

Online and Mobile Banking – Using Digital Technology to Create Value for Customers

When it comes to creating value for customers, consistency is key. All too often banks are caught up in a quagmire of disparate user experiences between their online and mobile channels, resulting in disjointed workflows and an incongruous look and feel across devices. This discontinuity causes real pain points for customers, especially younger customers who are often described as digital natives. This young segment represents the future of the bank and they have very high expectations for all of their digital encounters. For that reason, a consistent user experience across all digital channels must be the Holy Grail for banks as they seek out the elusive omni-channel experience that will help them compete and grow.

But it's not only customers that suffer with a disjointed digital program—it puts the bank's staff at a great disadvantage. They may have to administer five or six different subsystems just to provide online banking, bill pay, RDC, mobile banking and so on. These siloed systems destroy productivity and run up huge support bills. At Q2, we solve all of these issues with one easy-to-use administrative interface for all digital channels. We deliver a seamless single platform for retail, commercial, treasury, bill pay and much more, ensuring peace of mind for back office workers tasked with administering and supporting our solutions.

The term 'digital experience' is somewhat overused, but it's still an important part of any bank's growth strategy. Banks must continue to focus on the basics: a good, user-friendly website, solid online banking features and functionality and of course mobile banking. Last year mobile banking surpassed online banking in popularity, which means maintaining a strong mobile presence has truly become table stakes for banks wishing to remain competitive. That doesn't necessarily mean pure-play mobile is the way to go, as some vendors may suggest. The real focus should come back to the consistent user experience—one that offers a unified and engaging anytime, anywhere, any device banking experience.

Today's customers have high expectations for digital interactions that are fueled by major tech players like Google, Apple, Facebook, Amazon and others. Banks need a high tech partner for their virtual branch that is committed to innovation. At Q2, we deliver powerful, secure, intuitive and innovative digital experiences that help your bank meet these expectations. Regardless of your customers' choice of device, we can help you delight them with a unified, consistent and full-featured experience. Plus, because all of your account holder and operational data is running through the single platform, you will have complete access to information and insights to help you manage your digital customers efficiently and profitably. When you partner with Q2, you enjoy a strategic relationship that's built around helping you grow, starting with a 100% unified user experience for both retail and commercial banking all through a single login.



Will Furrer is responsible for leading Q2's overall product, marketing, and branding efforts. He joined Q2 from IF marketing & advertising and brings over 15 years of experience in marketing, product development and business development. Will is a specialist in delivering innovative strategy, creative and demand programs. Prior to founding IF marketing & advertising, he was Director of Web Technologies for S1 Corporation. Will holds a Bachelor of Arts degree in English from Virginia Tech where he proudly serves on the Alumni Association Board of Directors, and has held positions on the Distinguished Alumni Board for English.