







73%

would be more excited about a new offering in financial services from **GOOGLE, AMAZON, APPLE, PAYPAL, OR SQUARE** than from their own nationwide bank.



70%

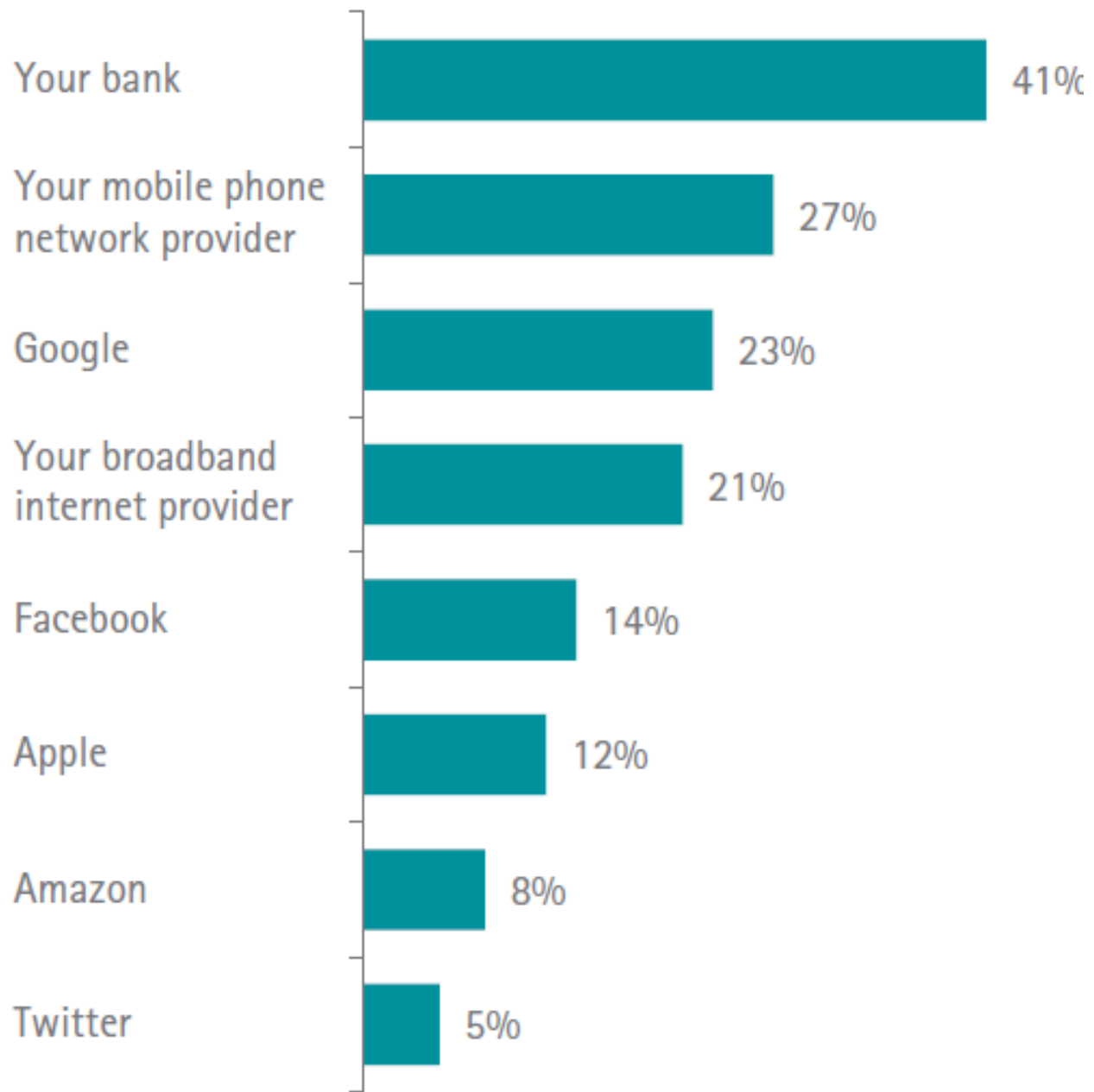
in 5 years,  
the way we  
pay for things  
will be totally  
different.



33%

believe they  
won't need a  
bank at all.

## Companies that consumers trust most with their personal data



Source: Accenture survey of more than 23,000 consumers in 23 countries, Oct-Nov 2013.

# Companies From Six Different Industries are Influencing the Mobile Payments Conversation

## Financial Institutions

Bank of Beijing (China),  
 Royal Bank of Canada (Canada)  
 BMO (Canada)  
 HSBC (UK)  
 Central Bank of Nigeria (Nigeria)  
 Barclays (UK)  
 ICICI Bank (India)  
 Reserve Bank of Zimbabwe (Zimbabwe)  
 Standard Bank (Kenya)

## Retailers and Services

OpenTable  
 Starbucks  
 Amazon  
 eBay  
 Chipotle  
 Whole Foods

## Wireless (Network Providers)

Verizon  
 Vodafone (India)  
 Rogers (Canada)  
 Telus (Canada)  
 China Mobile (China)  
 Deutsche Telekom (Germany)



## Payment Services (Mobile)

PayPal  
 LevelUp  
 Braintree  
 Venmo  
 Square  
 Clintle  
 UniteU Technologies  
 Seamless Payments AB (Sweden)  
 Kopo Kopo (Kenya, Rwanda, Tanzania)

## Payment Services (Traditional)

MasterCard  
 SinglePoint  
 VeriFone

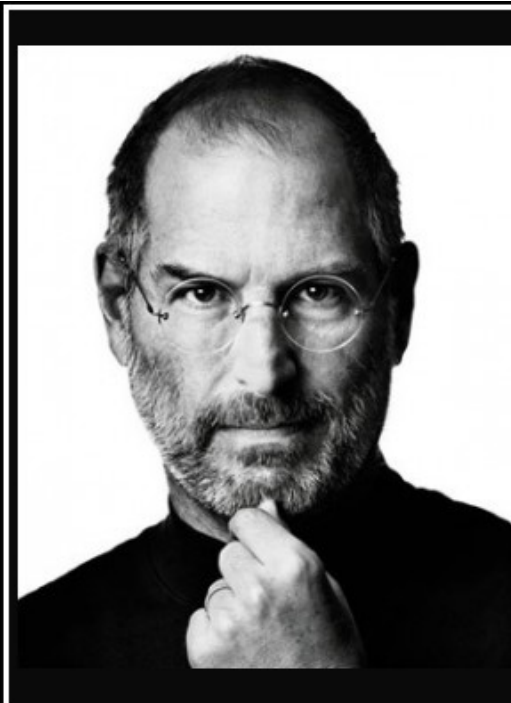
## Device Makers

Apple  
 Google  
 Microsoft  
 Samsung  
 Xiaomi (China)  
 Motorola  
 Broadcom







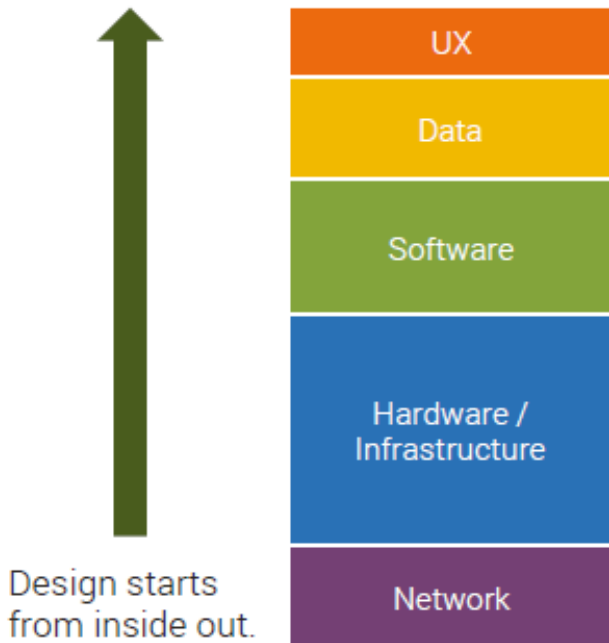


You've got to start with the customer experience and work back toward the technology - not the other way around.

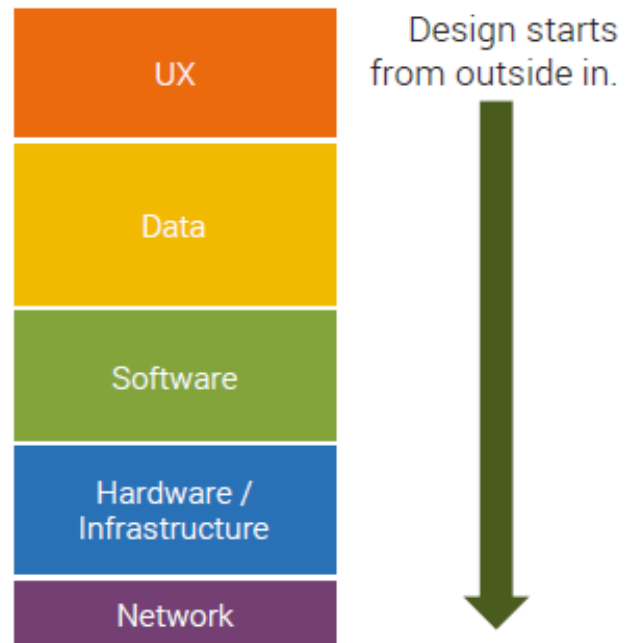
(Steve Jobs)

[izquotes.com](http://izquotes.com)

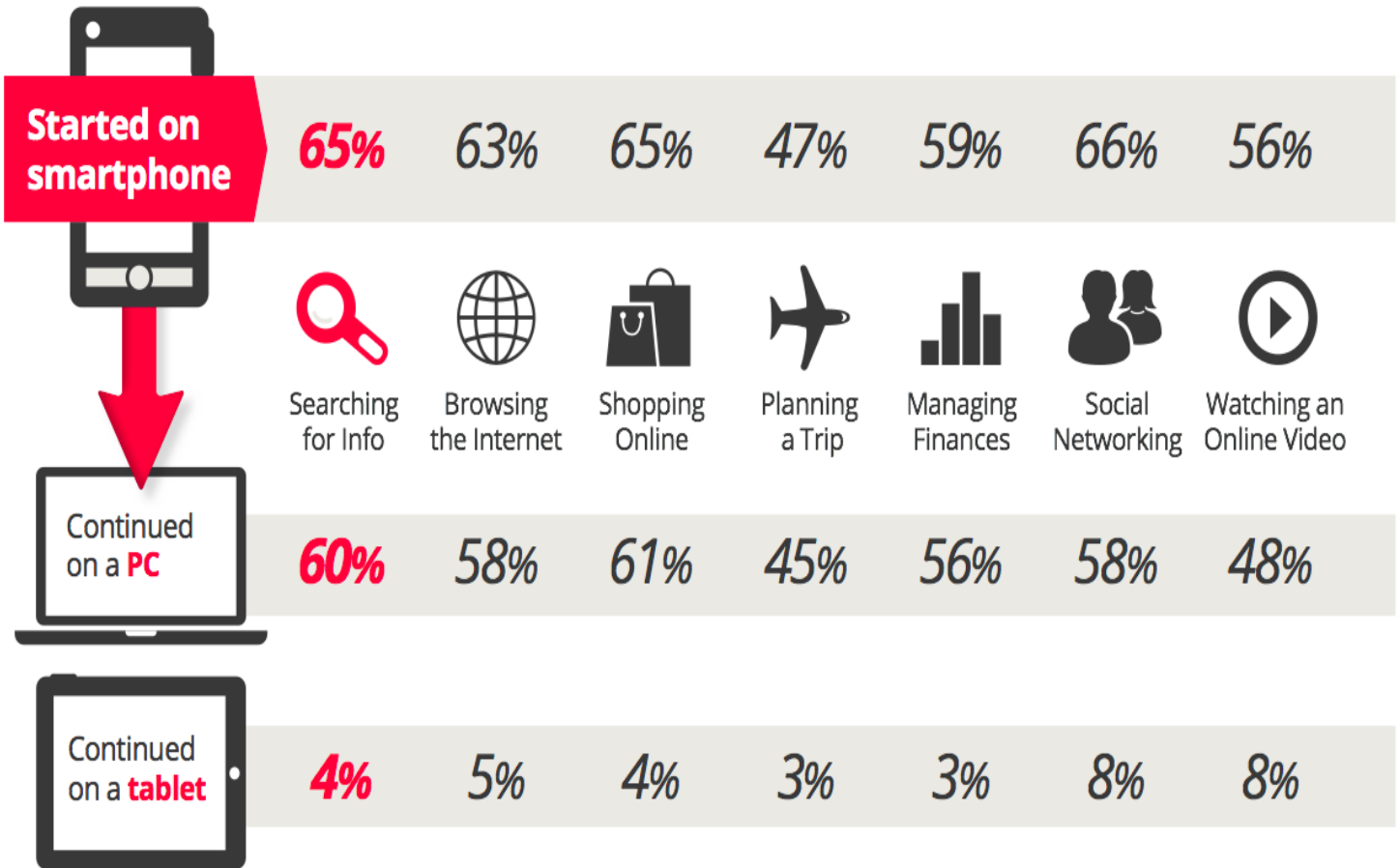
## Organizational Focus



## Customer Focus



# Smartphones are the most common starting place for online activities





Source: Accenture, The Everyday Bank

**Meeting Market  
Expectations**

**Enabling Omni-channel Strategies**

**Leveraging Existing Services**

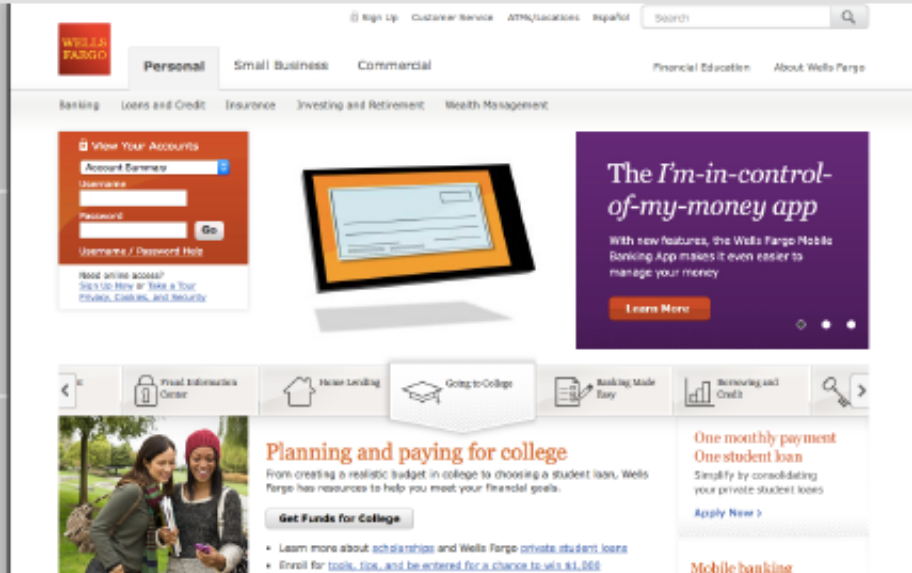
**Ensuring Security and Compliance**

**Fueling Innovation,  
Efficiency and Operational  
Excellence**





# Traditional Bank = Legacy Approach



UX & Marketing

Banking APIs

Banking Infrastructure



Rails

# Disruptors = Flexible CX Layer + API's

**Moven**  
spend, save & live smarter



**SIMPLE**

UX & Marketing

Orchestration

API

API

API

API

API

API

API

Banking APIs

**The Bancorp**

 **Payveris**

 **MD**  
moneydotlog

 **DWOLLA**

 **TransferWise**

Banking Infrastructure



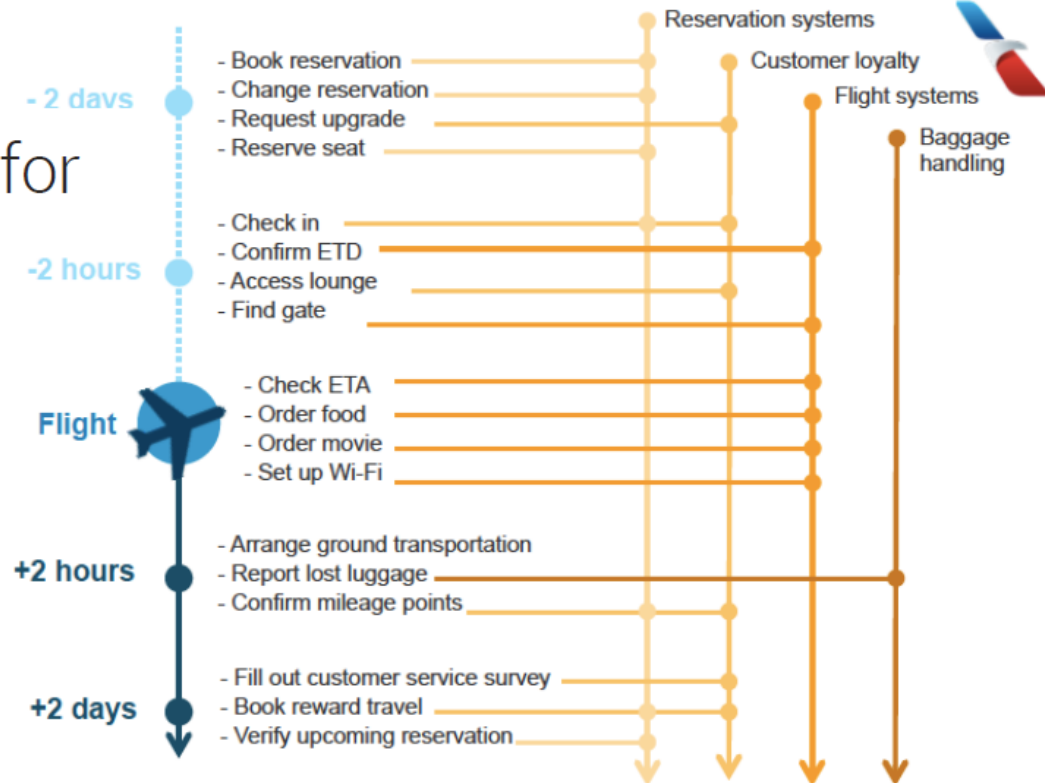
**ACH**  
**DIRECT**

Rails

# Critical Interactions at Moments of Truth

That means building APIs for your core processes.

An airline Example,





**Double Annual Revenue  
Growth Rate From 4% to 8%**



**Monetization and  
Operational Excellence**



**Reduce Cost of  
Service by 20%**



**Enable Outbound  
Omni-Channel**



**Secure Business  
with Partners**



**Link with  
Enterprise Services**



**Applications**



**Services**




**Data**



**Applications**

**Existing IT Systems**

A close-up photograph of a convex mirror's warning label. The label is dark with white text. The text reads: "OBJECTS IN MIRROR ARE CLOSER THAN THEY APPEAR". The mirror's frame is visible around the label.

OBJECTS IN MIRROR ARE CLOSER  
THAN THEY APPEAR

Thank you