CORE BANKING: SURVIVAL OF THE FITTEST

Competition within banking is at an all-time high. As customer demographics shift, non-bank competitors are gaining more share of wallet from digitally native millennials. Banks' ability to compete in this new environment is directly tied to the experience they can offer customers. But transforming the customer experience is about more than putting bells and whistles on a UI. Banks need modernized core technology platforms that enable them to quickly develop and roll out new products in order to gain competitive advantage. In the race to survive, how prepared are you?

32% OF MILLENNIALS HAVE NEVER BEEN IN A BANK

33% OF MILLENNIALS THINK THEY WILL NO LONGER NEED A BANK IN 5 YEARS

73% PREFER INTERNET & MOBILE FOR BANKING

Here are some key questions to figure out if you are:

1. Does your core technology support customer experience?
Banks' core technology platforms should enable, not hinder, a better customer experience. The right platforms will provide the flexibility and functionality you need to ensure customer centricity.

2. How quickly can you bring new products to market?
Modern core banking platforms will increase time-to-market for new products. Non-bank competitors have the luxury of being able to quickly develop, test, and roll out innovative new products and services and banks must be able to keep up in order to survive. As such, your platforms should provide the agility and flexibility you need.

3. Can you access and analyze customer data in real-time?
The only way to develop better products and services is to understand what they need. And it all starts with data. The right core banking technology platforms will arm you with transparency into data and powerful analytics to better understand customer data in order to enable better sales.

A core system change can give you the competitive advantage you need to thrive in a changing market. D+H's Enterprise Solutions go beyond our award-winning core to provide an efficient and consistent environment across all channels through seamless integration, delivering

exceptional value for both employees and customers. Enterprise Solutions include core, sales and analytics, channel, merchant services and retail payments.

Want to learn more? You can start with a simple download.

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