

ICBA BANCARD DIGITAL PAYMENTS STRATEGY GUIDE



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EXECUTIVE SUMMARY

ICBA Bancard Digital Payments Strategy Guidesm, commissioned by ICBA Bancard and produced by Aite Group, is a whitepaper that provides a market overview of the digital payments landscape and helps community bank participants develop a digital payments strategy for their bank. Key takeaways from the study include:

- “Digital payments” are defined broadly across most financial service providers and merchant categories. While some recognize the concept as Apple Pay or online bill pay, others see it as a mobile wallet or banking app. The most widely accepted, simple definition of a digital payment is a transaction that is initiated without the use of a physical card or paper currency.
- Digital payments have evolved, with the growth of the internet and shifts in commerce, from desktop to laptop to mobile, primarily driven by increased consumer convenience and decreased friction. Two of the earlier drivers of digital payments were online banking and bill pay. The ability to manage accounts and pay bills online was a dramatic improvement over traditional physical alternatives, such as banking by phone or mail and mailing checks to pay bills.
- It would be a mistake to assume that older customers are less engaged in digital commerce. In a study conducted to evaluate digital purchase behavior in the U.S., more than 75% of consumers from all demographics had made a purchase online, with older demographics more likely to use a computer instead of a mobile device.
- Digital payments are not just a reality but an increasingly important force in the evolution of merchant and customer relationships with banks. And while digital payments can add a great deal to a bank’s overall position and value proposition, they also add value to nonbank entities that are either relatively new entries into the financial services space, such as Chime or Moven, or established players with substantial franchises, such as PayPal.
- For some institutions, creating and implementing a digital payments strategy can appear to be monumental tasks requiring significant investment and knowledgeable resources. But based on the data collected in interviews with community bankers across the U.S., innovation is alive and well in community banks. While the amount of investment varies, the products and services being developed are not only keeping pace with those of larger institutions but are creative solutions tailor-made for the banking customer and the community.
- The return on investment (ROI) for a digital payment’s solution can be measured in various ways outside the typical profit and loss (P&L) scenario. Most institutions reported an immediate reduction in call center contacts once their mobile applications were introduced and adopted (across all age demographics). Others saw teller and ATM check deposits drop significantly as their mobile remote deposit capture (RDC) service was made available to customers.

INTRODUCTION

Digital payments are defined broadly across most financial service providers and merchant categories. While some recognize the concept as Apple Pay or online bill pay, others see it as a mobile wallet or banking app. The most widely accepted, simple definition of a digital payment is a transaction that is initiated without the use of a physical card or paper currency.

The goal of this white paper is to provide community bankers with a solid foundation of knowledge about digital payments and to guide them through the process of developing and implementing a customized digital payments strategy. In addition, the white paper includes a series of questions and activities that community bankers can use to help understand the components of a digital payments strategy. It also allows bankers to create a maturity model that illustrates their organizations' relative levels of maturity in the payments development cycle and helps define their community banks' strategies.

METHODOLOGY

In order to identify and gather the relative data and insights regarding digital payments in the community bank environment, Aite Group conducted interviews in February and March 2019 with ICBA Bancard executives, community bankers, and industry experts. The information gathered was combined with Aite Group's existing knowledge base and proprietary research to develop a white paper that includes an interactive exercise that allows the user to gain a better understanding of the market.

EVOLUTION OF DIGITAL PAYMENTS

Not too long ago, phones were used for conversation, computers sat on desks, and anything that had to do with purchases or banking happened at a physical location—the retailer or the bank branch. There were exceptions, such as mail orders and telephone orders, but, in general, the movement of money happened between physical entities.

The combination of e-commerce, the internet, and smartphones revolutionized commerce, payments, and banking. Consumers now have immediate access to nearly perfect information on any subject wherever and whenever they choose. They can shop at any store in the world that has an online presence, and they can bank with any financial institution that can legally accept their relationship. Geography is increasingly irrelevant in the lives of the U.S. consumer.

The dramatic growth of online and, later, mobile commerce required that the payments ecosystem adapt to provide tools that merchants, and consumers could use to conduct business. As discussed above, the only alternative to physical transactions at the dawn of e-commerce and the internet was mail or telephone ordering. While checks supported a significant number of remote transactions, consumers wanted to use their cards, and merchants wanted to accept them. The challenge was that there was no effective way to verify that the card number provided to the merchant truly belonged to the consumer making the transaction. Card-not-present transactions carried much more risk for the merchant and the issuer, and the payments networks developed higher interchange pricing to reflect this.

As remote payments became more common and online and mobile commerce continued to grow, new use cases emerged built on the availability of digital payment forms.

DIGITAL PAYMENTS AND THE FORM FACTOR

Digital payments evolved with the growth of the internet and e-commerce, from desktop to laptop to mobile, primarily driven by increased consumer convenience. Two of the earlier drivers of digital payments were online banking and bill pay. The ability to manage accounts and pay bills online was a dramatic improvement over traditional physical alternatives, such as banking by phone or mail and mailing checks to pay bills.

While friction was being removed from the merchant-consumer relationship, digital payments were having an equally revolutionary impact on bank operations. In 2004, regulations were enacted to allow the image of a check to suffice for payment instead of requiring that the physical check be processed and transmitted from the accepting bank to the originating bank. Prior to this reform, a veritable air force of planes flew physical checks from Federal Reserve Bank to Federal Reserve Bank and from bank to bank. Digitizing checks for payments dramatically reduced the cost and increased the velocity of payments.

With payments digitized, a new world of opportunity emerged, including the emergence of digital wallets to enable payments both online and in-store, as well as tools to enable payments between individuals—peer-to-peer (P2P) payments—without using cash or check. And now, the digitization of payments is driving an explosion of faster/real-time payment alternatives in every

area of banking and payments. The primary digital payments and banking tools are shown in Table A.

Table A: Types of Digital Payments

Digital payment type	Description	Examples	Strengths
Online/mobile bill pay	<ul style="list-style-type: none"> Ability to pay service providers directly from a consumer bank account on an online/mobile device 	<ul style="list-style-type: none"> Online banking bill payment QuickBooks Online 	<ul style="list-style-type: none"> Fast, simple payment of regular bills with no paper Direct debit from consumer account
Third-party online/mobile buy button	<ul style="list-style-type: none"> Third-party payment enabler loaded on a merchant’s shopping cart to enable purchases 	<ul style="list-style-type: none"> Amazon 1-Click PayPal 	<ul style="list-style-type: none"> Simplifies purchase process Decreases shopping cart abandonment—a significant problem with online/mobile merchants—and in some cases, such as Amazon, enables one-click purchases
Third-party mobile wallet	<ul style="list-style-type: none"> Digital wallet provisioned with payment cards from the customer’s bank, can be used for both physical payments via NFC-enabled point-of-sale terminals and for online/mobile transactions 	<ul style="list-style-type: none"> Apple Pay Google Pay Samsung Pay 	<ul style="list-style-type: none"> Highly secure Works for both online and physical-world transactions (where NFC capability is enabled) Payment card agnostic
In-app payment	<ul style="list-style-type: none"> Allows the consumer to make a purchase without leaving an app or disrupting the activity flow in the app 	<ul style="list-style-type: none"> iTunes Candy Crush Saga 	<ul style="list-style-type: none"> No disruption of activity No need to leave the app to pay, one-click purchase process
Mobile web payment	<ul style="list-style-type: none"> Payments via a web-enabled phone outside the app ecosystem 	<ul style="list-style-type: none"> Retail merchant mobile websites accessed via mobile web browser, not the retailer’s app 	<ul style="list-style-type: none"> Enables purchase on any mobile-enabled website
Proprietary retail digital wallet	<ul style="list-style-type: none"> Allows the merchant to link payment to its retail app, consolidating payment, promotion, and loyalty 	<ul style="list-style-type: none"> Starbucks app Kohl’s Pay 	<ul style="list-style-type: none"> Simplifies purchase and provides the retailer with a tool to incentivize and reward customers at the point of purchase

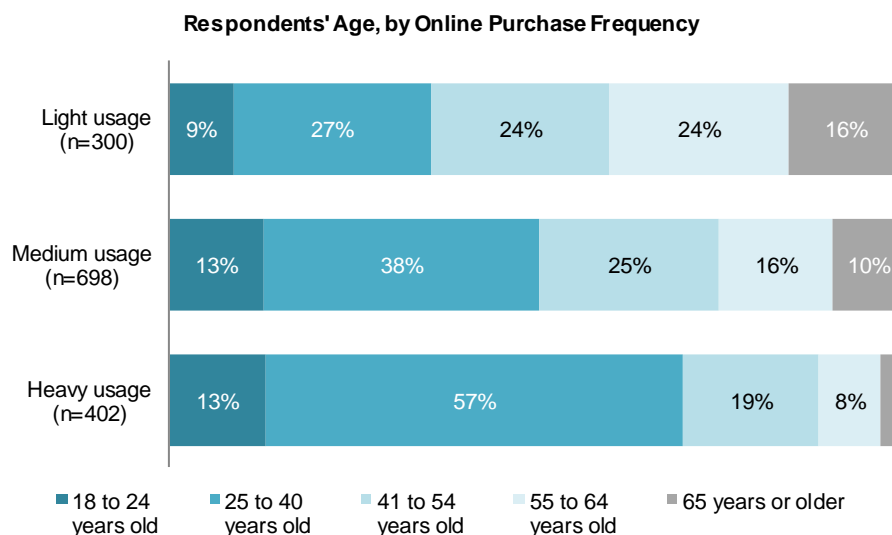
Digital payment type	Description	Examples	Strengths
Social media payment	<ul style="list-style-type: none"> • Payments for purchases within social media communities 	<ul style="list-style-type: none"> • Zynga • Facebook Store • Facebook payments in Messenger 	<ul style="list-style-type: none"> • In-stream payments • Contextual relevance • Minimal disruption of the customer experience
P2P payments	<ul style="list-style-type: none"> • App that allows consumers to pay other consumers directly without using cash or check 	<ul style="list-style-type: none"> • PayPal • Venmo • Zelle 	<ul style="list-style-type: none"> • Simple, safe, fast payment • With Venmo, ability to integrate a comment or message with the payment
Proprietary bank digital wallets	<ul style="list-style-type: none"> • Digital wallet to enable online/mobile/physical-world payments directly linked to the consumer's bank account 	<ul style="list-style-type: none"> • Chase Pay 	<ul style="list-style-type: none"> • For the bank, complete control over the transaction. • For consumers, simpler provisioning. • For some, better perceived security.

Source: Aite Group

DEMOGRAPHICS OF CONSUMER USAGE

Conventional wisdom is that millennials are driving adoption of the digital economy, and that's generally true (Figure 1).

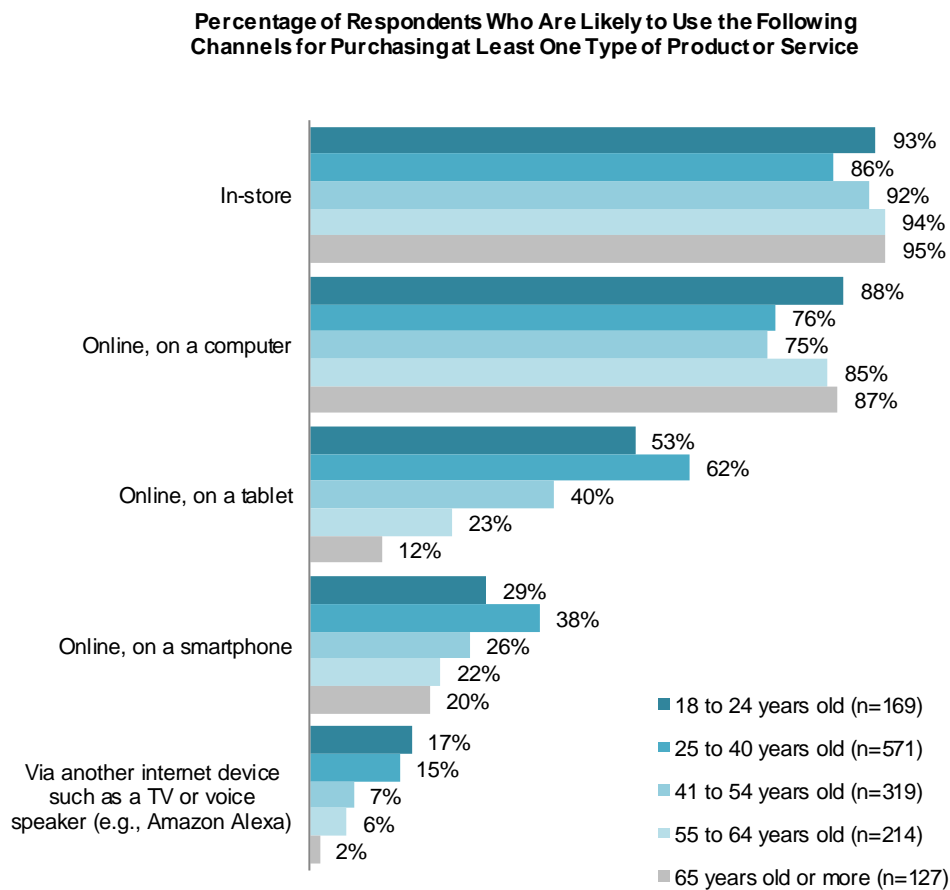
Figure 1: Online Payments Activity Across Demographics



Source: Aite Group survey of 1,400 consumers in the U.S., the U.K., and Singapore, August 2018

But it would be a mistake to assume that older consumers are not engaged in digital commerce. In a study conducted to evaluate digital purchase behavior in the U.S., more than 75% of consumers from all demographics had made a purchase online, with older demographics more likely to use a computer instead of a mobile device. This reinforces a major factor in the development and management of a digital strategy: everything is additive. While paper check usage has diminished significantly, every form of payment is still in use, and digital channels add complexity and possible customer confusion to the payments mix.

Figure 2: Digital Channel Purchase Behavior by Demographic



Source: Aite Group survey of 1,400 consumers in the U.S., the U.K., and Singapore, August 2018

MARKET OPPORTUNITIES

Digital payments are not just a reality but an increasingly important force in the evolution of merchant and customer relationships with banks. And while digital payments can add a great deal to a community bank’s overall position and value proposition, they also add value to nonbank entities that are either relatively new entries into the financial services space, such as Chime or Moven, or established players with substantial franchises, such as PayPal. Banks can choose an offensive or defensive approach to the explosion of digital payments, but regardless of the approach, significant competition and ongoing change are inevitable.

Table B displays different strategies that community banks may take to address and capitalize on digital payments.

Table B: Strategic Digital Payments Alternatives for Community Banks

Strategic alternative	Description	Strengths	Limitations
Reactive (slow follower)	<ul style="list-style-type: none"> Adopt new offerings and technologies after they are proven by other financial institutions and customer demand is established 	<ul style="list-style-type: none"> Certainty that offerings are accepted and adopted Opportunity to identify best-of-breed solutions to optimize value and minimize expense 	<ul style="list-style-type: none"> Limits perceived value among early-adopter consumers Offers low potential for differentiation from competitors Risks “me too” positioning
Proactive (fast/thoughtful follower)	<ul style="list-style-type: none"> Identify innovative technologies and fintech partners, and implement offerings as soon as there is a proven demand 	<ul style="list-style-type: none"> Potential for differentiation from slow followers Can position the bank as an innovator More attractive to a younger demographic Opportunity to quickly add incremental revenue from services with higher perceived value 	<ul style="list-style-type: none"> Higher risk of failure Cost of implementation may be higher Staff training, and operations support add complexity
Strategic	<ul style="list-style-type: none"> Develop a strategy to position the bank as a leader in digital payments 	<ul style="list-style-type: none"> Opportunity to capture share from less innovative banks Positions the bank as a competitor with both larger institutions and fintech players Attracts a younger demographic 	<ul style="list-style-type: none"> Higher development costs High risk of failure of some offerings May require a dramatic change in corporate culture No certainty of success
Innovative	<ul style="list-style-type: none"> Majority of digital products are integrated into omnichannel customer experience 	<ul style="list-style-type: none"> All data collected from various channels is being collected and leveraged by most internal departments Opportunity to offer services to nonbank entities/fintech players 	<ul style="list-style-type: none"> Data integrity and security are primary areas of concern Ensures all platforms are operating at the highest level and internal audits are taking place

Source: Aite Group

DIGITAL PAYMENTS STRATEGY DEVELOPMENT

For some institutions, creating and implementing a digital payments strategy can appear to be a monumental task requiring significant investment and knowledgeable resources. But based on the data collected in interviews with community bankers across the U.S., innovation is alive and well. While the amount of investment varies, the products and services being developed are not only keeping pace with larger institutions but are creative solutions tailor-made for community bank customers and communities.

The banks that participated in the interview process provides the majority of their products through third-party vendors. A multitude of traditional processors and fintech companies offer everything from remote deposit capture (RDC) to virtual ATMs. Some of the larger providers offer product suites or “omnichannel” digital payment services, but these are generally designed as standard “white-label” products with little customization available. As a result, a high percentage of the interview participants state that they offer both mobile banking applications and online bill pay, but those solutions are offered through two providers and are therefore not integrated. This lack of product integration is shared by larger financial institutions as their product development is slowed by siloed applications and older technology.

As a result of the information collected during the executive interview process and market research conducted by Aite Group, ICBA Bancard has created an interactive exercise that allows community bankers to answer a series of questions regarding product offerings, client market base, and existing digital payment offerings. At the end of the exercise, community bankers will receive maturity model illustrations depicting their current state and a list of next steps to consider in the development of a digital payments strategy.

FINANCIAL INSTITUTION PROFILE

The following questions are in reference to the physical makeup of the bank and the customer access points that are available. This will help establish the market opportunity and potential product reach for digital payments. In order to provide an accurate assessment, users are asked to answer each question to the best of their knowledge and to not leave any question unanswered.

Table C: Institution Profile

Question	Categories
1. Select your bank's asset size	<ul style="list-style-type: none"> • Less than \$100M • \$100M to \$250M • \$251M to \$500M • \$501M to \$1B • \$1B to \$5B • Greater than \$5B

Question	Categories
2. Select the total number of consumer customers	<ul style="list-style-type: none"> • Less than 5k • 5k to 25k • 25k to 75k • 75k to 125k • Greater than 125k
3. Select the total number of bank branches	<ul style="list-style-type: none"> • Less than 5 • 6 to 10 • 11 to 20 • 21 to 35 • Greater than 35
4. Select the number of onsite and offsite ATMs	<ul style="list-style-type: none"> • Less than 3 • 4 to 10 • 11 to 24 • Greater than 24
5. What retail services does your bank currently provide? (Select all that apply)	<ul style="list-style-type: none"> • Deposits • Loans • Payments • Other

Source: Aite Group

RETAIL PRODUCT PORTFOLIO

The retail product portfolio usually consists of deposits (checking, savings, etc.), payments (credit card, debit card, P2P, etc.), and loans (auto, personal, mortgage, etc.). Most digital applications developed over the past 10 years revolve around the smartphone and are designed for customer interactions, moving transactions from the physical world into the digital landscape for both front-end and back-office operations. Therefore, the most commonly used consumer products demonstrate the highest rate of digital transformation.

While community banks offer a wide range of consumer products, these questions are focused on the most common offerings.

Table D: Consumer Product Portfolio Q&A

Questions	Categories
6. What consumer card products does your bank offer? (Select all that apply)	<ul style="list-style-type: none"> • Debit cards • Credit cards • Prepaid cards • Secured cards • None of the above
7. What consumer deposit products does your bank offer? (Select all that apply)	<ul style="list-style-type: none"> • Checking • Savings • CDs • IRAs • HSAs

Questions	Categories
8. What consumer loan products does your bank offer? (Select all that apply)	<ul style="list-style-type: none"> • Personal • Auto • Home • HELOC

Source: Aite Group

EXISTING DIGITAL PRODUCT CAPABILITIES

There is some crossover in the definition and understanding of what a digital payments product is. For the sake of clarity, the definition for this exercise is a financial transaction that occurs without the use of a physical currency (dollar, check, or card). The digital environment in which the transaction takes place is considered the channel.

ONLINE BANKING/BILL PAY

The online banking website is generally considered a channel versus a digital product. The website itself is a channel in which customers access banking information. However, digital payment tools are contained within the application itself. Bill pay and funds transfer are the most commonly used payment applications.

MOBILE BANKING APPLICATION

The mobile app is also considered a channel through which customers can access their account information and find similar tools offered in the online portal. The same digital payment opportunities are generally offered through the mobile application that exists in the online environment. However, a few applications are more relevant to the mobile phone.

- RDC is the commonly used term for the ability to deposit a check using the camera contained within the phone.
- P2P applications are integrated into some mobile banking applications. Other stand-alone P2P applications that provide the same service are available in the market.

ATM DIGITAL PRESENCE

Most bank-owned ATMs provide similar digital payment options as the online or mobile experience. Banks traditionally offer the ATM as an extension of the branch for after-hours customer needs. ATM technology and transaction capabilities are now evolving along with the digital environment and now include live video chat, deposits, and bill pay.

DIGITAL WALLET/CARD PROVISIONING

The best examples of a digital wallet are Apple Pay, Samsung Pay, or Google Pay. This is a stand-alone payment application that stores various credit and debit card payment credentials (e.g., tokens) that are used to make purchases. Cards are provisioned through agreements between the issuing bank and the wallet provider, and transactions are initiated through a near-field communication (NFC) chip embedded in the smartphone.

The following questions are in reference to digital payment products that are available from banks.

Table E: Existing Consumer Digital Product Q&A

Questions	Categories
9. Which of the following digital payments products does your bank currently offer? (Select all that apply) NOTE: you will be asked about each product selected.	<ul style="list-style-type: none"> • Online bill payment • Bank-branded mobile app • Digital wallet/card provisioning (e.g. Apple Pay, Samsung Pay) • Mobile check deposit • P2P (peer to peer)
9a. Online bill pay: Who is your provider?	<ul style="list-style-type: none"> • In-house development • Correspondent bank • Other third-party provider • Core processor
9b. Online bill pay: Who is responsible for the security of the product?	<ul style="list-style-type: none"> • In-house data security • Other third-party provider • Fintech partner • Correspondent bank • Core processor
9c. Online bill pay: Who is responsible for the compliance of the product?	<ul style="list-style-type: none"> • In-house compliance department • Other third-party provider • Fintech partner • Correspondent bank • Program manager
9d. Online bill pay: Is the online application integrated into a single user experience? (e.g. P2P and bill pay are in the same online/mobile application)	<ul style="list-style-type: none"> • Yes, fully integrated • Yes, but only frontend is integrated • Some, but not all • All applications function separately
9e. Online bill pay: How is data collected, organized and reported?	<ul style="list-style-type: none"> • Data is centralized and visible to both customer service systems and department-level reports. • Data is decentralized within the bank and reported/analyzed by a specific department. • Data is available only upon request from partner/processor. • Data is available by the partner/processor through “canned” reports with limited ad-hoc reporting capabilities.

Source: Aite Group

EXISTING CUSTOMER AND MARKET OPPORTUNITY

Determining the customer demographic is helpful in understanding who your community bank serves and how those individuals use banking services. It will also provide a better profile of how each customer segment is engaging the bank and identify channel usage patterns. The following questions are stated in such a manner to glean a better understanding of the existing client base and the total available market.

Table F: Q&A for Consumer Customer Data

Questions	Categories
10. Is your current consumer customer base reflective of your market's demographics?	<ul style="list-style-type: none"> • Yes • No
11. What is the age distribution of your customer base?	<ul style="list-style-type: none"> • Our customer base is proportionally distributed across all ages. • Our customer base is primarily under the age of 53. • Our customer base is changing quickly: 75% of new account openings are by people under the age of 53. • Our customer base is primarily over the age of 53.
12. Where do the majority of consumer customer interactions occur?	<ul style="list-style-type: none"> • Call • Online banking • Branch • ATMs • Mobile app

Source: Aite Group

FINANCIAL REVIEW

When developing a digital payments strategy, identifying opportunities for revenue growth and expense reduction is a fairly common practice. The community bank will need to validate the existing P&L for the various product suites under consideration and then overlay each digital option or capability to determine the opportunity. Depending on the current product offering and existing digital products, the community bank may already have a model developed for this purpose.

The “build or buy” question is usually the first addressed in a product development scenario; however, developing and integrating a digital platform from scratch for most banks is cost prohibitive. While getting digital payments products in the hands of the customer might be the call to action, it’s imperative that all digital services are integrated on the back end to avoid the common siloed infrastructure. The ability to quickly access customer data and analyze trends at the enterprise, portfolio, and account levels will pay dividends in the long run.

Whether a digital bank strategy is a prudent investment at this point has likely already been decided. The discussions are probably more focused on prioritization and execution. The ROI for a digital payment’s solution can be measured in various ways outside the typical P&L. Most

banks report an immediate reduction in call center contacts once the mobile application is introduced and adopted (by all age demographics). Others see teller and ATM check deposit transactions drop significantly as a mobile RDC service is made available to customers. Customer acquisition and retention opportunities are made much more efficient by leveraging digital marketing channels. Digital solutions should be viewed as long-term investments based on initial development expense. However, most banks experience multiple short-term benefits, including customer engagement and reduced costs.

Table G: Financial Overview Q&A

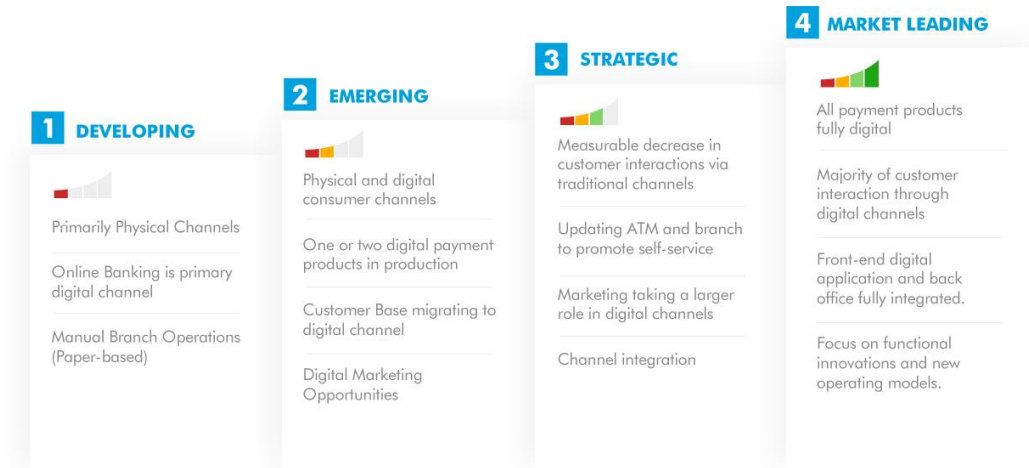
Questions	Categories
13. Approximately what share of noninterest revenue is derived from payments?	<ul style="list-style-type: none"> • Payments make up less than 6% of the bank's earnings. • Credit card and debit card interchange is responsible for 70% of the revenue. • We only have debit card portfolios, so the revenue generated from transactions is minimal. • Payments are responsible for more than 32% of the bank's revenue.
14. What is the current investment plan for implementing a digital payment strategy?	<ul style="list-style-type: none"> • We have a fragmented approach and determine how to respond base on what's currently happening in the market. • Digital payments have been in the overall strategic plan for the bank over the last few years and is very well funded. • A capital expenditure has been budgeted for digital payments over the next two years. • The bank is in the early stages of discovery regarding digital payments and continues to monitor the market.
15. What is the most important factor in your bank's discussions regarding the ROI for digital payments?	<ul style="list-style-type: none"> • It's too early to determine what the true, long-term ROI will be for a digital payment's platform. • Given our customer base, there is no proven payments model that justifies a significant investment. • Moderate cost reduction and increased transaction volumes are expected. • Given our third-party/processor costs and revenue models, we do not favor lower transaction tiers. • It's too difficult to quantify the value from increased customer-retention and increased account activity.

Source: Aite Group

THE MATURITY MODEL

Based on the responses to each question, Figure 3 depicts the community bank's current state in the development process and includes a brief summary of suggested next steps.

Figure 3: Digital Payments Maturity Model



Source: Aite Group

SUMMARY

Once executive management decides to implement a digital payments strategy, one might assume that the heavy lifting is done. The reality is that a transformation of this type, even broken out in a phased approach, can seem overwhelming. However, clear communication from the executive level combined with a simple outline of the plan usually addresses most concerns. Having a consistent, recurring update on progress will also help ensure that the level of prioritization remains high.

The total investment in a digital payments project will vary based on internal infrastructure, core processing capabilities, existing partnerships, and how the plan is executed. Based on the executive interviews and research, community banks tend to develop and implement one or two digital solutions as a reaction to what the market dictates. As a short-term response to an identified market threat, this approach may address initial concerns, but understanding how each solution is developed and implemented will be key to your community bank's ability to leverage the value of a fully integrated digital strategy.

CONCLUSION

Community banks:

- A good rule of thumb when developing a digital payments strategy is to have a clear starting point. The opportunities that may lie in the product suite, the customer market base, and existing data sets will become more evident through data analysis. An evaluation of customer touch points or channels and the transaction activity that's taking place are good initial key indicators.
- Determining the customer demographic helps in understanding who the bank serves today and how those individuals use banking services. It will also provide a better profile of how each customer segment is engaging with the bank and identify channel usage patterns. The data collected through the transaction analysis will also be helpful in creating customer profiles.
- Customer acquisition and retention opportunities are made much more efficient by leveraging digital marketing channels. The financial return on digital solutions should be viewed as a long-term investment based on initial development expense, but most financial institutions experience multiple short-term benefits, including customer engagement and reduced costs.
- When the executive management decides to implement a digital payments strategy, one might assume that the heavy lifting is done. The reality is that a transformation of this type, even broken out in a phased approach, can seem overwhelming. However, clear communication from the executive level combined with a simple outline of the plan usually addresses most concerns. A consistent, recurring update on progress will help your community bank ensure that the level of prioritization remains high.

ABOUT ICBA BANCARD

ICBA Bancard® is the wholly owned payment services subsidiary of the Independent Community Bankers of America. ICBA Bancard's community bank issuers generated \$29.3 billion in sales volume in 2018 and are ranked collectively as the 24th largest credit card portfolio in the United States. ICBA Bancard enables thousands of community banks to provide competitive credit card, debit card, ATM and merchant processing solutions. The company also provides exclusive services to issuers including its Fraud Loss Protection Plan, marketing support, and product education. For more information, visit www.icbabancard.org.

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ABOUT AITE GROUP

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