



Differentiate your  
digital banking  
value proposition



# Why differentiating your digital banking value proposition matters.

Consumers today want convenience, speed, and ease of use. And they want more control of how they bank, how they save, how they invest and how they communicate.

**To keep pace, leading banks are embracing next-gen technology platforms to:**

1. Deliver new and delightful digital banking customer experiences at point of need.
2. Uncover new revenue streams by developing a comprehensive digital transformation, that includes operational improvements across the organization.

These front-runners are building thriving digital experiences now and for the future.



# How the front-runners are delivering value.

## **Digital-first banking experiences**

Banks are embedding financial services into their customers' journeys, providing tailored services at point of need that elevate the customer experience.

## **100% digital onboarding**

Banks are enabling customers to sign up and apply for banking services such as loans and credit cards through their mobile phones and other digital devices, providing immediate approvals and helping customers take advantage of available discounts at point of sale.

## **Digital wallets**

Banks are helping customers transfer money (domestically and internationally) to third parties from their accounts, enabling payments through a QR code, and integrating all credit and debit cards in one place - regardless of the issuing bank.

## **Galileo Cyberbank Digital**

Banks are giving customers the same banking experience, regardless of channel - mobile, web, kiosk and human-assisted. And they're giving their branch executives the power to assist customers using the same digital interface.

## **Conversational AI**

Banks are leveraging AI technology to enable superior customer support, on their phones, through personal virtual assistants or online.

# Galileo empowers you to...

## Grow.

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## Act fast.

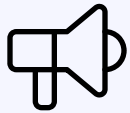
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## Thrive.

Deliver tailored  
financial offerings  
and services in real  
time and become an  
integral part of your  
customer's lifestyle.

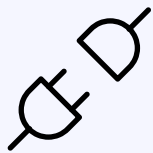


# Banks are facing significant market pressures.



## **Customer behavior is changing.**

Customers demand, and expect more, better, faster and more cost-effective products and services.



## **Competition is growing.**

Big tech companies are offering financial services and fintechs are serving micro-segments and winning.



## **Costs to maintain technology systems are increasing.**

Managing existing systems to meet modern demands are depleting already tight margins.



# Did you know that...

...according to mobile and online banking worldwide statistics, the number of people who use mobile banking exceeded the number of those who bank using computers two years "ahead of schedule?"\*



# Tailored experiences.

## Novel products.

With a next-gen digital banking platform, banks can deliver tailored experiences and offer innovative products and services, dynamically, in any channel of the customer's choice.

### **Buy Now, Pay Later**

Consumers can pay online or in-store. Right from an app on their phone. Get what they want now and pay over time.

### **Early Wage Access**

Users can access their earned wages to their bank account, card, or pick up cash at Walmart - anytime.

### **Open Bank Accounts**

Gig workers can receive earnings once (or more) per day.

### **Round Up**

Consumers can use round-up savings, where their purchases are rounded up to the next dollar to help them save more money by depositing it in a savings or investment account.

# The world is increasingly going digital.

We partner with banks who are looking for a proven technology partner that can help them accelerate growth through a digital transformation. And thrive in a fiercely competitive market.

## **DIFFERENTIATE**

Create and deliver tailor-made products and services to one or many, dynamically. Provide meaningful recommendations to customers in any channel on any device.

## **BE AGILE WITH STRUCTURAL FLEXIBILITY**

Gain ultimate flexibility to embrace opportunities, even when market demands shift, with our cloud-native, API-centric digital banking platform.

## **EMBRACE AN ECOSYSTEM BUSINESS MODEL**

Working with a technology partner can expand your bank's digital distribution, improve product quality and lower customer acquisition costs.





Use a proven next-gen digital banking platform that will support your performance.

**Become a digital banking front-runner.**

Engage with business owners and consumers in a personal way in your digital channels.

In 99 days, Galileo can:

- Manage your digital transformation in the cloud for you.
- Integrate into your core system (e.g., FIS, Fiserv, Jack Henry).
- Offer a pay-as-you-grow model.

With no vendor lock-in.



# Did you know that...

...about 80% of Americans prefer digital banking over in-person branch visits?\*

\* Kommando Tech: <https://kommandotech.com/statistics/online-banking-statistics/>

## Go beyond digital banking.

## Differentiate today.

Speak with a Galileo digital banking expert.

We can provide...

- Actionable business intelligence
- Real-life customer success stories
- Answers to your questions
- Practical recommendations
- Valuable insights
- A proposal tailored to your bank

Galileo is a leading financial technology company whose platform, open API technology and proven expertise enable fintechs, banks, emerging and established brands to create differentiated financial solutions that expand the financial frontier.



[galileo-ft.com](https://galileo-ft.com)