



# The Future of Digital Banking

## The Problem

Consumers today expect the right information, at the right time, in the right place. In turn, financial institutions require digital channels that deliver personalized experiences. Generating a 360 view of every customer means overhauling legacy systems and consolidating disparate sources of data. Marketing teams are dependent on development teams not only to make this happen, but also to publish and personalize the digital content they create.



• Slow time to market



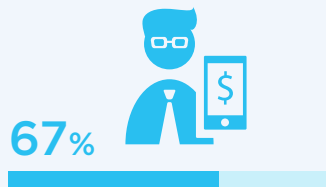
• High implementation and maintenance costs



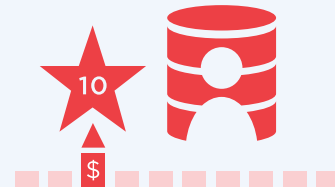
• Difficult to scale



43% of customers believe their primary bank does not understand their needs.<sup>1</sup>



67% of millennials use mobile banking.<sup>2</sup>



Gartner identified the creation of personal data stores for banking customers as a top 10 digital revenue opportunity.<sup>3</sup>

## The Solution

Flybits transforms disparate data into actionable business intelligence for you, giving your marketing team the ability to create, personalize, and deliver personalized experiences to your banking customers on the fly.

<sup>1</sup><http://www.cisco.com/c/dam/en/us/solutions/collateral/executive-perspectives/Internet-of-Everything-executive-summary.pdf>

<sup>2</sup><https://www.federalreserve.gov/econresdata/consumers-and-mobile-financial-services-report-201603.pdf>

<sup>3</sup><https://www.gartner.com>

## The Benefits

Make marketing agile



- Drag and drop interface
- Designed for non-technical professionals
- Easy to create content with templates for surveys, calendars, polls, web pages, and more

Increase customer engagement



- Hyper personalization
- Unify disparate sources of first and third-party data
- Customer segmentation at scale

Deliver in real time



- Strategic investment tips, bank-sponsored event agendas, customer feedback surveys, and gamified polls
- Engage on native apps (iOS and Android) and web (JavaScript)

Gain actionable insight



- Data driven marketing
- Own your data
- Feedback in real time
- Integrates with your proprietary business intelligence

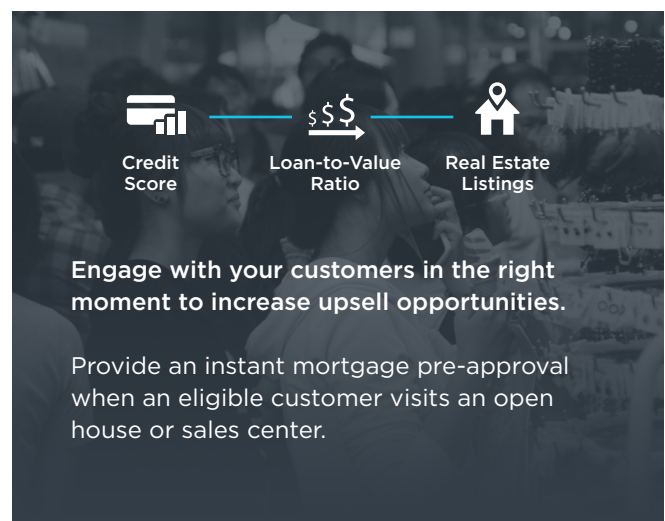
Flybits enables financial institutions to build intimate and relevant customer experiences at scale, bringing **unprecedented agility, increased conversions, and higher revenue**. Here are just two of the many ways you can use Flybits.



Account Profile — Location — Transaction History

**Protect your customers to increase retention and loyalty.**

If a customer is currently in their country of residence but a credit card transaction occurs abroad, then notify customers of suspected fraudulent activity.



Credit Score — Loan-to-Value Ratio — Real Estate Listings

**Engage with your customers in the right moment to increase upsell opportunities.**

Provide an instant mortgage pre-approval when an eligible customer visits an open house or sales center.

Go beyond digital banking. Become your customers' trusted lifestyle concierge.

flybits.com | info@flybits.com