



How Sweeping Generational Shifts and Radical Software Platforms Are Leading to True *Customer Experience Transformation*



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We Got it Wrong

Not branch transformation

Not payment transformation

Not digital transformation

Not marketing transformation

Customer Experience Transformation

Sales + Service

Digital + Physical

Speed + Support

Banking Where You Are

Reading the Generational Tealeaves

Understanding Millennials

- 78M+ Millennials in the US
- Born 1977-1993
- “ME”llennials
- Median age of 27
- Spending will surpass that of the boomers in 2017



Reading the Generational Tealeaves

Understanding Millennials

– What age are you when you're an adult?

30

– Time of graduation...

– Time of first home...

– Time of first marriage.

– Time of first child...

5 years behind



Reading the Generational Tealeaves

Understanding Millennials

- 64% of millennials desire deeper relationships with their FI
- 70% desire greater knowledge and skills when it comes to their finances



Reading the Generational Tealeaves

Understanding Millennials

- Who bought the most homes in 2014?
- Millennials

31%



Reading the Generational Tealeaves

Understanding Millennials

- Information
- Access
- Support



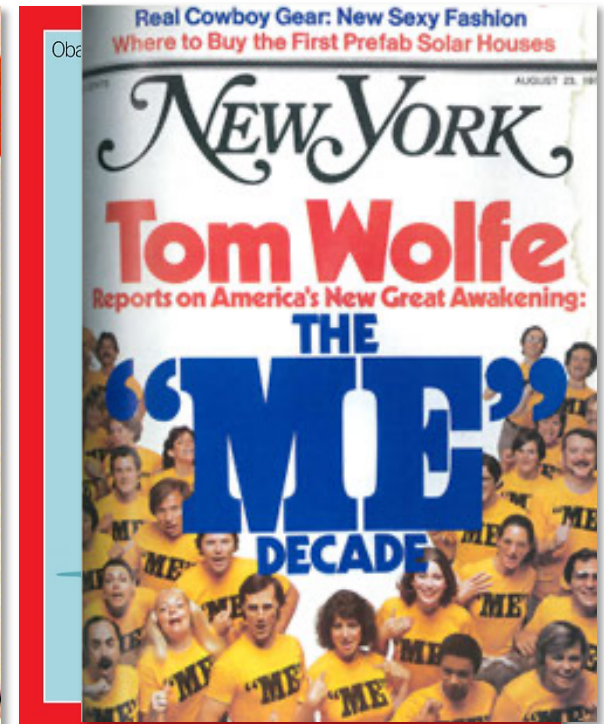
Reading the Generational Tealeaves

Understanding

- Information
- Access
- Support



1985



1976

Reading the Generational Tealeaves

Understanding Baby Boomers

- Half have over \$100K in investable assets
- 20% have over \$1M
- How many claim to be disengaged with their primary FI?

46%



Reading the Generational Tealeaves

Understanding Baby Boomers

- When asked what key elements would improve their relationships?
 - Engaging Interactions
 - Seamless service across channels
 - Improved branch experiences
 - Top notch support



Cross-Generational Consumers Demand Experience Transformation

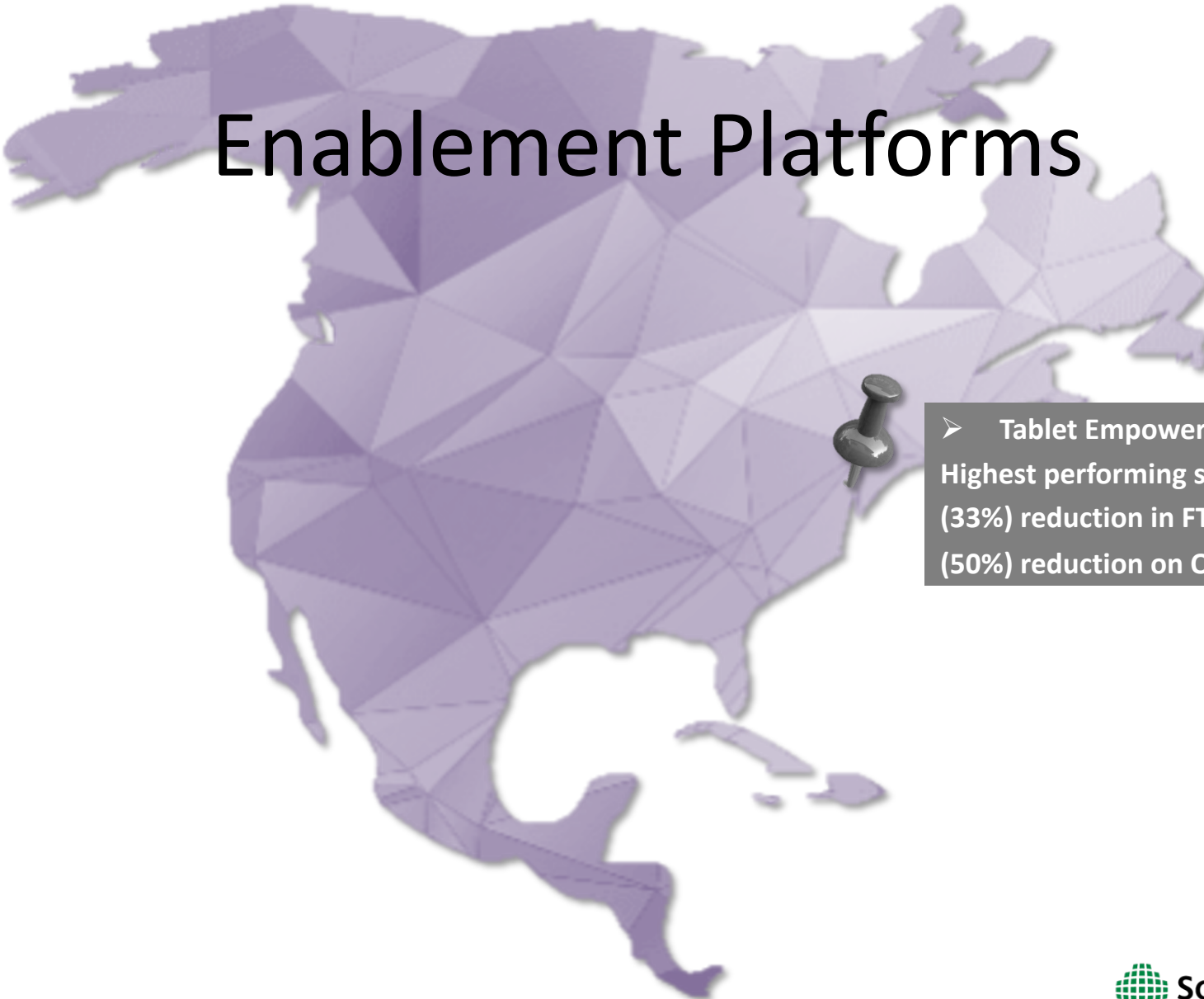
Sales + Service

Digital + Physical

Speed + Support

Banking Where You Are

Enablement Platforms

- 
- **Tablet Empowerment**
Highest performing sales branch
(33%) reduction in FTE
(50%) reduction on OpEx costs

Enablement Platforms

➤ iBeacon

Allowing pre-staged experiences
50% of membership opt in
20% giving real time feedback

➤ Tablet Empowerment
Highest performing sales branch
(33%) reduction in FTE
(50%) reduction on OpEx costs

Enablement Platforms

- **Appointment Management**
 - Enabling self-scheduled appts
 - Driving sales interactions
 - 38% increase in sales
- Allowing pre-staged experiences**
 - 50% of membership opt in
 - 20% giving real time feedback

Enablement Platforms

Appointment Management
Enabling self-scheduled appts

- Network Convenience
- Growing into competitive markets
- Reducing transaction times by 20%
- Expanding hours of service by over 30%

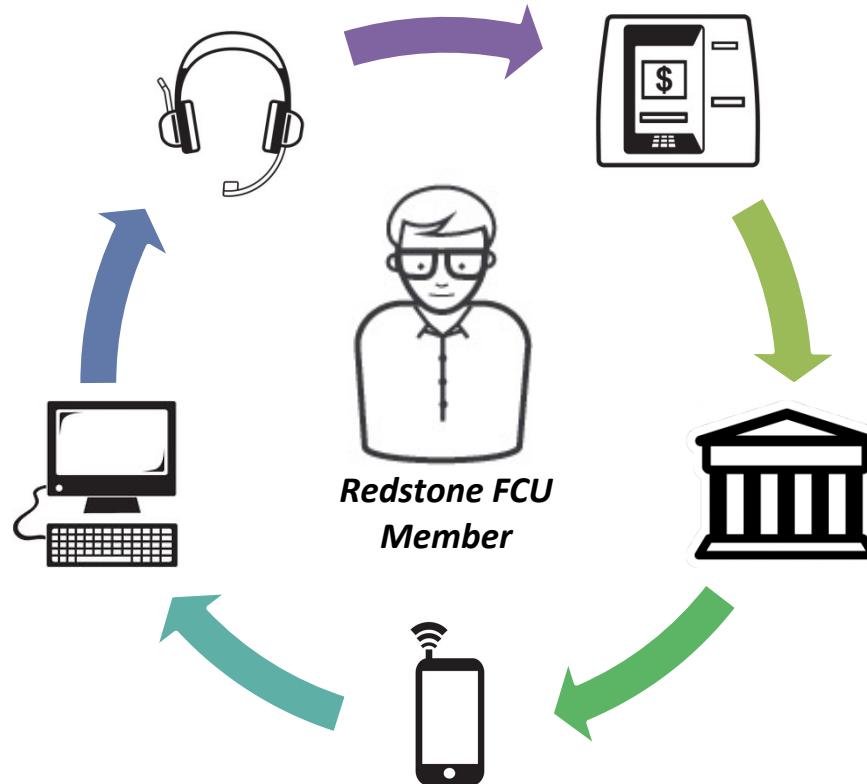
Enablement Platforms

Network Convenience
Growing into competitive markets
Reducing transaction times by 20%
Expanding hours of service by over 30%

Redstone Credit Union

Redstone FCU

Retail Deliver and Experience Transformation



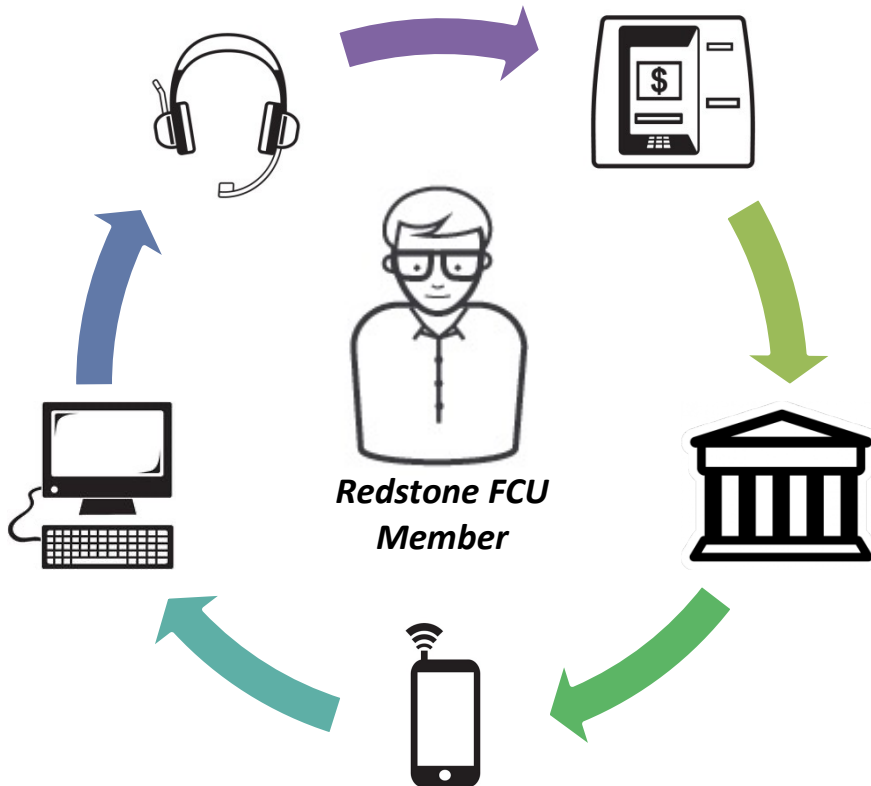
Redstone FCU

The Redstone FCU Equation



Redstone FCU

The Redstone FCU Equation

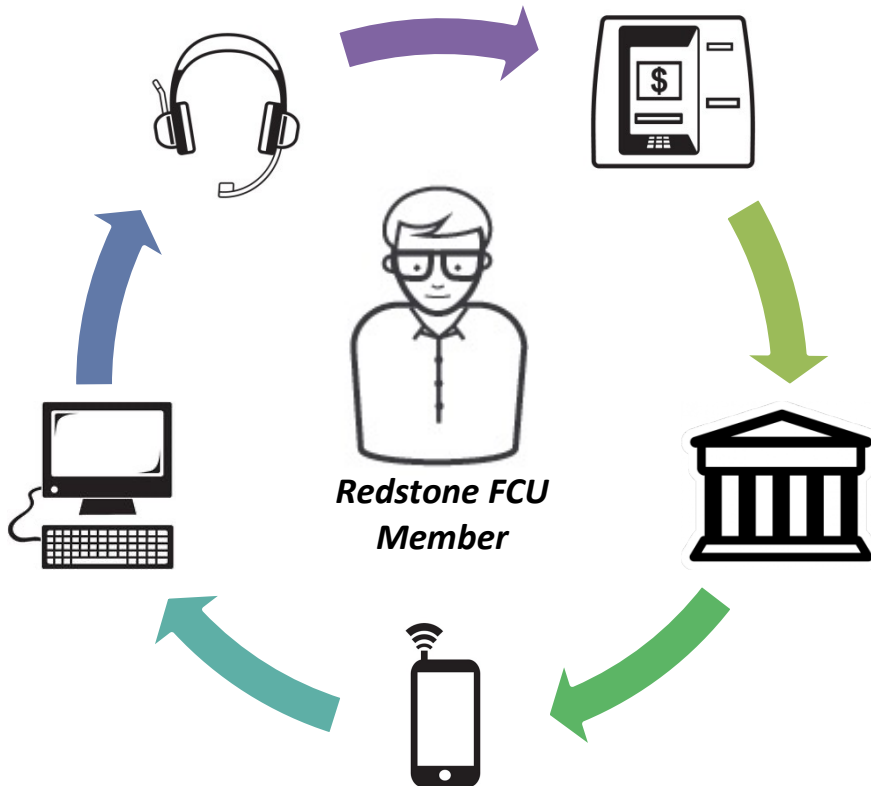


+ Predictive & Proactive

- When you arrive
- Not when you *leave*
- Services like education

Redstone FCU

The Redstone FCU Equation



+ One Click

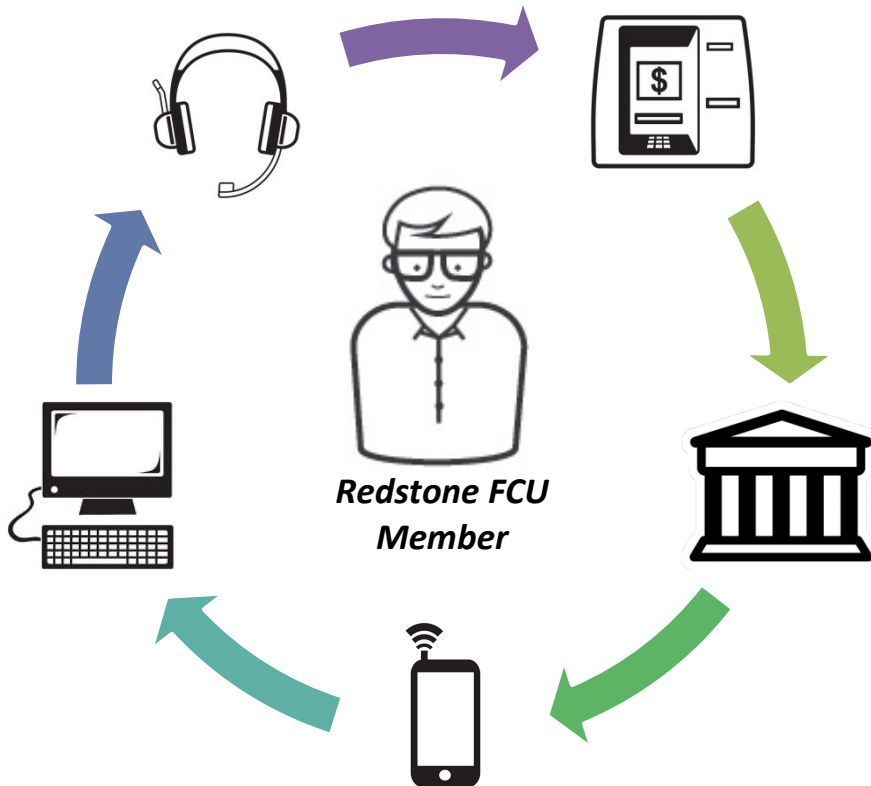
- Simplicity

+ Omni-experience

- Not focusing on transactions
- Beyond banking experiences

Redstone FCU

The Redstone FCU Equation



- + Personalized
- + Predictive & Proactive
- + One Click
- + Omni-experience

= Member Experience

PAYTH»NK

Thank You