

Doug French, Line of Business Executive Melissa Kirbo, Systems Manager – Web Services Americas Banking Solutions

Why keep your website current now?

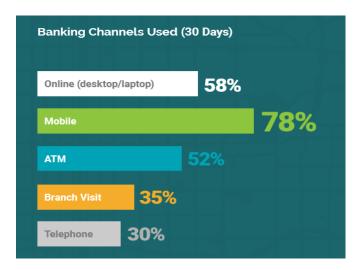
The coronavirus crisis is creating unprecedented challenges across the business spectrum. For banks, it becomes imperative to update and maintain their websites as their digital presence has become their primary source of news in this time of social distancing.

A refreshed and continually updated site can inspire confidence in your financial institution as a whole. Recent articles reinforce the high value of the bank's digital presence with customers.

According to wiredmedia.com:

"Your website is the foundation of your online marketing efforts and often the first impression someone will have about your organization."

FIS studies consumer banking trends with an annual Performance Against Consumer Expectations (PACE) survey. This research indicates most millennials, a valuable demographic for any financial institution, access their bank online and/or with mobile devices. This offers further evidence for the importance of keeping your website current for younger customers who expect dynamic content.



It's 2020 – so you understand the effect your website has an on the perceived credibility and quality of your organization. We suggest bankers pay attention to the following areas to present their best possible digital face to customers.

Dynamic content management

Fresh content does not just imply updated banner messages, though that is a good start for delivering important updates. Customer quotes and testimonials, stories about exceptional service and new product offerings provide the content of which your bank must take full advantage.

Attributes of a robust content management tool include:

- Allowing editing to be done directly from any location-connected browser and does not require HTML knowledge or special software. And edits can be made easily by bankers working from home.
- Drag and drop capabilities that allow content sections to be easily added or relocated
- A file manager to provide a simple user interface for organizing and maintaining files and images
- Simple page creation allowing new content to be created, added to or removed – and navigation and menu buttons reordered

When adding new content in these complex times, consider the advice of Jeff MacDonald in his interview with The Financial Brand:

"It's not a time for lockstep, business-as-usual marketing. In a time of uncertainty, it is important that communications be proactive, simple, direct, honest and empathetic," says Jeff MacDonald, First Vice-president, Marketing, at Marquette Bank.

"Right now, brands are flooding consumers with coronavirus readiness messages. We should ensure that our communications are focused on the consumer, are relevant, and add value by being helpful to the situation."



Navigation and accessibility

When it comes to having a successful digital platform, visitors must enjoy easy navigation. Essentially, information provided on the website should be easy to access and pages must load quickly. Subsequently, the website is required to offer options to further aid in navigation. This includes including a site map to find relevant content quickly within the site.

Good design is built into a website by either using proven templates designed to fit a bank's needs, or through a customized project that captures the nuances of the financial institution's individual brand. Aside from developing the website, a subject expert should regularly test the pages for ease of navigation. This is to eliminate or resolve bugs that may reduce the speed of loading web pages. A bank's website with easy navigation capabilities will continue to provide an exceptional customer experience.

Beyond navigation, your bank's website should reflect conventions in the American Disability Act's (ADA) accessibility guidelines and conform to current WCAG 2.1/AA standards. This not only eliminates the risk of liability, but also expands your reach to connect with a wider audience online.

SEO vigilance

Continuously updating the content on your bank's website will improve Search Engine Optimization (SEO). Content management system should make it easy to tag headlines and add metatags to help boost the number of eyes that visit your bank's website. The technology, or technology partner supporting your bank's website should offer:

- Development based on current industry standards reflecting SEO best practices
- An ability to add meta tags to any page to improve rankings with search engines
- Content management systems for quick and easy site updates
- Integration with Google services such as AdWords, Analytics and Tag Manager

Robust security

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."

Especially in unsettled times, a bank's website must rest on a highly secure foundation. As most financial institutions partner with technology providers to bring their sites to market, they must fully vet the security of such integral collaborators.

A technology partner that adheres to a "Secure-by-Design" philosophy, will provide their bank partners with a platform that encompass application, network and device security to ensure bank customers experience a secure experience.

The partner should provide proven infrastructure to help protect the institution's investments in content and reputational risk. The digital provider should also join with leading industry and key governmental security and enforcement agencies to capture, analyze and assess threat intelligence, helping defend both themselves and the bank partner from cyberattacks.

A bank's website is more than just a brochure; consider the messages it can convey in both challenging and normal times. Current content, responsiveness and security matter in any business climate.

Visit FIS Web Services for information on how FIS can help keep bank websites fresh and current.





