

How to Win Over the **Uberbanked Consumer**: One Transaction at a Time

NEW TYPE OF CONSUMER

There is a rapidly growing segment of your customer base that is...

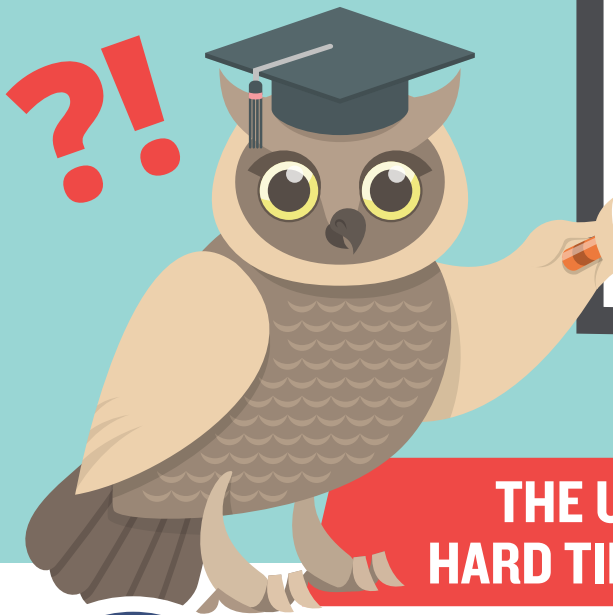
- Affluent
- Tech savvy
- Willing to shop around



THEY WANT

- Self-service convenience
- Lower costs & better product options
- An awesome banking experience

They are the **UBERBANKED!** \ü-bər-bāngkt\



1. Used to describe an emerging movement towards taking advantage of new technologies to construct a portfolio of financial products and services sourced from multiple institutions, peers and alternative providers
2. A real reason for banks to change their business model

THE UBERBANKED HAVE A HARD TIME WITH COMMITMENT

73%

Would be more excited about a new financial services offering from Google, Amazon, Apple, Paypal, or Square than from their own nationwide bank

"The Millennial Disruption Index", Viacom Media Networks

1 in 3

Would be open to switching banks in the next 90 days

"The Millennial Disruption Index", Viacom Media Networks

79%

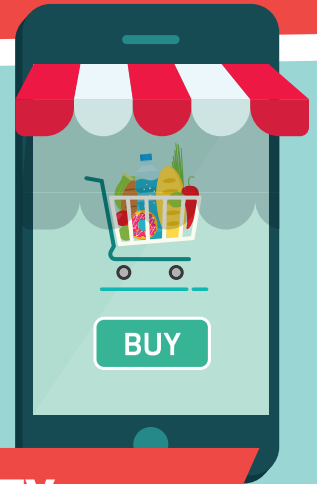
See their banking relationship as merely transactional

"2015 North America Consumer Digital Banking Survey" Accenture

THEY ARE WON (OR LOST) 1 TRANSACTION AT A TIME



HOW CAN YOU
MAKE SURE THE
UBERBANKED
CHOOSE TO BANK
WITH YOU?



EVERY TRANSACTION IS AN OPPORTUNITY

If the **UBERBANKED** consumers care about transactions, so should you...



ESTABLISH OPERATIONAL AWARENESS

Know when, where and why transactions are failing



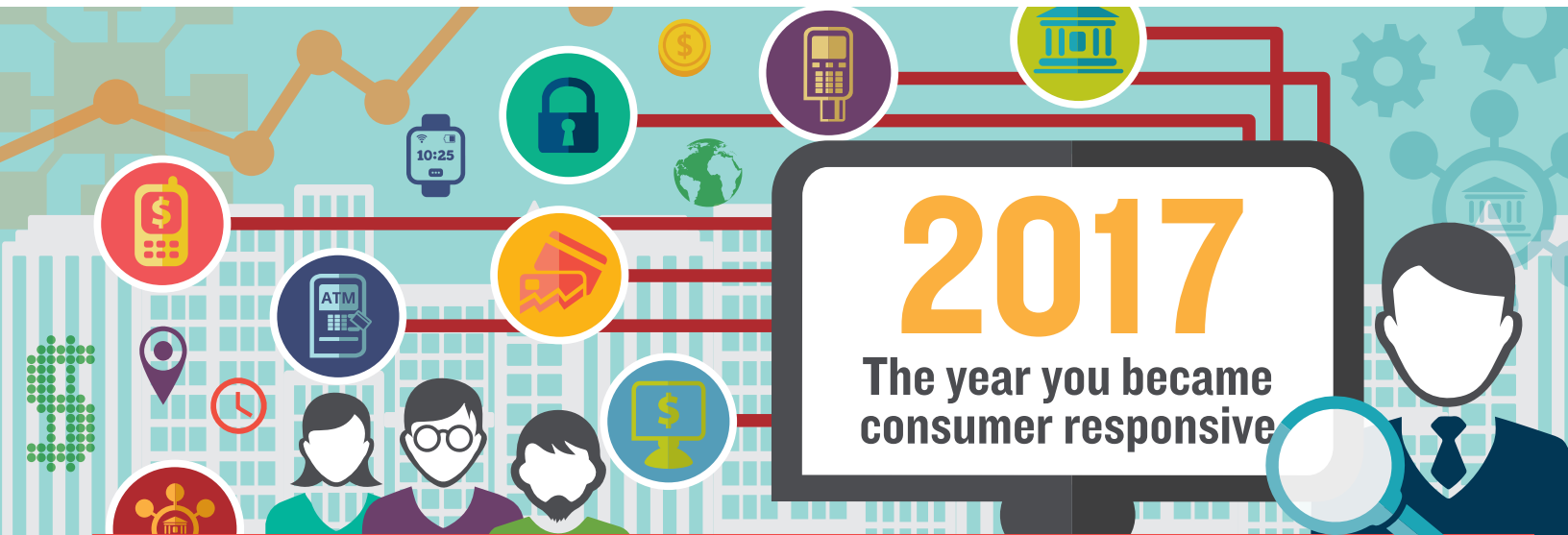
UNDERSTAND CUSTOMER USAGE AND OMNI-CHANNEL BEHAVIOR

Expand wallet-share and spot silent defection



MITIGATE FRAUD AND RISK

Look for anomalous behavior across channels



LET'S MAKE EVERY CUSTOMER INTERACTION UBER-AWESOME:

- Fewer transaction performance issues
- Accessible banking services anywhere, at any time
- Deeper customer insights
- More reliable digital channels
- Competitive service offerings
- Faster detection of transaction anomalies

For more information on winning your uberbanked customers over, contact [INETCO](#).