ADAPTING THE BANKER EXPERIENCE TO CURRENT TIMES

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Now, larger institutions are taking action. Lloyds Bank, for example, sent tablets to 2,000 senior customers who lacked suitable devices for online banking, partnered with a digital training provider to help them get started and offered dedicated phone support.

Community banks don’t need to match that level of investment, but they do need to adapt and extend solutions that best serve customers in times of limited branch hours and reduced customer contact.

Many community bankers achieved some initial crisis response success by helping their small business customers via the Payroll Protection Program (PPP). This type of transactional engagement can further establish the type of trust that community banks foster, but community bankers also need to think differently as they move forward conducting business in non-traditional ways.

**Opening accounts and conducting business virtually with eSignature**

Remote customers offer opportunities to expand eSignature solutions in social distancing times. Senior bank executives recently expressed their appreciation – and their customers’ appreciation – for eSignature. They love that their bankers can obtain signatures on documents remotely and then easily auto-archive them into a storage management system. One community bank partner told me it was a game changer, pointing out they were previously printing, mailing, wet-signing, mailing, and then scanning signatures manually. All that activity is now electronic, turning what used to be a multi-day experience into a same day event.

**The benefits of eSignature in today’s world include:**

- Improving the customer experience
- Increasing operational efficiency
- Supporting your customers no matter where they are

**Enabling the Mobile Banker**

When your customers hesitate to visit your offices, they often will still meet an individual in a social distancing setting of their choosing. Community banks can still cultivate the personal relationships so vital to your success. Tablet technology enables a mobile staff to conduct business away from your bank’s offices and your core technology partner should understand how to best apply it to the expanding roles and responsibilities of today’s bankers.

Intuitive navigation, coupled with integrated applications, are the standards your technology partner must bring to your bank on a consistent basis.

A mobile banker solution should provide a sales productivity tool that allows officers to conduct business with customers and prospects at their site and at their convenience. The banker experience should include these four elements of a mobile banker solution:

- **Convenience** – frictionless access to serve clients and open accounts on tablets of their choice
- **Consistency** – familiar look and feel, like what they use on their in-office devices
- **Extended service** – integration with eSignature, auto-archiving and other productivity features
- **Compliance** – same regulatory and security expectations as if serviced within the bank

The challenges created by these turbulent times also present remarkable opportunities for community banks. All it takes are the right strategies aligned with the proper supporting technology to separate the leaders from the rest of the pack. How your bank responds to this economic crisis has the potential to win your customers’ trust and loyalty for many years to come.
Adapting the banker experience to current times

Relying on technology partner and comprehensive security

Now more than ever, community bankers realize the difficulties of "going it alone." As digital solutions like tablet banking and eSignature extend your reach, you need a partner watching your back. Such a partner supports your technology deployments and infrastructure while being familiar with your banking applications. Community bankers should seek technology-enabling partners who can standardize and configure your institution's host computer system for optimal availability, security and performance.

In addition, these technology resources should support virtual deployment of the remote and mobile technology needed in today's digital world. Here's a short video on how FIS delivers these types of services for our community bank partners.

Security a must

According to a recent article in Banking Strategies, “From the earliest days of the coronavirus outbreak, scam artists have worked to leverage the societal disruption – quarantines, service limitations, changing work situations – to steal money and information from banks and their customers.”

Community banks must deliver digital services in a highly secure and reliable manner, as the number of these data breaches and ransomware attacks continues to rise as fraudsters, scammers, and hackers take advantage of the current crisis and the recovery afterward.

With the right partner, community banks can ensure secure solutions, confidently deploy new hardware solutions, provide solutions such as eSignature, and equip calling officers to conduct business on the customer's terms.