



Build Resilience and Growth Through Payments Operation Transformation

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INTRODUCTIONS



Donna Blum
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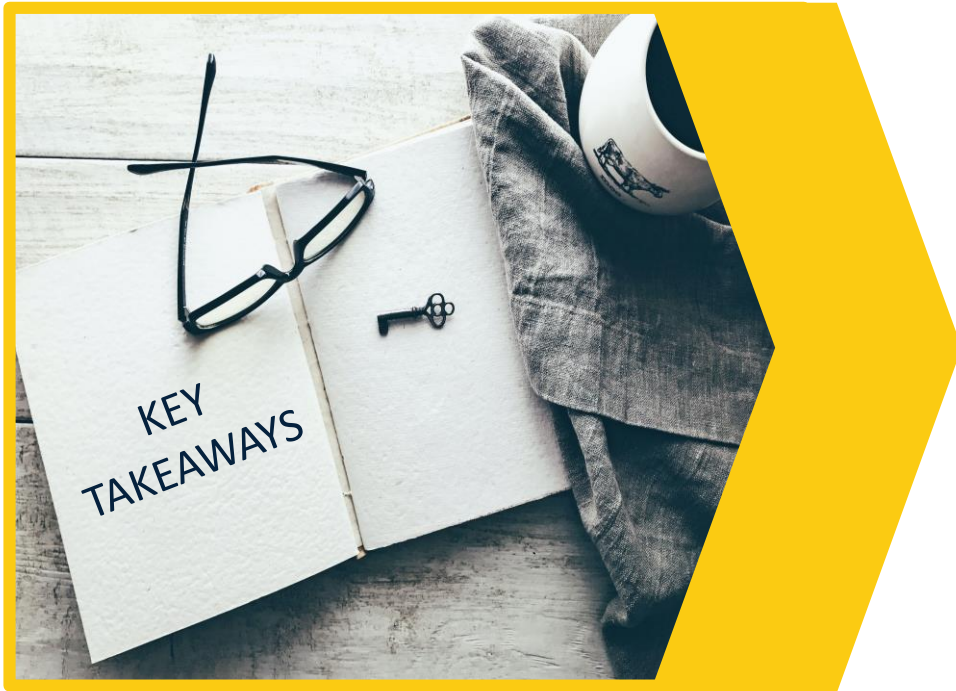


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RTP Product Manager



Facilitating transactions sits at the center of the customer relationship and FI profitability. However, unprecedented change and rapid innovation across the payments ecosystem, has resulted in both challenges and opportunities for FIs. This panel will discuss how FIs can build resilience, add value, and drive growth through payment operations transformation.





- You will learn how new entrants, customer expectations, and global changes are reshaping the payments ecosystem and how these changes are impacting FIs.
- You will learn how payment operations transformation can make your organization more resilient and can drive growth.
- You will receive practical advice and learn best practices for modernizing your organization's payment operations.



Banks are launching new wholesale products, but clients still rely on legacy products



Nearly **8 of 10 US clients** continue to utilize at least one of **branch / night deposit, cash vault, lockbox, or CD-ROM**

40%

Current product is effective at meeting needs¹

17%

Too difficult to transition to a new product

15%

Strong demand from customers for the product



Banks who invest and organize for the future will be best positioned as the differentiators and grow their business



Optimizing legacy products

Given persistent demand for legacy products, banks should plan to automate / outsource legacy offerings



Shifting clients from naïve to native

Coach sales and servicing teams to consult with clients and offer solutions tailored to their needs instead of focusing on products



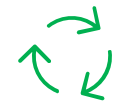
Acting like a technology company

Restructure the product, sales, and service operating model to consult with clients as one end-to-end team while maintaining a single POC for clients



Prioritizing value-based revenue

Incorporate advanced analytics and APIs / microservices to allow clients to generate insights across their business from products



Strategic investments approaches

Leverage tools such as the Ambition matrix to prioritize investments in core, adjacent, and transformational opportunities

Q & A

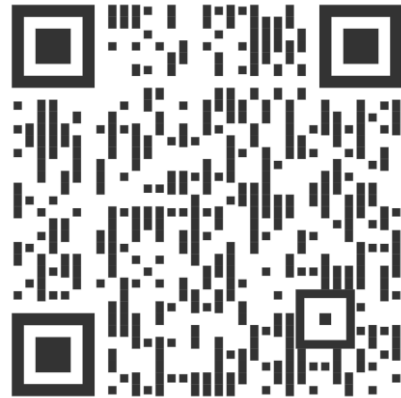
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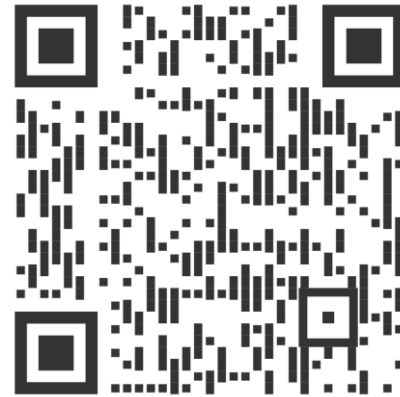
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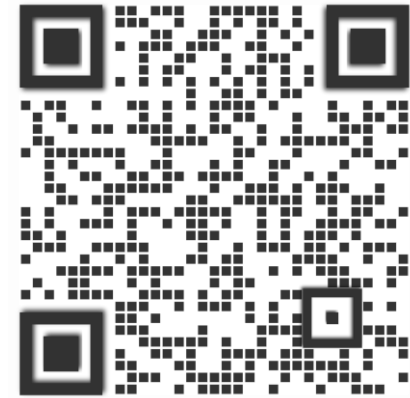
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Thank You!