

# Stay Ahead of the New Digital Demand

A realistic look at how community banks can out-innovate their competition and empower small business clients to thrive in the new digital normal.



**Those who fully embrace digital-first will rise to the top**

# Banks before the Digital Revolution



# Terra Nova Expedition, 1910-1913



**Apsley Cherry-Gerrard**

"Atkinson inclined to Almroth Wright's theory that scurvy is due to an acid intoxication of the blood caused by bacteria."

# James Lind



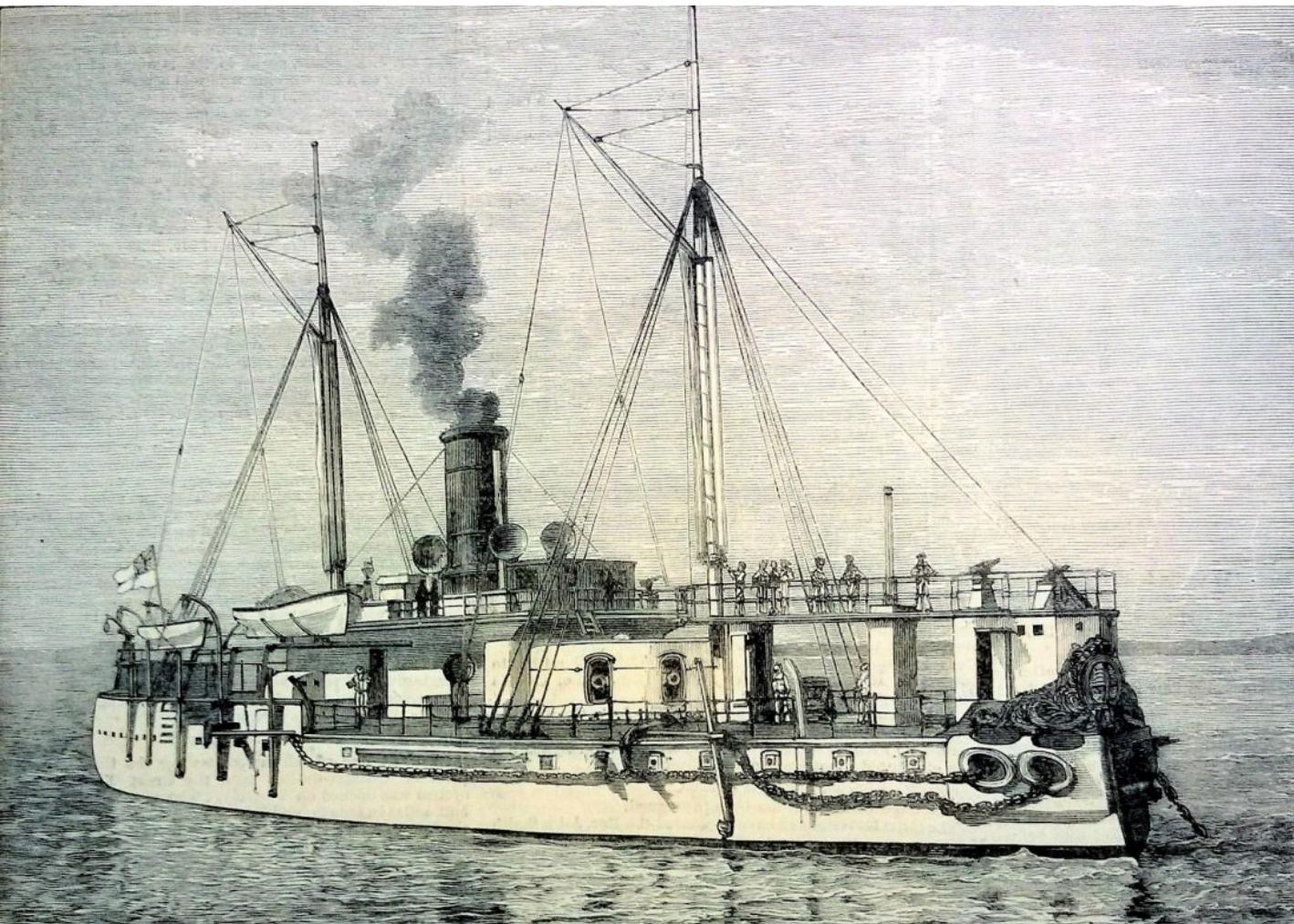
## Discovering Citrus Cures Scurvy in 1747

Scottish Physician James Lind proved in one of the first controlled medical experiments that citrus fruits were an effective cure for the disease.

In essence, Lind discovered what Vasco da Gama's crew in 1497 discovered.

In 1799, all Royal Navy ships of foreign service were ordered to serve lemon juice daily.

# Technological advances lead to “forgetting”



While the British Navy flourished in the early 19<sup>th</sup> century due to their knowledge of citrus, the introduction of steam ships meant shorter trips, and the Navy all but forgot about the cure for scurvy.

When the British Arctic Expeditions took place in 1875, half the crew got sick with scurvy.

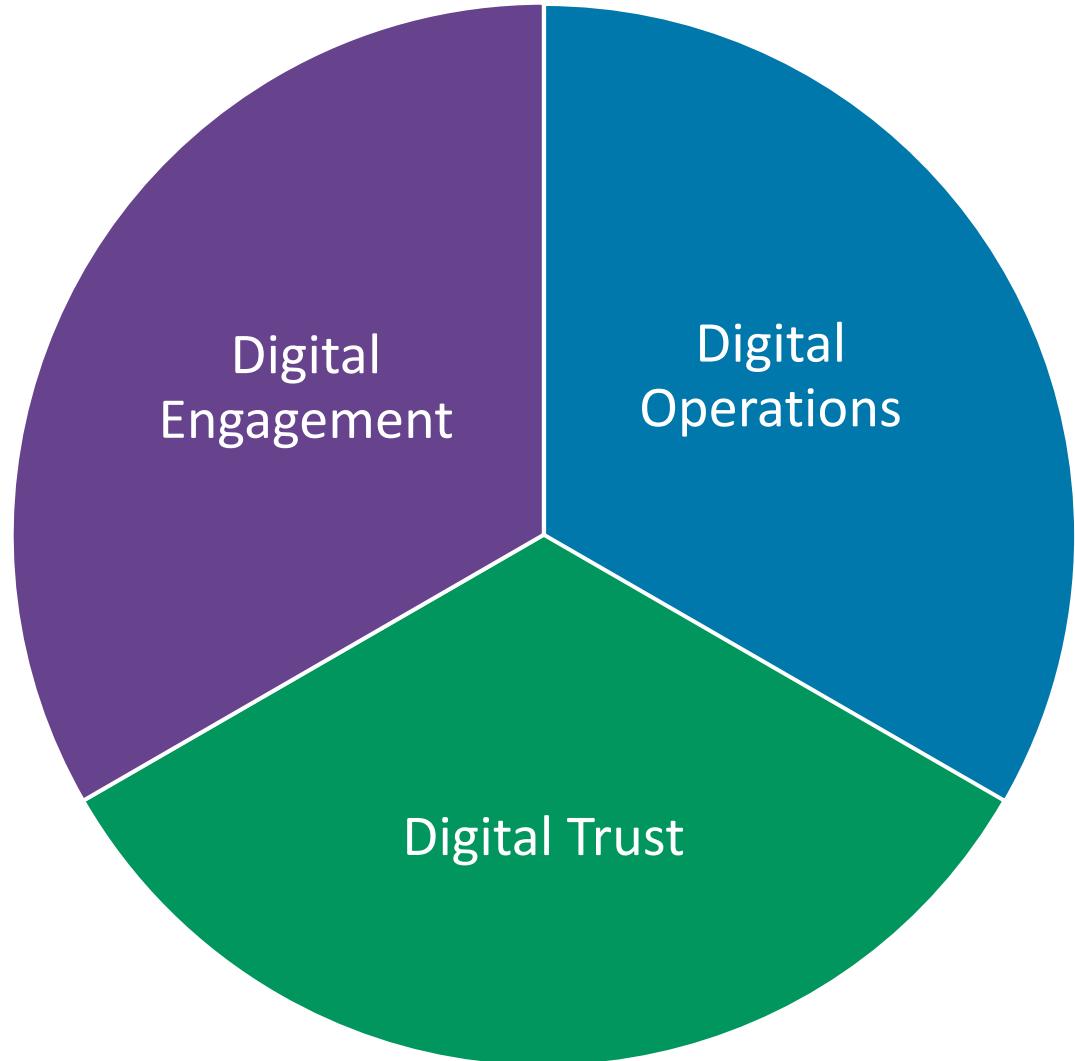
Scurvy was a major problem in the U.S. during the civil war.

Upper class families in the late 19<sup>th</sup> century had a rash of infantile cases of scurvy.

# Which brings us back to Digital Transformation



# Digital Transformation

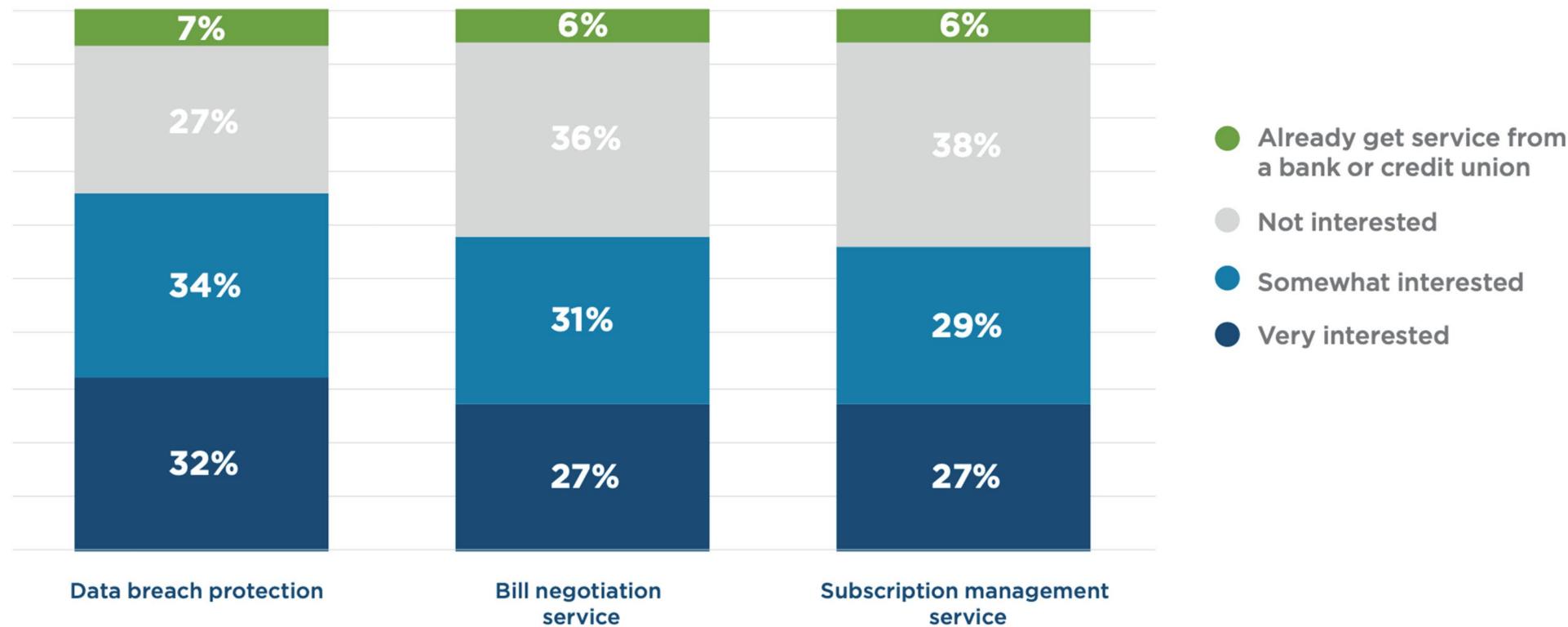


# Embedded Fintech

*“The integration of fintech products and services into financial institutions’ product sets, websites, mobile applications, and business processes.”*

How interested are you in getting these services from a financial institution (a monthly fee could apply)?

(Base=Consumers between 21 and 55 years old)



Source: Cornerstone Advisors survey of 3,898 U.S. consumers, Q4 2020

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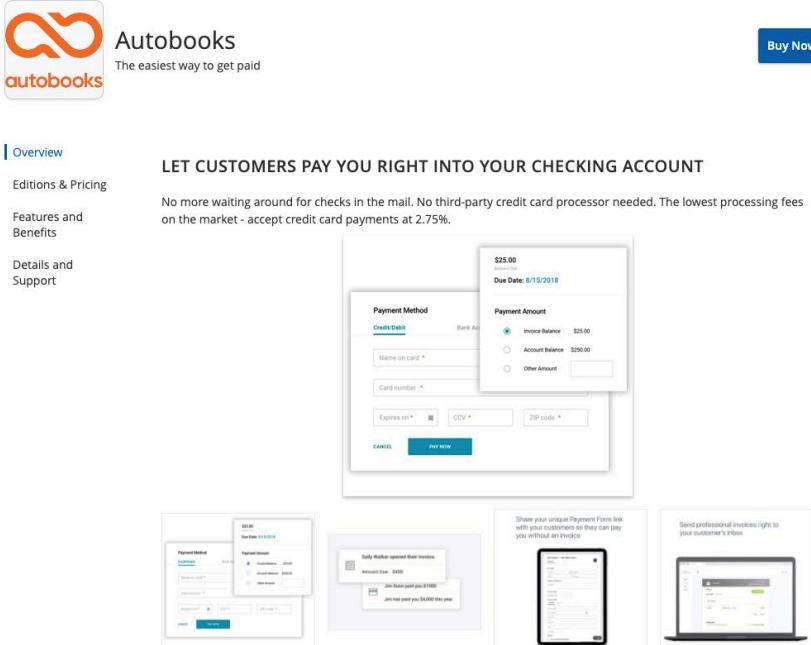
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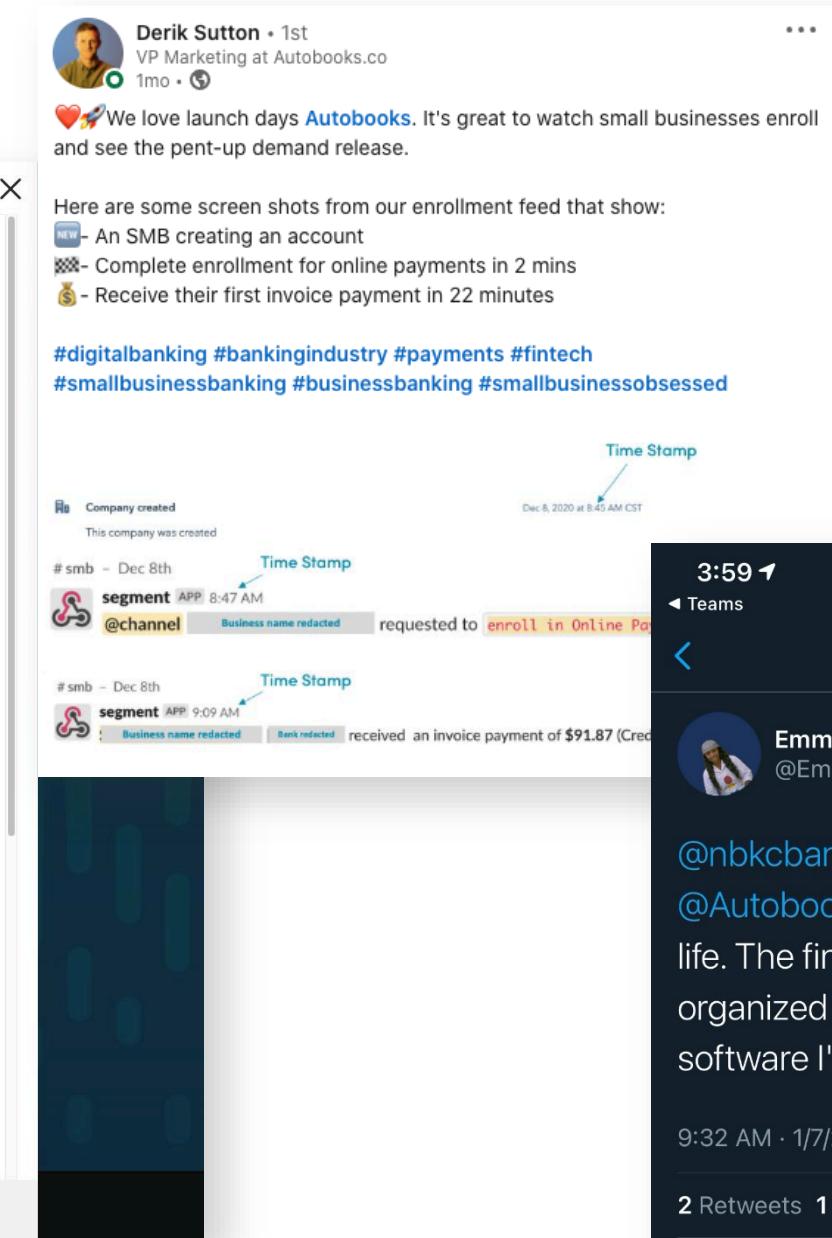
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Here are some screen shots from our enrollment feed that show:

- New**- An SMB creating an account
- Checkmark**- Complete enrollment for online payments in 2 mins
- Dollar sign**- Receive their first invoice payment in 22 minutes

#digitalbanking #bankingindustry #payments #fintech  
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► Teams

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Those who fully embrace digital-first will rise to the top

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