

## Online and Mobile Banking – Improving & Bridging the Digital Channels

Members today want the convenience of interfacing with their credit union through multiple channels, on their terms, based on their unique needs, preferences and interactions with their credit union. These changes in member behavior are driving more credit unions to offer high-touch branch experiences from within the high-tech worlds of Internet and mobile banking. You can provide this superior member experience for them by delivering a converged, multi-channel online and mobile banking strategy.

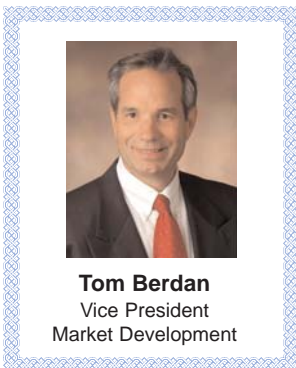
Delivering mobile, tablet and online solutions enables members to quickly and conveniently perform primary banking functions when and where they need to. This ultimately enhances the user experience, while allowing your staff to focus on more meaningful interactions with members and address complex new account and service issues.

### Consistency, Security & Service in Digital Channels

Members today are passionate about their mobile devices and the operating systems that power their devices. This means that your banking app should behave natively to the operating systems for which they are designed. Likewise, your technology provider should ensure it is delivering your credit union's mobile experience with design attributes for members' platforms of choice, whether it's Windows, Apple or Android. For example, D+H has developed and delivered a Windows app that uses the tiles and navigation gestures to interact with Windows phones.

As members begin to use more channels to interact with your credit union, it is important that you deliver a consistent and safe experience across all channels. As an example, your online, mobile, tablet and voice systems should have a consistent login and authentication experience. This consistency provides convenience and a better experience for your members because they don't have to remember different login procedures. This improved member access also ideally reduces the number of account login failures, thereby decreasing call center traffic.

As digital demands continue to change, credit unions that cannot deliver this level of service will ultimately lose members due to poorly designed apps that cannot deliver on the promise of a great member experience. By combining a rich, native device user experience and real-time access to information, you can deliver on the promise of creating a consistent, safe and reliable experience, allowing you to deepen your member relationships.



### Don't Go it Alone

To sharpen their competitive edge and manage an effective digital banking strategy, credit unions today need to consider a Software-as-a-Service (SaaS) delivery model.

A SaaS provider like D+H possesses the financial resources, staff and technical expertise to operate and maintain a world-class data center that is subject to third-party, external audits and regulatory examinations, minimizing the risk of hostile threats, including viruses, phishing, account takeover and DDoS. Credit unions that continue to operate in-house online and mobile banking applications are leaving themselves exposed to such risks. By partnering with a leading provider like D+H, you can rest assured your digital channels are operating at optimal levels, so you can focus on delivering an exceptional level of member service. Position your credit union for success by teaming up with the right partner to deliver on the promise of a great member experience.



**Tom Berdan** has more than 25 years of experience as a banker and 10 years in the banking software industry. He uses his industry expertise to serve as vice president of market development for D+H where he manages industry research and outreach. Prior to his current role, Tom served as vice president of product management where he oversaw D+H product roadmaps, including core systems, branch automation, self-service and business intelligence. D+H is a leading provider of secure and reliable technology solutions to domestic and global financial institutions, with a reputation for being a trusted partner that helps credit unions build deeper, more profitable relationships with their members based on rich industry and market insight, and consumer knowledge.