

Banking Sector Challenges in the Technological Revolution

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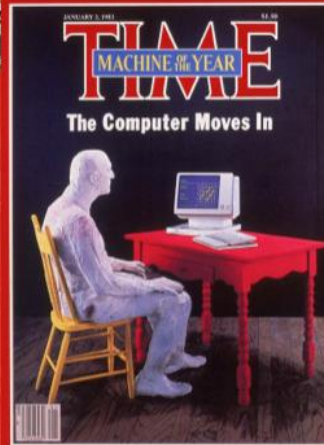
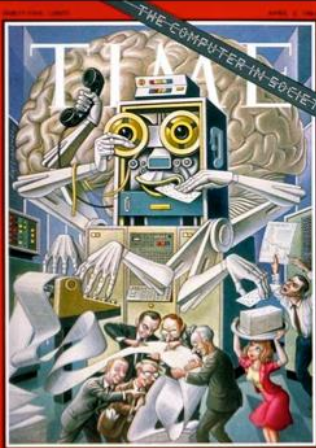
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**FINANCIAL SERVICES INDUSTRY
IS CHANGING
AT AN INCREASINGLY
FURIOUS PACE.**

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INNOVATION THROUGH TIME



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**FUELED BY THE POWER
OF BIG DATA
AND COGNITIVE
LEARNING.**

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A woman with dark hair, wearing a black puffer jacket over a light blue sweater, is looking down at an orange smartphone she is holding with both hands. She is standing outdoors at night. In the background, a suspension bridge with white towers and cables is visible, illuminated by city lights. The lights are blurred, creating a bokeh effect. The overall scene is dimly lit, with the primary light sources being the city lights and the phone's screen.

**IMPACTED BY THE CHANGING
DIGITAL CONSUMER.**

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**CHALLENGED BY
INTENSE COMPETITION
DRIVEN BY
APPLICATION
OF DATA.**

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A man in a white shirt is sleeping with his head resting on a laptop. The background is dark with white line drawings of gears and scribbles, suggesting a complex or overwhelming task. The text is overlaid on the lower left of the image.

**WITH A SINGULAR GOAL ...
MAKE BANKING (AND LIFE) SIMPLER.**

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WHERE THE UNBANKED LIVE

PERCENTAGE OF PEOPLE AGED 15 AND OVER WITH AN ACCOUNT AT A FINANCIAL INSTITUTION



IN AN ECONOMY
WHERE THE UNBANKED
ARE STILL PREVELANT ...



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WHERE CASH IS STILL KING ...



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AND TRUST MUST BE EARNED.



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A close-up, slightly blurred photograph of a man with a beard and mustache, smiling broadly. He is holding a black smartphone in his right hand, with his thumb and index finger visible. The background is out of focus, showing what appears to be an indoor setting with a computer monitor. The overall tone is positive and modern.

REMOVE FRICTION
FROM THE CUSTOMER
JOURNEY.

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**MAKE BIG DATA
ACTIONABLE.**

COMPLETE

ANALYSIS

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SUPPORT

OPTIC CHANNEL DELIVERY.

Insert and
remove your
card to begin.

BMO Harris Bank
We're here to help.
Mobile Cash

NCR

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**PARTNER WITH
FINTECH “COOPETITION”.**

FINTECH

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**INTEGRATE WITH
SOCIAL CHANNELS.**



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SUPPORT INNOVATION CULTURE.

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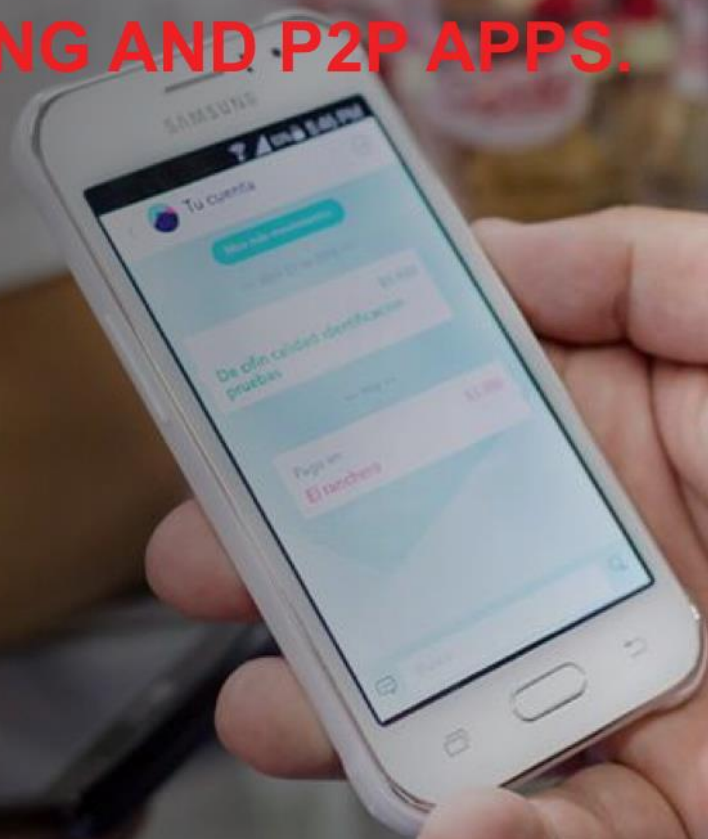


CREATE
DIGITAL PRODUCTS.

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REDESIGN

BASIC BANKING AND P2P APPS.



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EXPLORE ALTERNATIVE OPTIONS

**SIM Swap
Done Here**

How to do a SIM Swap:

Type in "180" (4 Mobile Number) Original PIN of the previous
SIM card "new 18 digit no's on the blank SIM as shown below

"180" 1407221234567 1234 0123456789

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SIM Swap and SIM Swap app

Safaricom

BAMBA
HAPA



Safaricom

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- SIM REPLACEMENT
- ELECTRICITY EASY PAY
- PHONE ACCESSORIES
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A man in a dark hoodie and khaki pants stands in a subway station, holding a smartphone to scan a QR code on a shelf of various beverages. The shelves are brightly lit and filled with products like juice, milk, and sports drinks, each with a price tag. In the background, another person is visible near a train door.

**EXPAND DIGITAL
PAYMENT OPTIONS.**

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BEYOND THE PHONE
PORTABILITY AND LIFESTYLE
CONVENIENCE.

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VR PAY™

PAYMENT WITH A NOD.



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AMAZON DASH™
AUGMENTED
APPLIANCES AND
LIFE.



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BEACONS, PAYMENTS AND
PERSONALIZED EXPERIENCES.

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AIR PODS™

NEAR-FIELD, VOICE FIRST.



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**EXPLORE CONVERSATIONAL
AI INTERFACE.**

amazon

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CONNECTED FAMILY HUB REFRIGERATOR.



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ENTREES



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FOOD
FAST

SALADS & BOWLS



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GO COMMERCE.

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CHICKEN
\$2.99

TOFU
\$1.99

TRY THE SIMPLE SALAD
MIXED GREENS, GOAT CHEESE, TOASTED PEANUTS

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CONTEXTUAL COMMERCE
LOCATION, PAYMENTS,
LOYALTY AND MORE.

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A perspective view of a long, dark tunnel with a ladder running down its center. The walls of the tunnel are made of dark, textured stone or concrete. At the far end of the tunnel, a bright, glowing light source is visible, creating a strong contrast with the dark surroundings. The ladder is made of metal and has several rungs. The overall mood is one of hope and aspiration, suggesting a path forward through challenges.

**LOOK BEYOND
LEGACY CHALLENGES.**

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BANKING'S **CALL TO ACTION**

- Customer-centricity
- Data driven
- Design engineering
- Build digital-first
- Partner with leaders
- Contextual commerce
- Rethink distribution
- Agile and Flexible



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