

A woman with voluminous, curly blonde hair is smiling and looking down at a smartphone she is holding with both hands. She is wearing a dark purple top under a grey button-down shirt. The background is a blurred outdoor setting with trees and buildings, suggesting an urban environment. The overall image has a soft, warm lighting and a slight vignette effect.

YOUR GUIDE TO DRIVING
DIGITAL BANKING ADOPTION

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Digital is the No. 1 channel consumers use to engage with their financial institution—and those who actively use digital banking are 63% more profitable than their offline counterparts.¹

Active use of digital banking is paramount when it comes to reaping the economic benefits of the digital channel; it creates a massive opportunity for banks and credit unions to engage with their users that no other channel can offer. Additionally, active use reduces cost to serve and drives greater wallet share, more debit card activity, and higher profits.

In fact, according to NCR Profitability Analysis, in comparison with their offline counterparts, digital banking consumers:

- Have a 6% higher annual retention rate
- Own 9% more deposit and loan accounts
- Have 2x the number of debit card purchases per month
- Generate 47% higher revenue for their financial institution

NCR Profitability Analysis
is a complimentary service
for NCR Digital Banking clients.
It helps them gain insights to
better understand user behavior
by scientifically analyzing their
online and non-online users to
calculate retention rates, account
ownership, channel touch points,
and other key metrics.

ADOPTION CHECKLIST

Are you looking for ways to increase digital banking adoption but not sure where to start? Begin by reviewing the following checklist of key adoption tactics and practices—and assess which ones your financial institution is leveraging to drive adoption and active use of digital banking.

DIGITAL CHANNELS »

Website Y N Are you using your website to promote awareness of digital banking?

Dedicated Solution Page Do you have a page on your website that communicates the benefits of online and mobile banking?

Educational Materials Have you posted “how to” guides, FAQs, and/or videos for digital banking capabilities on your website?

Online Banking Are you leveraging ad and messaging space to communicate new features and promote your app?

Mobile Navigation Do you call attention to new features in your mobile navigation with custom icons and text?

Email Communications Do you send regular emails to segments of your users to promote digital banking or specific features?

App Store Reviews Do you ask your satisfied users (including staff) to rate your mobile app or submit reviews?

Social Media Do you promote digital banking, new features, or educational materials on Facebook or Twitter?

ADOPTION CHECKLIST

TRADITIONAL CHANNELS »

- | | Y | N | |
|--------------------------------|--------------------------|--------------------------|--|
| IVR | <input type="checkbox"/> | <input type="checkbox"/> | Have you included a message to enroll in digital banking or to download the mobile app? |
| Call Center | <input type="checkbox"/> | <input type="checkbox"/> | Can your employees educate callers on digital banking or address questions they may have? |
| ATM Screens | <input type="checkbox"/> | <input type="checkbox"/> | Do you take advantage of your ATM screens as advertising space for digital banking? |
| Branch Signage | <input type="checkbox"/> | <input type="checkbox"/> | Do you have in-branch signage promoting digital banking? |
| In-Branch Education | <input type="checkbox"/> | <input type="checkbox"/> | Is your branch staff trained to educate users on how to enroll in digital banking or download the app? |
| Paper Statements | <input type="checkbox"/> | <input type="checkbox"/> | Do you leverage monthly statement mailers to include materials that promote digital banking? |
| Direct Mail & Print | <input type="checkbox"/> | <input type="checkbox"/> | Have you created printed materials to use as mailers or handouts in the branch? |

Once you've completed the checklist assessment, review our *8 Simple Steps to Increasing Adoption*. These guidelines will help you determine what you could be doing to create more impact and take your marketing efforts to the next level.

8 SIMPLE STEPS TO INCREASING ADOPTION

Below are eight steps that will get you on the path to driving higher adoption and active use of your digital banking—and information on the tools and expertise we offer to help you succeed.

» STEP ONE

BUILD A PLAN

Whether your goal is to increase awareness of your digital banking platform, or drive adoption of key features that improve retention and boost revenue—it's important to start with a comprehensive plan. Document your goals, identify which tactics you'll employ to help achieve those goals, and determine how you'll measure success.

» STEP TWO

EMPOWER YOUR STAFF

Before introducing a new feature to your customers or members, create awareness and build advocacy among your frontline staff. Engage them, train them, and consider letting them participate firsthand through pilot programs. Make sure they're aware of the benefits so they can confidently speak to and promote them.

Along the way, gather feedback from your staff and document questions to help you develop in-product FAQs for your users. Assign internal “product champions” who know the product well and can serve as a go-to for other staff who may have questions.

HOW WE CAN HELP »

For financial institutions live with NCR Digital Banking, we offer the complimentary Lifecycle Marketing Program as well as comprehensive training for our products and services. In addition, we offer staff readiness materials for select features—to help build internal advocacy.

» STEP THREE**DEVELOP MEANINGFUL, COMPELLING MESSAGING**

Consumers see thousands of messages a day which means your messages risk getting lost in that sea of thousands (along with all the ads from other banks and credit unions).

So, if you want your digital capabilities to stand out, focus on the benefits. *What do users really want? What benefit can they not live without? How do you give that to them?*

Consider an ad about cloud photo storage. Which of the below is more compelling? “50 Gigs of Storage Space” or “Save up to 10,000 of your cherished photos.”

When it comes to your digital banking capabilities, zero in on the most valuable, compelling benefits—and focus on that as your starting point. Tap into the emotions of the reader.

» STEP FOUR**ASK USERS TO DO SOMETHING**

If you’re going to ask for someone’s attention, command it—then reward that attention. Your marketing material should always include a simple, straightforward call-to-action.

A call-to-action is the part of your marketing message that tells the reader what they should be doing next. It should be direct, informative, and start with a command verb. A simple example is: “Download our mobile app” with graphics of the app store badges included (and in digital assets, linked directly to your app in the respective app store).

HOW WE CAN HELP »

Make the most of your digital products and provide your users with relevant offers, at the right time and place, in their channel of choice. With Lifecycle Marketing, we deliver targeted offers through online and mobile banking, and beyond—on your behalf, at no cost.

In addition, we offer free, pre-made, customizable “do it yourself” marketing campaigns that financial institutions can download, brand, and launch on their own.

» STEP FIVE**LEVERAGE DIGITAL & TRADITIONAL CHANNELS**

The more frequently a person sees a message, and in more places, the more likely they are to engage and take action. Maximize awareness by promoting your message across channels. Promote them in your branch and online, on your ATM screens and in your call center.

» STEP SIX**KEEP IT GOING**

Once you've launched your marketing plan, keep it going. The principle behind the old marketing adage is that it takes seven exposures to a marketing message before a prospect will respond.

The more times someone sees your message, the more likely they will be to remember it. So, make it easy for people to see your message by continuing to promote it everywhere. Talk about your digital banking capabilities online and in person. Create an email campaign to remind users to download the mobile app and use it. Create in-branch signage or deploy digital banner ads at the top of your website to promote a new feature.

That's the amplification effect. And it can really boost adoption.

HOW WE CAN HELP »

Utilize NCR Admin Platform to customize your navigation to include links to your social media pages like Facebook and Twitter.

» STEP SEVEN**CROSS-PROMOTE**

Find ways to cross-promote digital banking. For example, during your new account opening process, encourage enrollment in online banking. Or, if your bank or credit union is doing a credit card promotion, use that as an opportunity to cross-promote your mobile app.

With the right design and minimal messaging, you can get two messages in the space of one.

» STEP EIGHT**ASSESS PERFORMANCE, REGULARLY**

Track your data. Every financial institution's customer base is different, and some tactics work better than others. Make sure to regularly assess the performance of your ads, emails, and visits to your dedicated webpage. Stay flexible and modify where needed.

Remember, there's a lot of noise out there in the market, and a lot of competition (not to mention shrinking attention spans). So, try using tips like these to generate and keep the attention on your digital banking capabilities to drive adoption and engagement—and help you meet your goals.

HOW WE CAN HELP »

In conjunction with your own marketing reporting, NCR can help you gain insights into user behavior, adoption, and more. NCR Admin Platform enables financial institutions to view and download detailed digital banking adoption and usage reports, on-demand.

In addition, NCR Profitability Analysis is a free service that scientifically analyzes your online and offline users to calculate your retention rates, account ownership, channel touch points, and other key metrics.

DIGITAL CHANNEL ADOPTION BEST PRACTICES

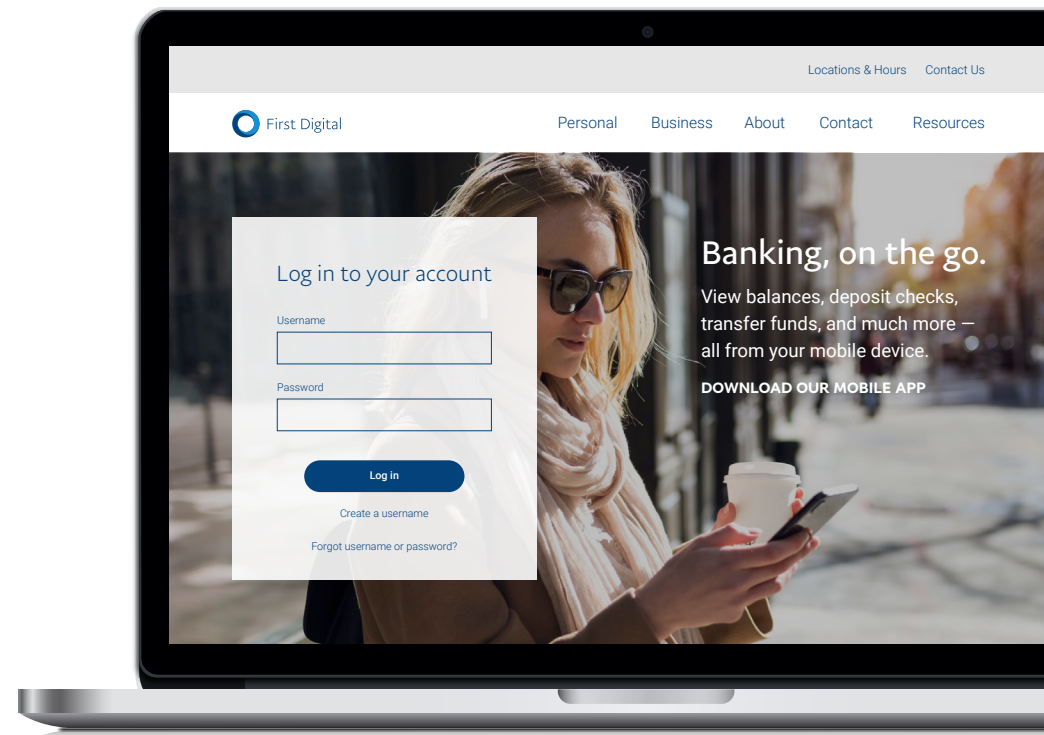
Your digital channel is one of the most powerful ways to attract new customers, generate awareness of your digital capabilities, and promote adoption. Below are several best practice marketing examples to help drive adoption.

WEBSITE

Your website is the gateway to your brand. By building out your content, you create a seamless experience for your users—and a reliable resource for them to learn more.

Homepage Promotions

The first thing your users see before they log in to online banking is your homepage. It presents the perfect opportunity to increase awareness of a new feature. Many financial institutions have a space for a rotating banner ad to showcase different products and offers. Use this space to promote digital banking capabilities like your mobile app, or a new feature like digital receipts.



Dedicated Solution Page

Make sure you have a dedicated webpage for digital banking (or online and mobile banking)—and that it is prominent in your homepage navigation. Any time you add a new feature, make sure to update your dedicated webpage with mention of the new feature and links to any relevant content like videos or educational materials.



Responsive Design

Ensure the page is responsive, meaning that it will render well on a variety of devices or screen sizes—including those of smartphones, tablets, and desktops.

Vanity URL

Make it easy for your users to get to your dedicated solution page by creating a vanity URL. This makes it possible to include a short, easy-to-remember URL such as [FIName.com/digital](#) in your marketing materials.

Educational Materials

Include links to educational materials and “how-to” information on your dedicated solution page. Include items like frequently asked questions, how-to videos, and demos.

ONLINE AND MOBILE BANKING

Your online and mobile banking solutions present several opportunities to meet customers in their channel of choice with relevant, contextual marketing messages.

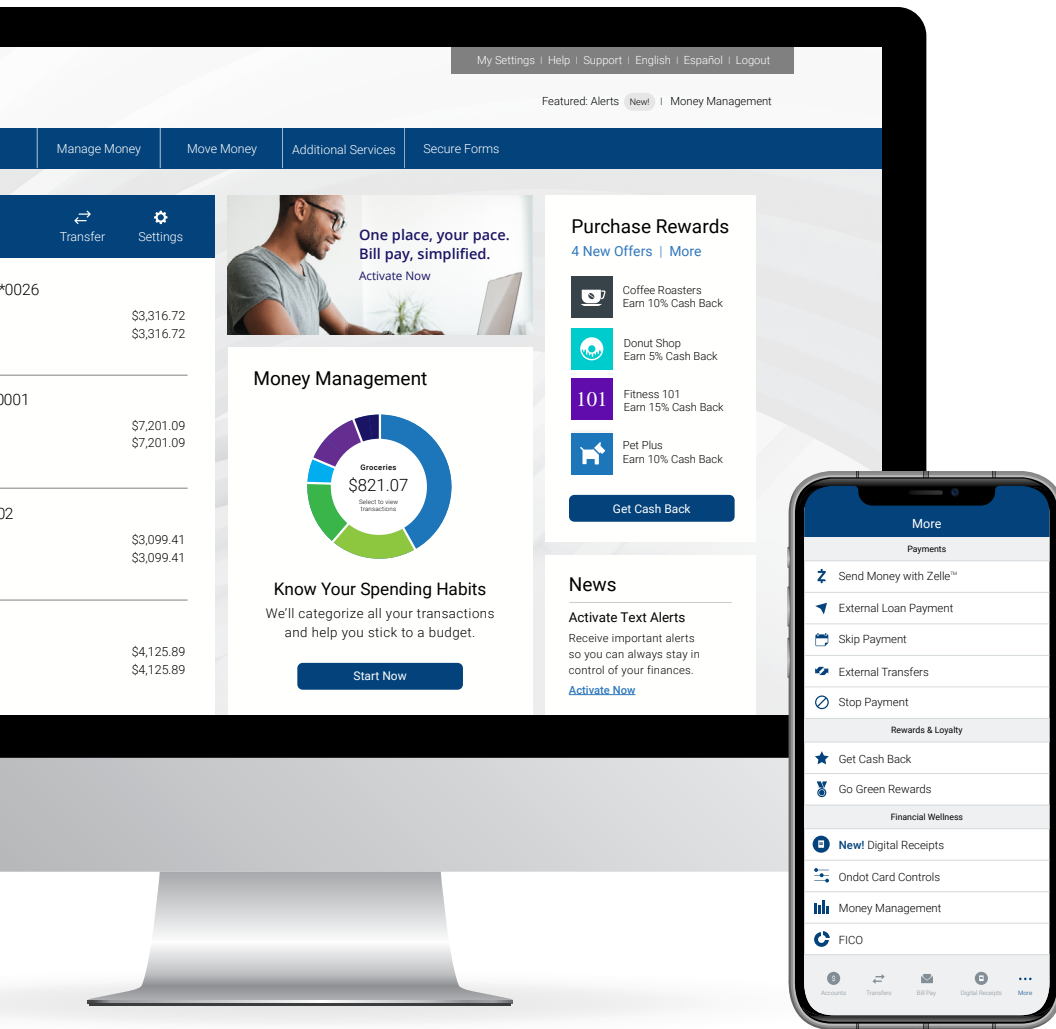
Login Prompt

A login prompt is a page that appears after a user logs in to online or mobile banking, but before they reach their desired landing page. It creates a very targeted opportunity to present quick, relevant information and a call-to-action. The login prompt should present the user with the option to take action or proceed to online or mobile banking.

Logout Prompt

When a user logs out of online or mobile banking, they land on specific webpage where a logout prompt or message may be displayed. The logout prompt is another unique opportunity to present users with a call-to-action—and at a time in which they may be more receptive to taking action, as they've just completed their prior task.





Ad Space

Several ad spaces are available throughout your online and mobile banking experience and can be controlled through NCR Promotion Suite. This tool enables financial institution administrators to create targeted messages and run multiple messages at the same time. In addition, when multiple messages are running in the same placement, our smart targeting capabilities prioritize the option that best matches the individual user.

Navigation

Once a new feature is available, prominently place it in your navigation; call attention to it with a custom icon and text (e.g., New! Digital Receipts). With NCR Admin Platform, you're in control of which features display in your navigation, the order in which they appear, and their branding.

EMAIL

Email marketing is an essential tool for attracting and retaining customers. It's a cost-effective way to communicate product information, new digital features, and educational content. In addition, if your financial institution can segment your users, you can target specific groups of users with different targeted messages.

SOCIAL MEDIA

Social media can help banks and credit unions create brand awareness and communicate with consumers in their preferred channel. Make sure to maximize your social presence (e.g., Facebook and Twitter) by regularly promoting new and existing digital banking features. Assign staff members to manage your social media pages to ensure timely responses to users who have questions or issues.



First Digital @FirstDigital • 7 min

[#Security](#) Tip: Go paperless. Use one of our trusted payment solutions like Zelle® or Bill Pay, and keep your account information confidential.



First Digital @FirstDigital • Dec 23

Traveling over the holidays? With Card Management, you can notify us of your travel plans in your [#FirstDigitalMobile](#) app before you hit the road—so we can help keep your accounts safe.



First Digital @FirstDigital • Nov 18

"Hey Alexa, what's my savings account balance?" We've enabled [#VoiceBanking](#) with Amazon Alexa enabled devices, so be sure to download the Amazon app and enable our [#FirstDigital](#) skill today!



TRADITIONAL CHANNEL ADOPTION BEST PRACTICES

INTERACTIVE VOICE RESPONSE

With over 81% of adults in the U.S. now owning a smartphone², it's likely most consumers calling an Interactive Voice Response (IVR) are doing so from a smartphone. This makes your IVR an excellent place to include a message about your mobile app or a new mobile feature. Plus, it presents an opportunity to convert those who use IVR, to a much lower-cost channel.

CALL CENTER MESSAGING

Train your call center employees on your digital banking capabilities so they can cross-promote this lower-cost channel during their conversations with callers. Support them even further by developing call scripts or use cases to help them identify key opportunities to cross-promote digital banking.

Take for instance a customer or member calling in to make a transfer over the phone. Once the transaction is complete, the call center employee offers, "Did you know you can save time by using our mobile app to transfer money?"

On-hold messaging is another great place to cross-promote digital banking. It can help distract callers when there is a wait to speak with a call center representative.

IVR PRO TIP »

YOU CAN USE AN IVR MESSAGE SUCH AS:

"Did you know you can use our mobile banking app to securely check balances, pay bills, transfer funds, and deposit checks—right from your smartphone.

Simply search First Digital in the app store to download our mobile app today."



ATM SCREENS

ATMs present a low-cost opportunity to strengthen brand awareness. They include prime real estate to display targeted ads to your customers or members and are an excellent channel to promote quick-hit information like your mobile app. Be sure to include quickly recognizable calls-to-action such as app store badges.

PRINTED MATERIALS

Print is in fact, not dead. Develop print collateral to use in your branch, at events, or to send with paper statements. Include an easy-to-remember call-to-action like your vanity URL, or the app store badges. Consider making your printed assets even more interactive by including a QR code to draw consumers to your dedicated webpage or directly to your app in the app store.

Branch Signage

Every person who walks into your branch should know about your digital banking offerings. Create branch signage that showcases your mobile app or a digital feature like bill pay. Make sure it has a clear call-to-action to download the app or enroll.


In-Branch Education


As your branch employees are having conversations with customers or members, make sure they have printed materials to send with them to learn more. Promote your dedicated product webpage by including a vanity URL, or another clear call-to-action.



Paper Statements & Direct Mail

Many consumers still rely on paper statements each month. Leverage this existing asset as an opportunity to include an insert that promotes your online banking, mobile app, or secure features like online statements. Additionally, if your budget allows, leverage direct mail to target specific segments of your customers or members, with personalized, relevant messaging and offers.



 First Digital



**Take your bank
wherever business
takes you.**

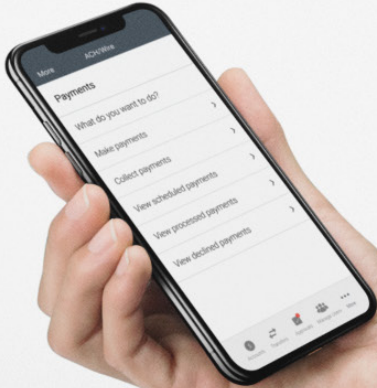
With Business Mobile Banking from First Digital, we give you the financial freedom to manage your business from virtually anywhere.

Seamless and personalized to meet the demands of your business.

- Protect your transactions with Check and ACH Positive Pay exceptions
- Transfer, send, and receive money anytime
- Deposit checks in real time
- Manage approvals for high-risk transactions
- Reduce the risk of fraud with advanced and multi-factor authentication options
- Permit or restrict access to authorized users with entitlements and user access controls

Download the First Digital Business Mobile Banking app today.



WE'RE HERE TO HELP

Increasing adoption and active use of your digital channels is critical to driving retention, increasing revenue, and achieving a lower cost to serve. But you don't have to do it alone. We're here to help you maximize results and meet your goals.

For more information on any of the NCR services mentioned here, please contact your relationship manager.

¹ Via key attributes such as higher retention rates, wallet share, revenue, and other quantifiable metrics identified through NCR Profitability Analysis.

² "Smartphone Ownership Is Growing Rapidly Around the World, but Not Always Equally." Pew Research, 2019.