



#2 Edition

Banking APP Innovators

A series of visionary banks redefining CX
via mobile banking apps



1.

Travel made simple

Wise (Global) redefines international spending with its forex card's fast, seamless application process.



Effortless currency for global travelers

Wise, a global financial tech powerhouse, serves **7.9 million active customers²** and holds an impressive **4.7-star rating on the Play Store** with over 10 million downloads worldwide. Every quarter, Wise facilitates over GBP £30 billion in transfers, underscoring its status as a trusted choice for international transactions. Growing at a remarkable rate, Wise welcomes around **100,000 new customers every week²**.

Through partnerships with top companies like Monzo, Bolt, and GoCardless, Wise brings customers a more integrated international banking experience, allowing seamless, cost-effective global payments.



Why is Wise ahead of the curve?

Wise makes managing global finances effortless with a streamlined forex card application and activation process. Customers can apply online, skip tedious paperwork, and activate their card instantly, enabling them to start managing international expenses without any delays.

Outstanding feature – **Quick application process**

Wise ensures quick access to global spending by delivering its forex card within 3-4 days. With no annual subscription fees beyond the initial card cost, it offers a straightforward and cost-effective solution for international transactions.

These are the key aspects of Wise forex card application process:



With its straightforward steps and rapid activation, the Wise card application process delivers a hassle-free experience, enhancing efficiency and helping to build customer trust and satisfaction.

Wise's simple 4-step card application process

Simple steps to order wise multi-currency forex card

Step 1: Create a Multi-Currency account

The customer begins by signing up to create an account that supports multiple currencies.

Step 2: Provide details

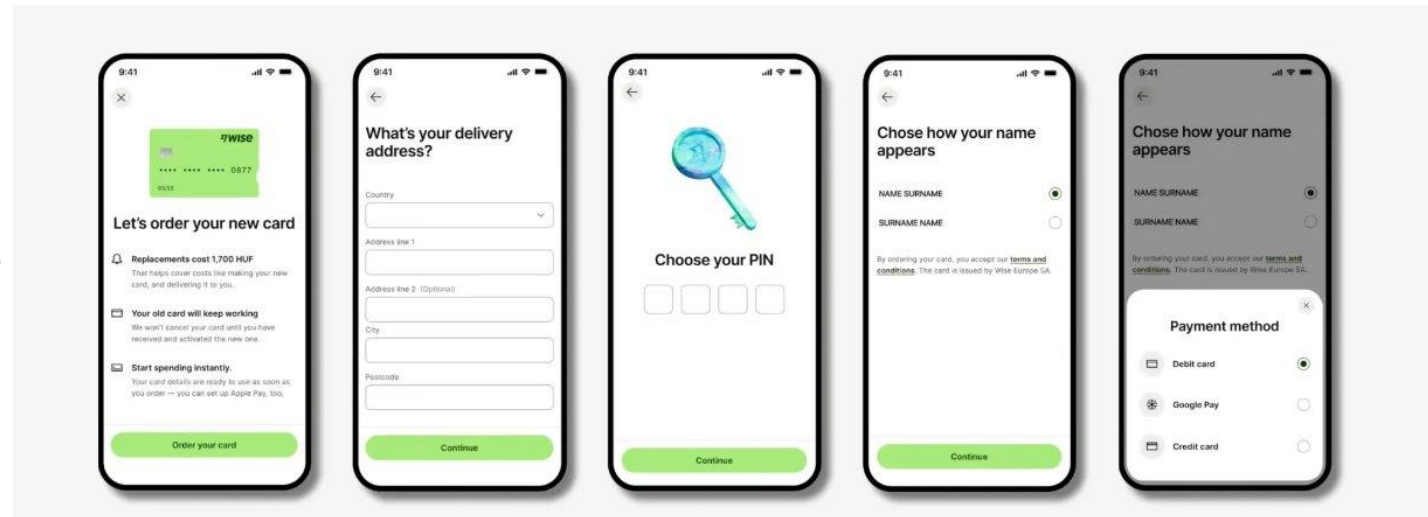
The customer enters their address and personal details to order the Wise travel card.

Step 3: Choose a PIN

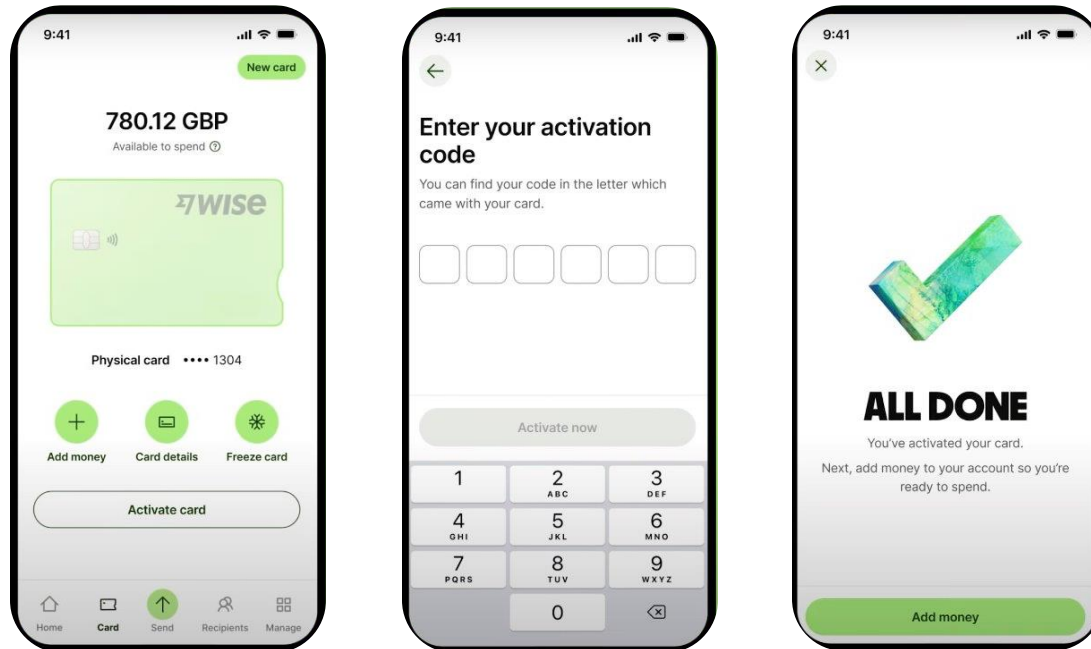
The customer sets a secure PIN to access their card.

Step 4: Finalize order

The customer selects the name to appear on the card and completes the payment to finalize their order.



Wise offers a fast, simple, and hassle-free card activation process



4 simple steps customers will need to go through to activate the card:

Step 1: Log into the Wise App and select "Card"

The customer starts by logging into their Wise app account. From the main dashboard, they tap on the "Card" option, which directs them to their card settings.

Step 2: Tap on "Activate Card"

In the card settings, the customer selects the "Activate Card" option to begin the activation process.

Step 3: Enter the 6-Digit Code from the card

The app prompts the customer to enter a unique 6-digit code located on the physical card. This code helps verify and securely link the card to the customer's account.

Step 4: Create a PIN

Once the 6-digit code is entered, the customer is prompted to create a secure 4-digit PIN for their card. This PIN will be required for card transactions, adding an extra layer of security.

Outcomes

Wise's growth is driven by its simplified card application process, which makes it quick and easy for customers to apply, verify, and receive their cards. This efficient experience has helped Wise attract more customers and expand its global reach.



Wise's active customer base grew by 29%, reaching 12.8 million customers and driving USD \$154.67 billion in cross-border transaction volumes by the end of FY2024¹.



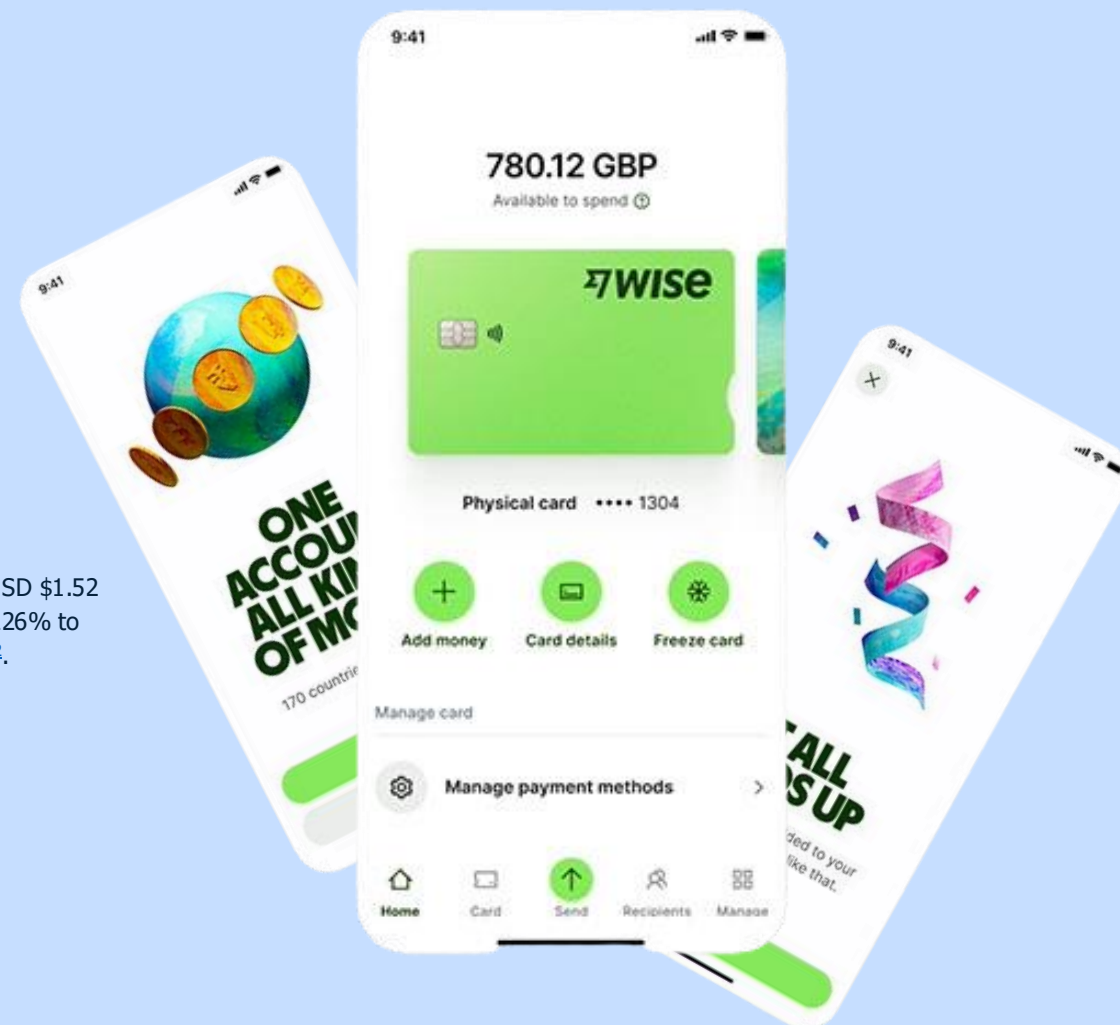
Revenue grew by 31% to USD \$1.52 billion, with profits surging 226% to USD \$315 million in FY2024².



Partnered with firms in Singapore and Australia to expand its card services, promoting a borderless banking experience.



Partners with 85+ firms, broadening the reach of its low-cost, real-time transfer services globally.



2.

Instant and smarter support

Bank of America(U.S.A.) enhancing banking with its chatbot, offering quick help and smart solutions.



Transforming banking with every interaction

Bank of America has set a high standard in customer service innovation with its AI assistant, Erica, earning a **4.8-star rating**¹ on the Play Store and surpassing **10 million downloads**. Over 32 million customers have benefitted from Erica's proactive financial insights, with 37 million personalized recommendations empowering customers to make smarter financial decisions. Erica handles nearly **1.5 million interactions daily**², playing a pivotal role in Bank of America's seamless banking experience and continuously delivering exceptional value to its customers.

Erica sent over 4 million proactive notifications about eligibility for the preferred rewards program, helping over 98% of Bank of America clients get the answers they need.



Bank of America®



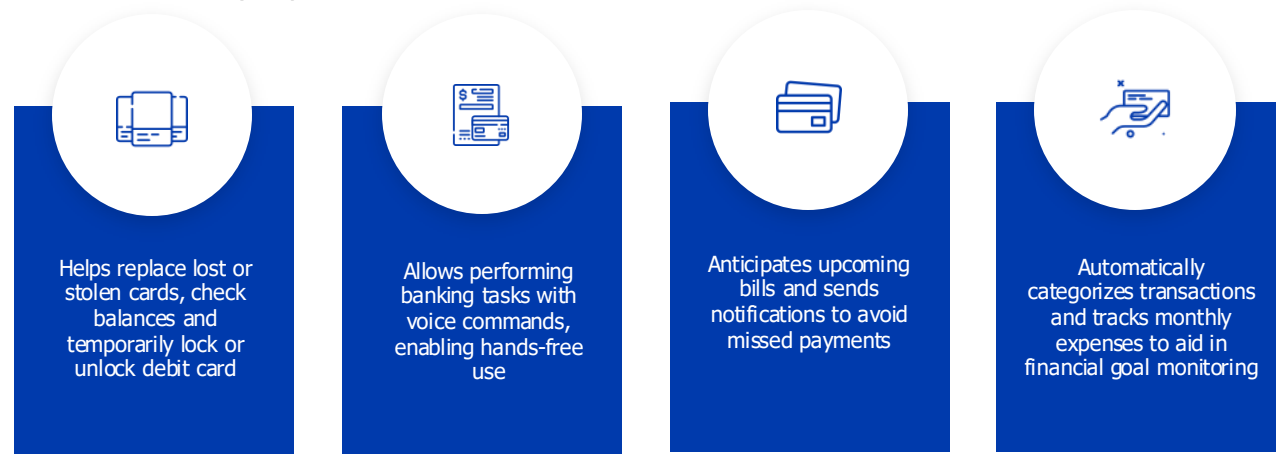
What make Bank of America unique?

Bank of America's Erica offers instant replies for all banking services, providing personalized assistance at any time. This feature allows customers to get real-time, tailored help with account management, transactions, and financial advice, enhancing their overall banking experience. With Erica, customers enjoy seamless, on-demand support, making banking quicker and more convenient.

Outstanding feature – Erica: AI driven assistance

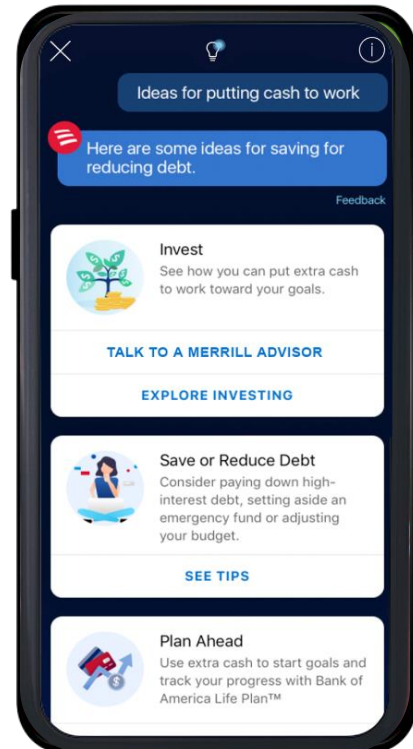
Erica uses AI to provide real-time support, handling account inquiries, transactions, and financial advice. It analyzes activity, detects issues, and offers personalized solutions, improving over time to deliver more accurate assistance.

These are the key aspects of Bank of America's Erica :

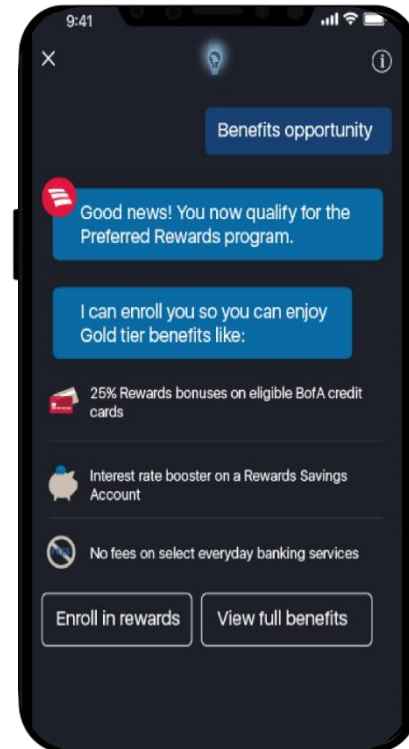


Erica offers 24/7 support, boosting customer engagement and allowing customers to solve problems on their own, anytime. This seamless service makes banking faster and more convenient.

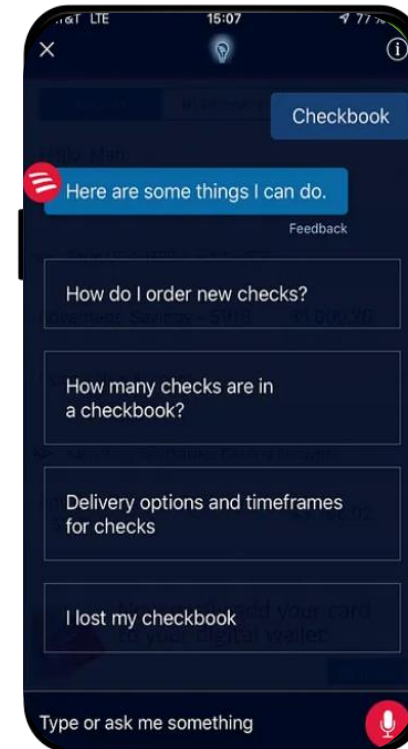
Erica enhances customer engagement using AI



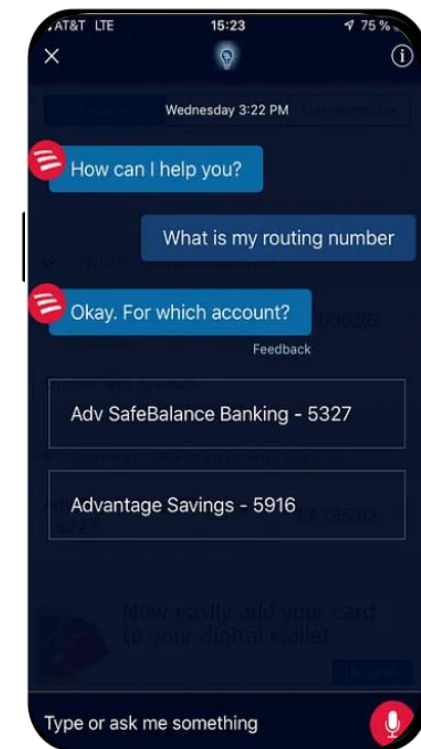
Get personalized tips and strategies to help save/invest & reduce debt and expert recommendations and insights to assist customers



Easy to manage and understand reward system



Instant multiple response with a single keyword

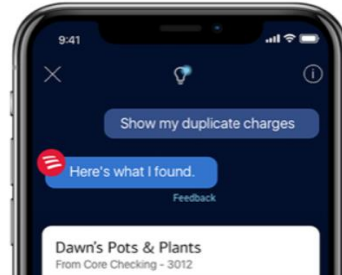


Get account information & access routing and account numbers

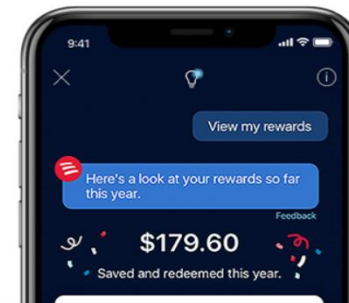
How Erica AI helps customers simplify banking



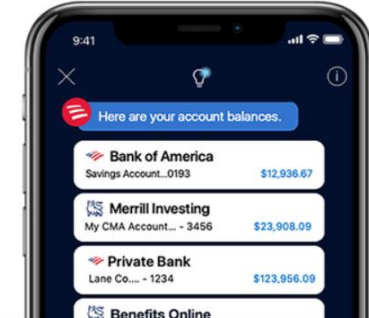
Send alert when merchant refunds post to your account



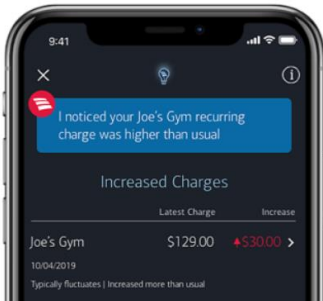
Get notifications when duplicate charges occur



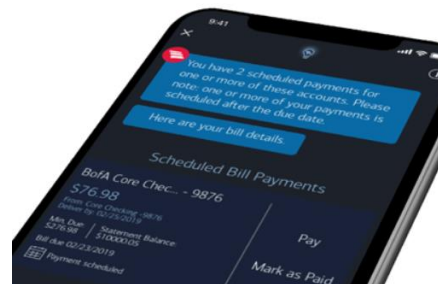
Redeem and view rewards in one place



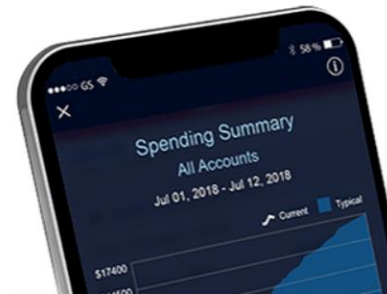
View balances across all your accounts



Monitor recurring charges and increases



Receive reminders when payments are scheduled to be made



Review weekly updates on monthly spending



Locate past transactions across accounts

Outcomes

Bank of America's AI assistant, Erica, has significantly boosted the bank's earnings by enhancing customer engagement. With personalized support, Erica drives increased usage of banking services, contributing to higher customer retention and growth in revenue.



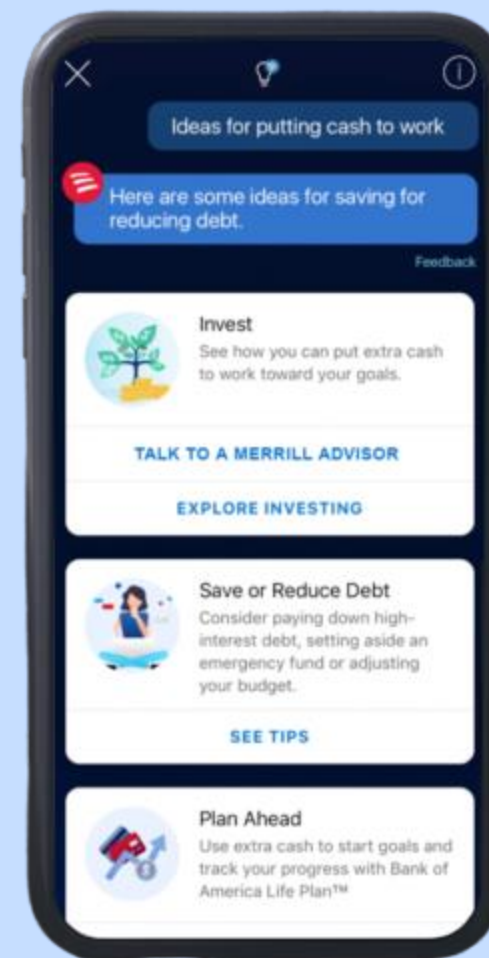
For the quarter ending September 30, 2024, Bank of America's revenue reached USD \$48.869 billion, marking a 10.04% year-over-year increase¹.



Bank of America's income boosted by 19% in 2023, driven by the high utilization of Erica¹.



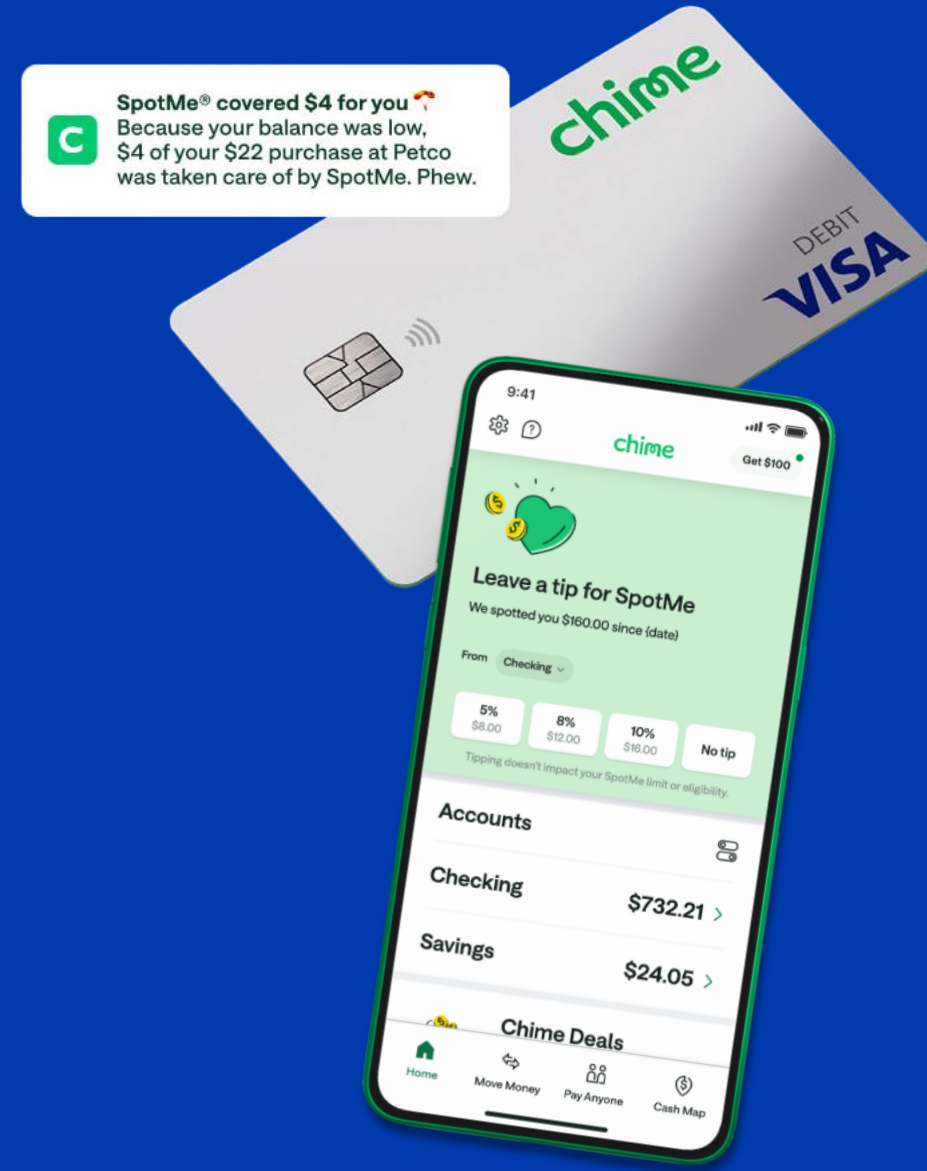
Erica has responded to 800 million inquiries from over 42 million clients in 2023².



3.

Money, Well-borrowed

Chime (U.S.A.) simplifies short-term borrowing with flexible, customer-friendly loan options.

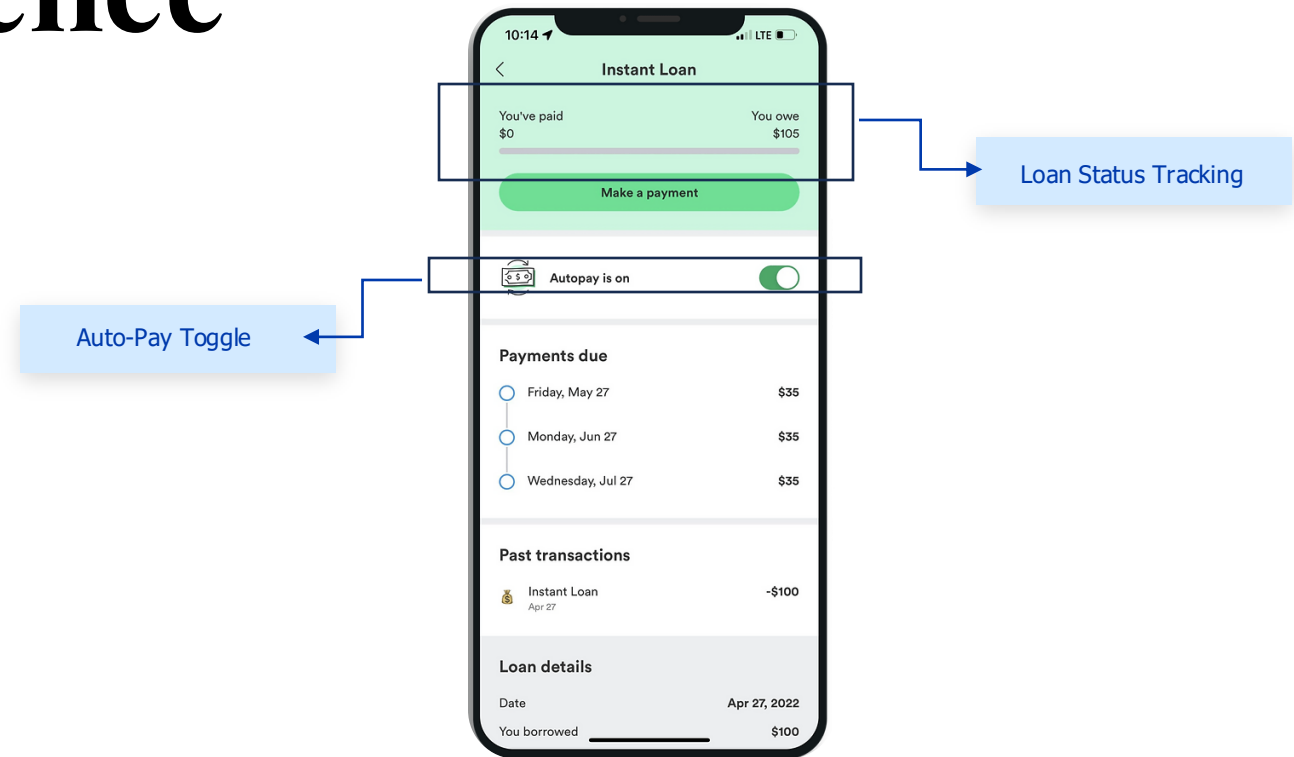


An effortless borrowing experience

With a **4-star rating on the Play Store¹**, Chime is trusted by millions for its modern approach to banking. The app has surpassed **10 million downloads¹**, reflecting its widespread appeal among those seeking a streamlined digital banking experience. With over **26 million active customers²**, Chime's fee-free model and focus on customer convenience have solidified its position as a leader in digital banking.

Chime partners with Cross River Bank and Stride Bank for its short-term lending, offering customers fee-free overdrafts and early deposit access to enhance flexibility and convenience.

chime



What makes Chime stand out?

Chime Bank offers a simple and cost-effective short-term credit solution, making it easier for customers to access credit without the fees of traditional loans. The platform helps customers track their loan status by displaying paid amounts, remaining balances, and upcoming payments.

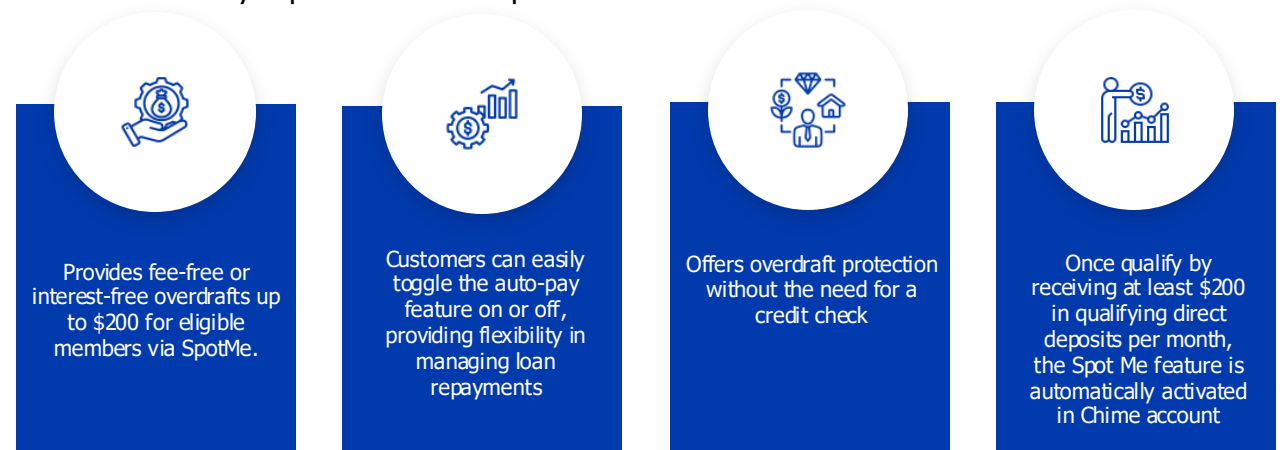
Key Features of Chime's Short-Term Credit:

- **Easy-to-Use Interface:** Simplifies the borrowing process for all customers.
- **Cost-Effective:** Offers a cheaper alternative to traditional loans with no hefty fees.
- **Loan Tracking:** Displays paid and remaining amounts, along with upcoming and due payments, for easy loan management.

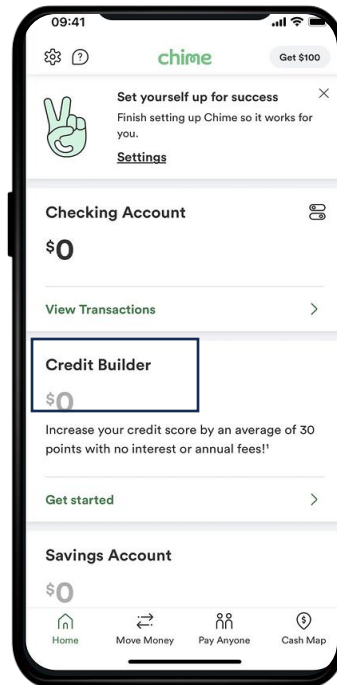
Outstanding feature – **Spot Me service**

Chime's Spot Me service offers up to \$200 in overdraft protection for debit card purchases and cash withdrawals without any overdraft fees. It helps customers manage expenses with greater flexibility and peace of mind.

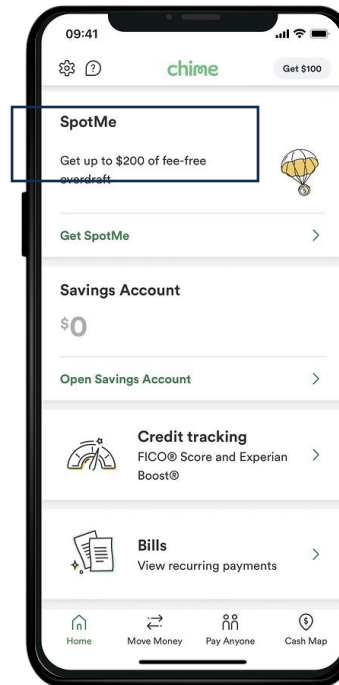
These are the key aspects of Chime's spot me service :



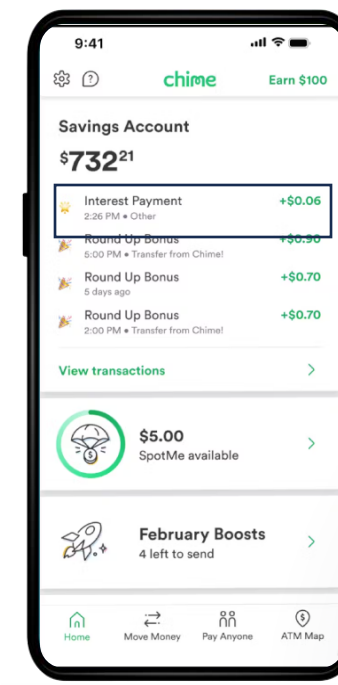
Chime bank app's short term credit features



Credit Builder – Highlights a feature that helps increase the customer's credit score by an average of 30 points with no interest or annual fees



SpotMe—Offers up to \$200 of fee-free overdraft



Chime's app tracks recurring payments and bills, which can include loan repayments

Outcomes

Chime Bank's short-term loan service boosts customer satisfaction by offering flexible, fee-free credit with easy tracking of loan balances and payments. This customer-friendly approach simplifies borrowing, making it a stress-free experience for customers.



Chime hit USD \$1.5 billion in annualized in starting 2024¹.



Chime has 22.3 million customers, 11 million of which use Chime as their primary bank¹.



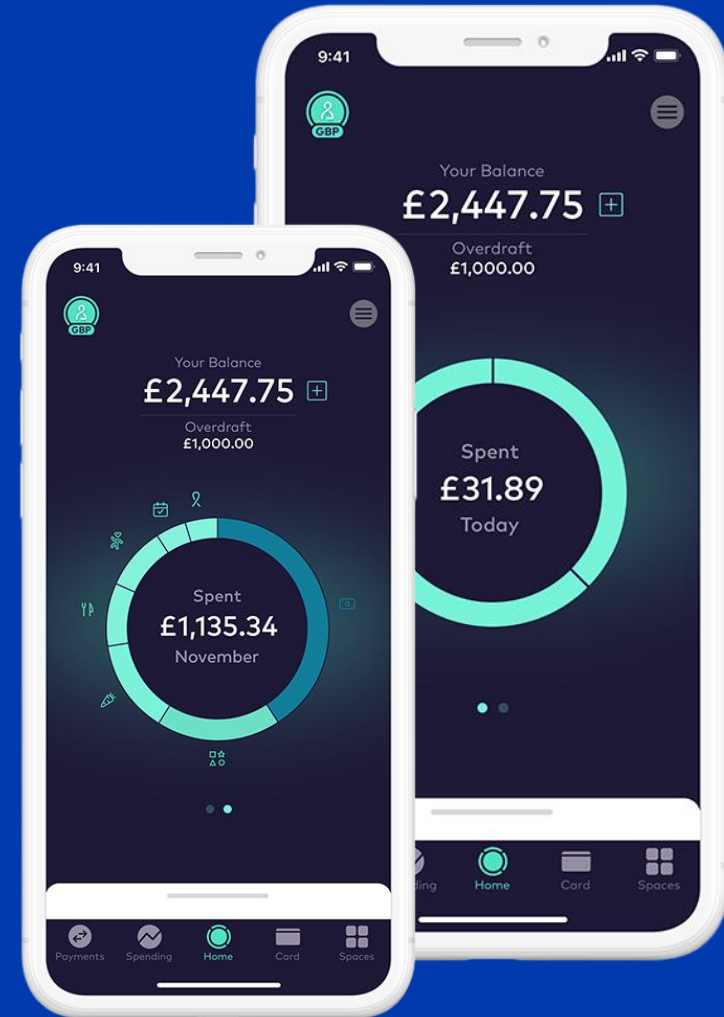
14.5 million customers utilize Chime Bank's fee-free overdraft of up to USD \$200.



4.

Navigate freely, Experience fully

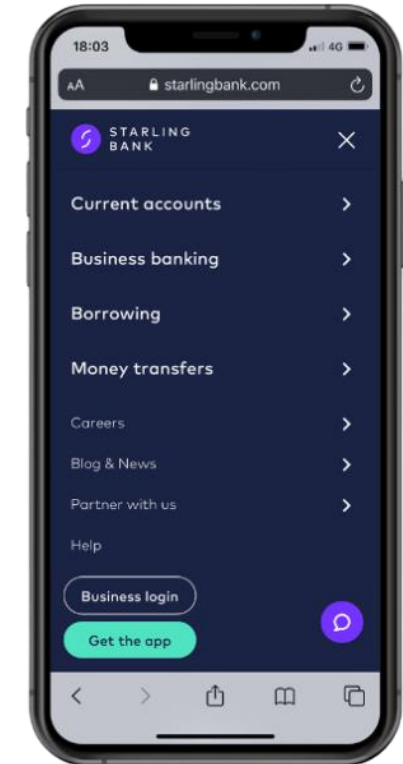
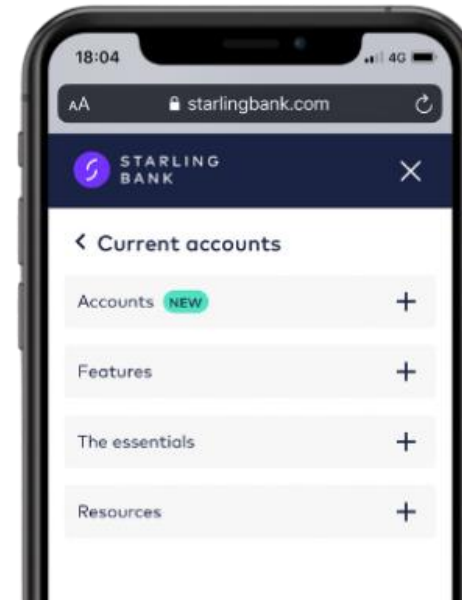
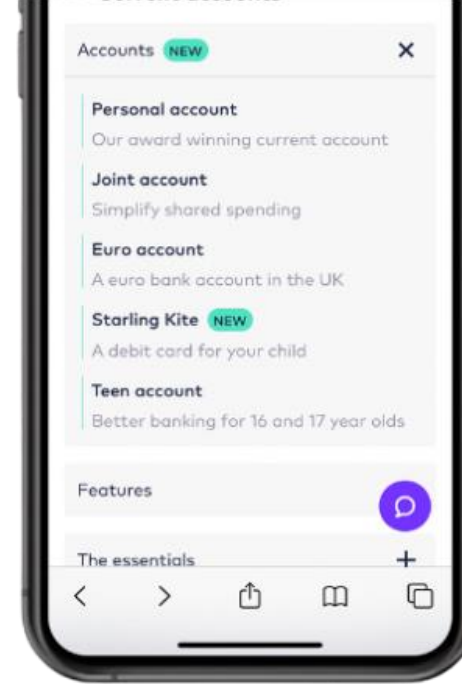
Starling Bank (U.K.) revolutionizes the banking experience with a groundbreaking app interface.



A flawless and effortless experience

With **4.2 million active** customers, Starling Bank proudly holds a **4.8-star rating**¹ on the Play Store and has surpassed 1 million downloads. Its customer base remains highly engaged, with around 80% of accounts categorized as active. In 2023, Starling's mobile app reached new milestones, serving **3.6 million customers**², reflecting its growing popularity and strong customer loyalty.

Starling Bank partnered with Tangerine, a design agency, to develop its intuitive and customer-friendly app interface. Tangerine helped focus on simplicity, smooth navigation, and robust functionality, ensuring the app delivers an exceptional customer experience.



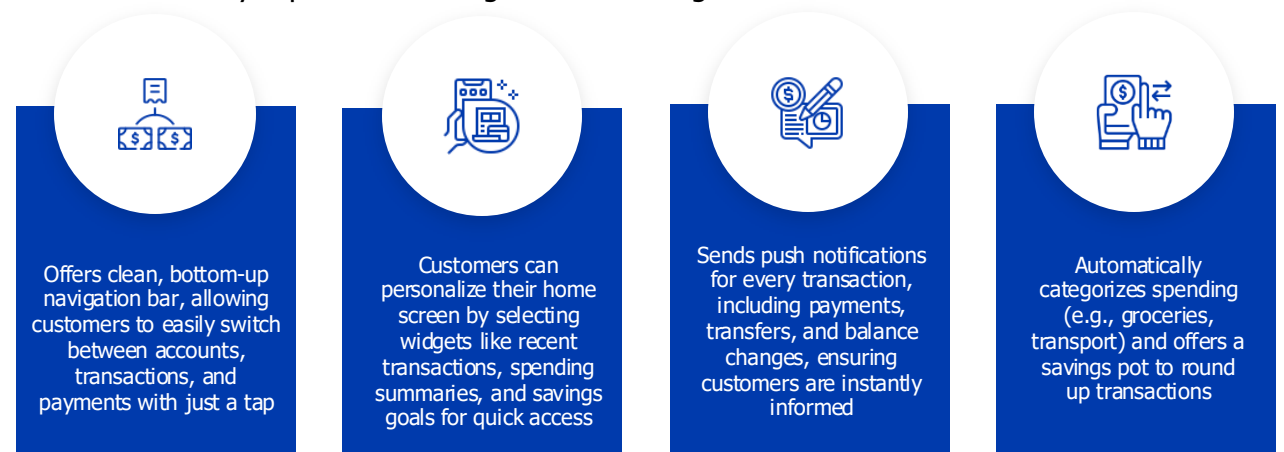
Why is Starling App so different?

Starling Bank's app features a seamless and interactive interface, making banking effortless and enjoyable. Its intuitive design allows customers to easily manage finances, track spending, and make payments with smooth transitions and clear visuals. The amazing UX/UI ensures a personalized and engaging experience, turning everyday banking tasks into a delightful and efficient process.

Outstanding feature – **Intuitive Design**

Starling Bank's dynamic interface redefines everyday banking, transforming it into a fluid, captivating experience. With its sleek design and intuitive functionality, managing finances becomes not only effortless but exhilarating, adding a personal touch to every interaction.

These are the key aspects of Starling's intuitive design feature:

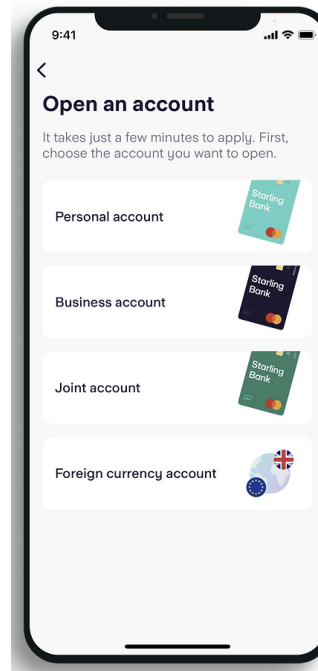


The sleek and intuitive interface of Starling's app resonates particularly with younger generations, like Millennials and Gen Z, who value seamless digital experiences and customer-friendly design, similar to their favorite social media platforms.

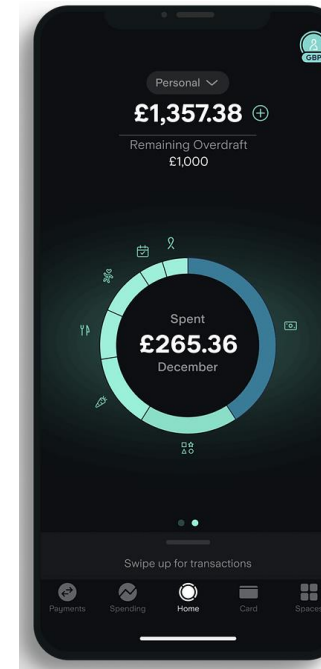
Simplified and engaging key app features from Starling Bank(1/2)

Starling Bank has earned a stellar reputation for its exceptional customer experience with its amazing design features such as:

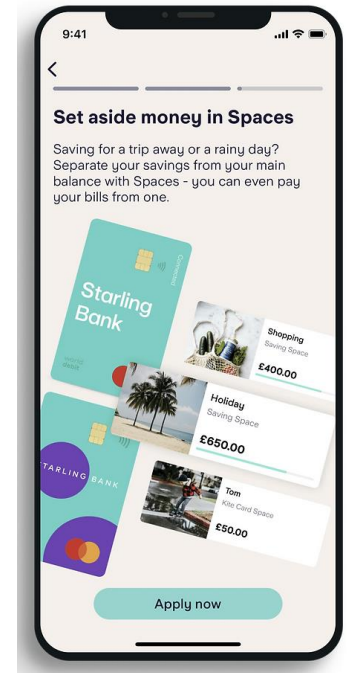
- **Visually Engaging Reports:** Transforms spending data into visually engaging monthly reports, making it easy to track expenses, manage budget, and save smarter.
- **Easy Navigation:** Proper categorization of services, ensuring customers can easily navigate and access the features needed.
- **Personalized Experience:** Can customize images for different sections, adding a personal touch to the app experience.



Defined account categories



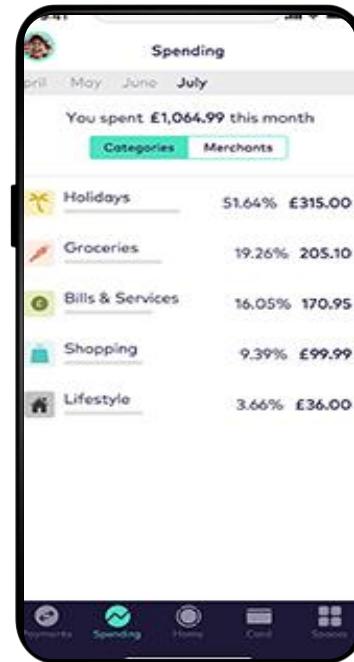
Vibrant pie charts and color



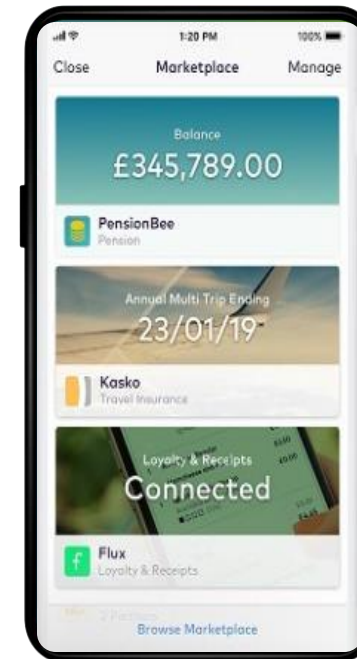
Floating images

Simplified and engaging key app features from Starling Bank(2/2)

- **Effortless Navigation:** Defined Account Categories where each category is paired with appropriate images, making it easy for customers to navigate and manage their finances efficiently.
- **Interactive Spending Analysis:** Vibrant pie charts and color features make spending analysis interactive and enjoyable, turning financial management into a visually engaging experience.
- **Enhanced Visual Appeal:** Floating Images appear after every screen transition; these images boost the app's visual appeal and keep customers engaged.



Engaging reports



Service categorization

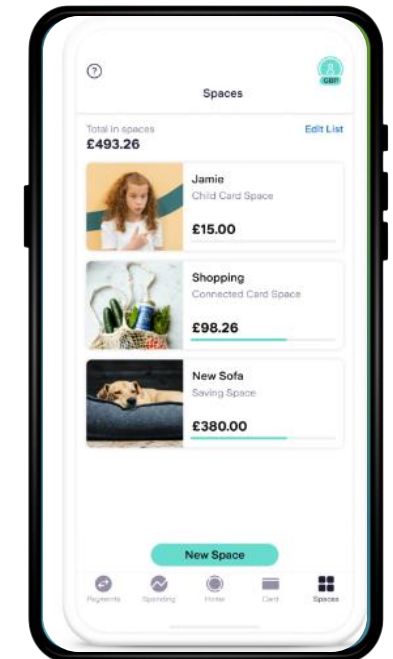


Image customization

Outcomes

Starling Bank's app design enhances customer engagement by prioritizing simplicity and ease of use. Its intuitive interface makes banking feel effortless, while features like personalized dashboards and real-time notifications foster a more interactive and connected customer experience.



Earned 4.8 rating from over 39,000 satisfied customers in 2023¹.



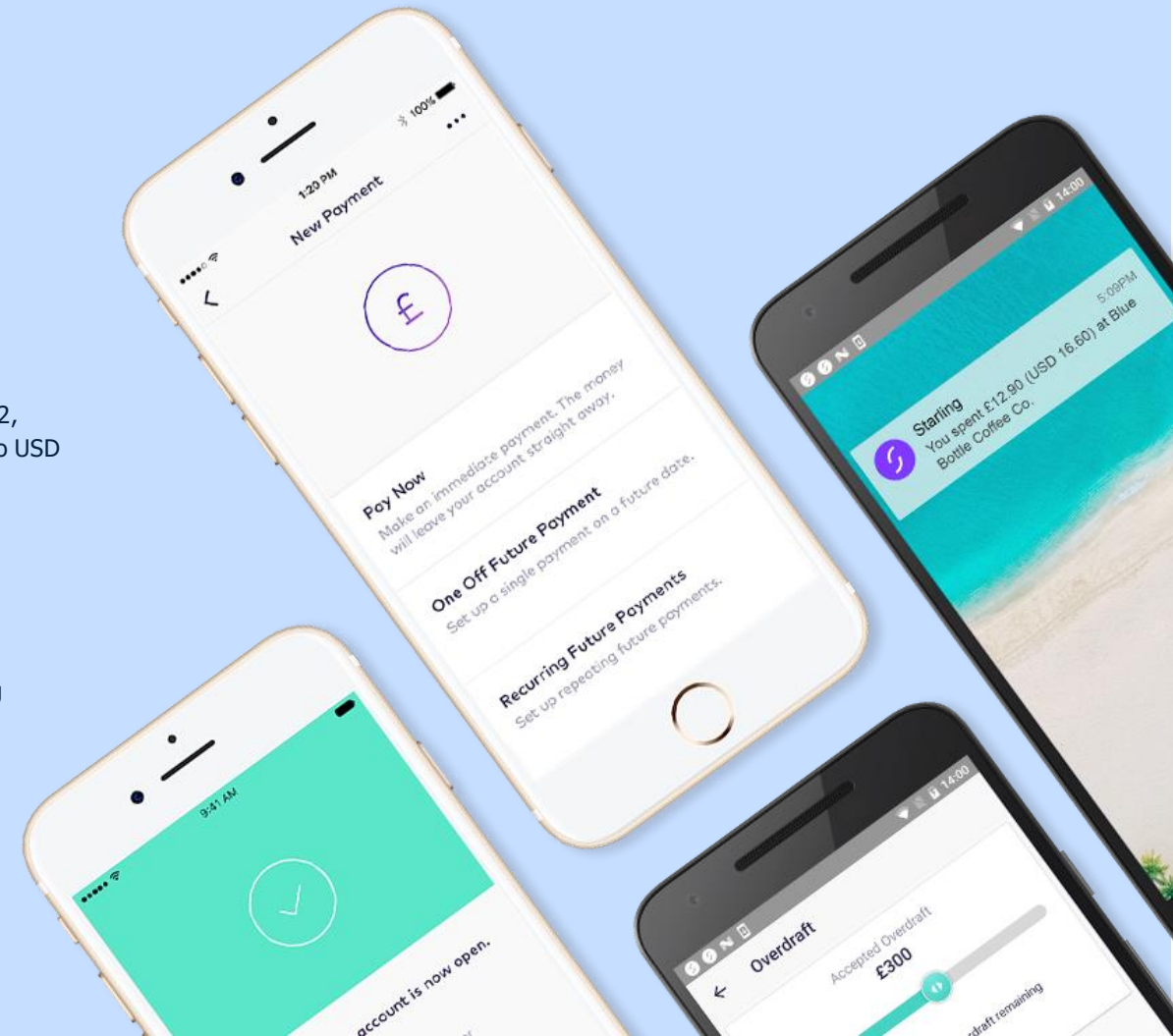
Starling Bank's revenue increased by 109% in 2022, from USD \$281.8 million to USD \$583.9million².



Starling Bank customers transacted USD \$226.65 billion in 2023, with USD \$25.87 billion spent through its cards².

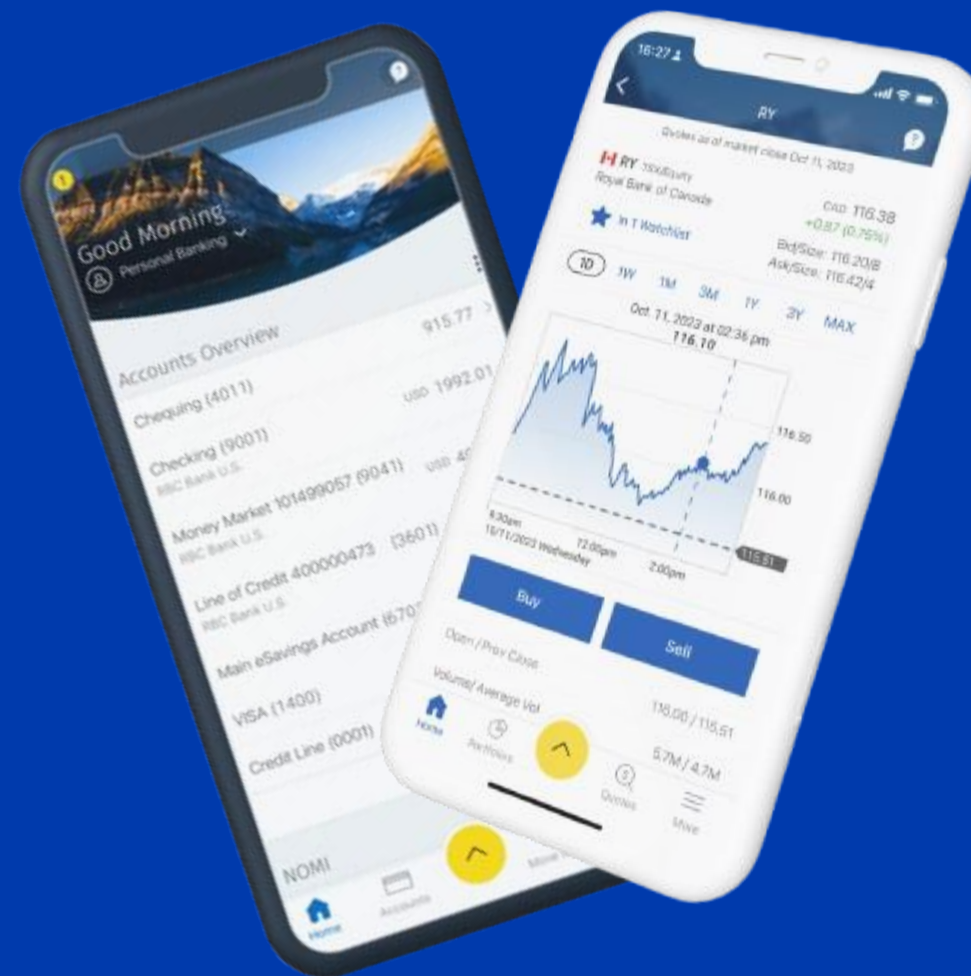


Starling Bank won the prestigious 2024 Banking Customer Satisfaction Awards, securing an impressive 4.9 out of 5 stars³.



5. Banking with insight

RBC(Canada) empowers customers with personalized financial insights for smarter spending.



Digital innovation with enhanced spending analysis

Royal Bank of Canada (RBC) is advancing digital innovation with substantial technology investments, totaling over **USD \$3.10 billion in recent years**. Notable tools include the NOMI app for budgeting and insights and the AI-powered Aiden platform for trading solutions, aiming to personalize financial guidance. The RBC Mobile app, **rated 4.0 stars¹** on the Play Store with over 5 million downloads, highlights RBC's success in digital engagement. RBC currently boasts **7.2 million active digital customers²**.

4 Bn+ insights read by customers on NOMI in 2023². RBC partnered with Conquest Planning to integrate AI tools into MyAdvisor, offering personalized financial advice for retail and high-net-worth clients.



How does RBC analyze finances?

RBC's NOMI helps customers build trust by providing personalized financial insights that empower them to manage their money more effectively. Offering tailored notifications about spending habits and potential charges, ensures customers are always in control of their finances. The automatic savings feature makes it easy for customers to set aside funds without effort, fostering a sense of security.

Outstanding feature – **NOMI : Financial Assistant**

RCB's NOMI transforms the way customers understand and manage their financial habits, giving them the power to make informed choices and take command of their financial journey.

These are the key aspects of RBC's NOMI :



RBC's NOMI budgeting tool presents financial data through **intuitive graphs, offering a clear visual** representation of spending versus budgeted amounts. These charts make it easy for customers to visualize their progress.

NOMI provides four distinct types of engagement

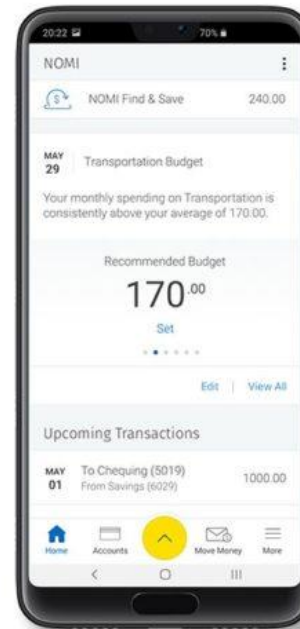
NOMI's four features of engagement:

NOMI Insights: Provides personalized, real-time financial data and insights based on a customer's spending patterns and account activity, helping Customers manage their finances more effectively.

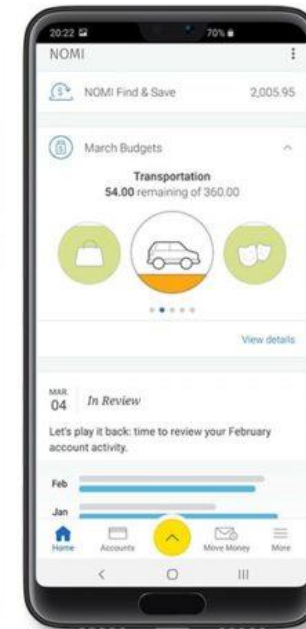
NOMI Find & Save: Uses AI to automatically transfer small, non-essential funds from a checking account to a savings account, making it easier for customers to save without affecting their daily cash flow.

NOMI Budget: Helps Customers manage their spending by automatically tracking and categorizing expenses into areas like dining and entertainment, offering personalized budgeting recommendations without the need for manual tracking.

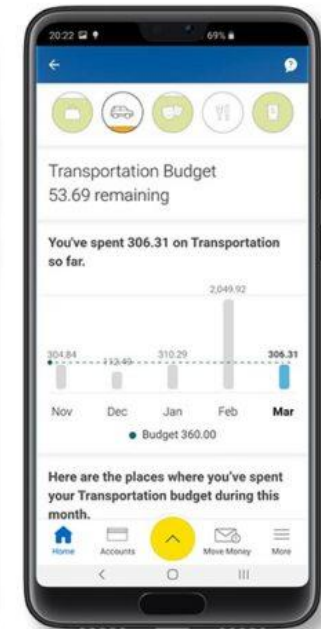
Ask NOMI: A multilingual chatbot that responds to text and voice queries, capable of handling 75% of customer questions and seamlessly escalating to a human advisor when necessary, supporting 13-14 languages.



Budget recommendation



Budget representation



Transportation spending

Outcomes

NOMI's personalized financial tools have significantly boosted customer engagement and financial awareness for RBC. By delivering real-time insights, automated savings, and intuitive budgeting features, NOMI has transformed the banking experience into a more interactive and seamless journey, helping RBC foster stronger connections with its customers and drive growth.



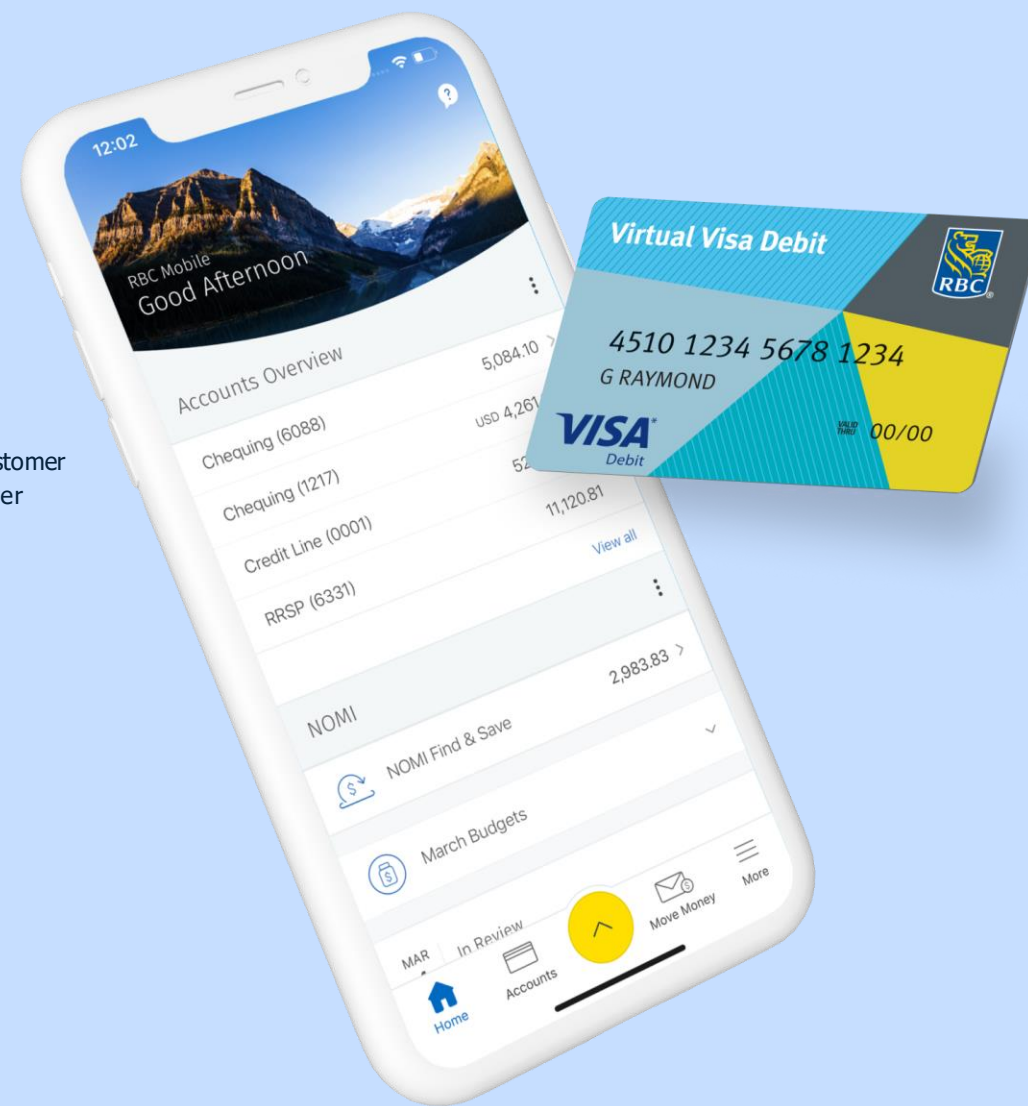
RBC reported a significant increase in net income for Q3 2024, reaching USD \$9.59 billion, a rise of 8% compared to the same period last year¹.



RBC won the top position for customer satisfaction in the 2024 J.D. Power Canada Banking Mobile App Satisfaction Study².



Over 350,000 unique customers have used NOMI's features, and more than 1.1 billion insights have been read by customers since the launch of NOMI insights.





Innovate to deliver
exceptional experiences
