness for customers. Specifically, it's about how a bank can help customers make better decisions around their financial well-being than the competition. That's where the next suite of products will emerge from.”



Patrick Kelly

Chief Digital Officer
FIRST HORIZON BANK

Here's your on-demand audio link!

To help you navigate the discussion, we hope you find the following listening bookmarks handy:

MINUTE

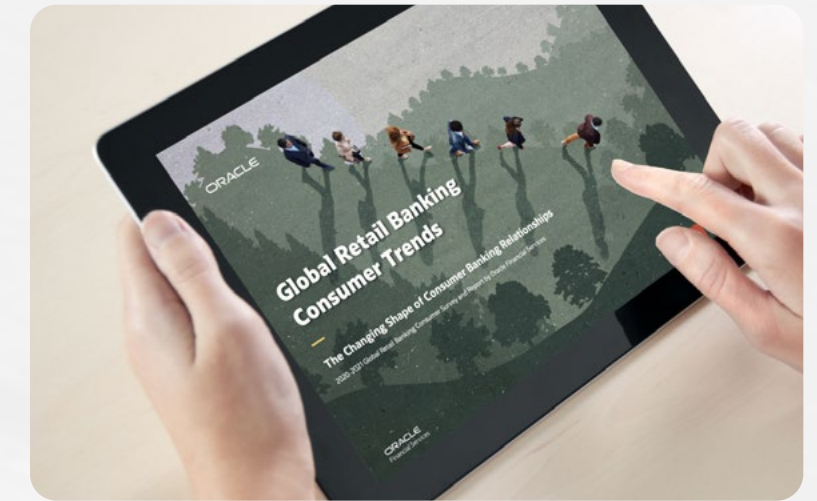
- 02:41 **Key success factors when designing a digital consumer experience**
Stephen Schroth, EVP, Head Consumer Digital Banking & Key Design Studio, Keybank
- 06:37 **Balancing between physical & digital interactions in consumer banking experiences**
Patrick Kelly, Chief Digital Officer, First Horizon Bank
- 10:25 **Bank transformation experiences with Cloud technology**
Patrick Kelly, Chief Digital Officer, First Horizon Bank
- 12:39 **Core migration to the Cloud**
Patrick Kelly, Chief Digital Officer, First Horizon Bank
- 14:32 **Top three trends having the greatest impact on banking**
Chris Craver, SVP Head of Digital Products, Valley Bank
- 18:48 **Key development and investment trends shaping the transition to digital banking**
Aubrey Hawes, Senior Director, Oracle Financial Services
- 24:31 **Needs-based products for the banking industry**
Chris Craver, SVP Head of Digital Products, Valley Bank

- Stephen Schroth, EVP, Head Consumer Digital Banking & Key Design Studio, Keybank
- 30:09 **First Horizon Bank's digital experiences in the past 12 months**
Patrick Kelly, Chief Digital Officer, First Horizon Bank
- 34:18 **How technology can empower banks to facilitate financial wellness for customers**
Aubrey Hawes, Senior Director, Oracle Financial Services
Chris Craver, SVP Head of Digital Products, Valley Bank
- 38:24 **Key areas of investment in innovation**
Stephen Schroth, EVP, Head Consumer Digital Banking & Key Design Studio, Keybank
Patrick Kelly, Chief Digital Officer, First Horizon Bank
Chris Craver, SVP Head of Digital Products, Valley Bank
Aubrey Hawes, Senior Director, Oracle Financial Services
- 47:33 **Key takeaways from the webinar**
Alenka Grealish, Senior Analyst, Corporate Banking, Celent
Aubrey Hawes, Senior Director, Oracle Financial Services

Looking for more information

How consumer banking relationships are changing in the new decade

Conducted across ten major banking regions and gathered from more than 2,000 consumers under the age of 30, the 2020-2021 Global Banking Survey provides an unparalleled view of how behaviours and preferences are changing among today's emerging banking customers.



Customer Success Stories
Meet Oracle Banking Innovators



Blog
Why Millennials, Gen Z prefer to bank like Boomers



eBook
Building better banks: 3 critical consideration to opening the bank

Thinkathon Regional Webcast Series



Oracle Financial Services for Digital Banks

Banks can reinvent, build from scratch, or pivot to respond to changes in the industry by customizing their banking ecosystem's most critical components. Oracle's cloud-enabled platform provides the flexibility to safely and profitably scale and innovate—to reimagine banking continuously.

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