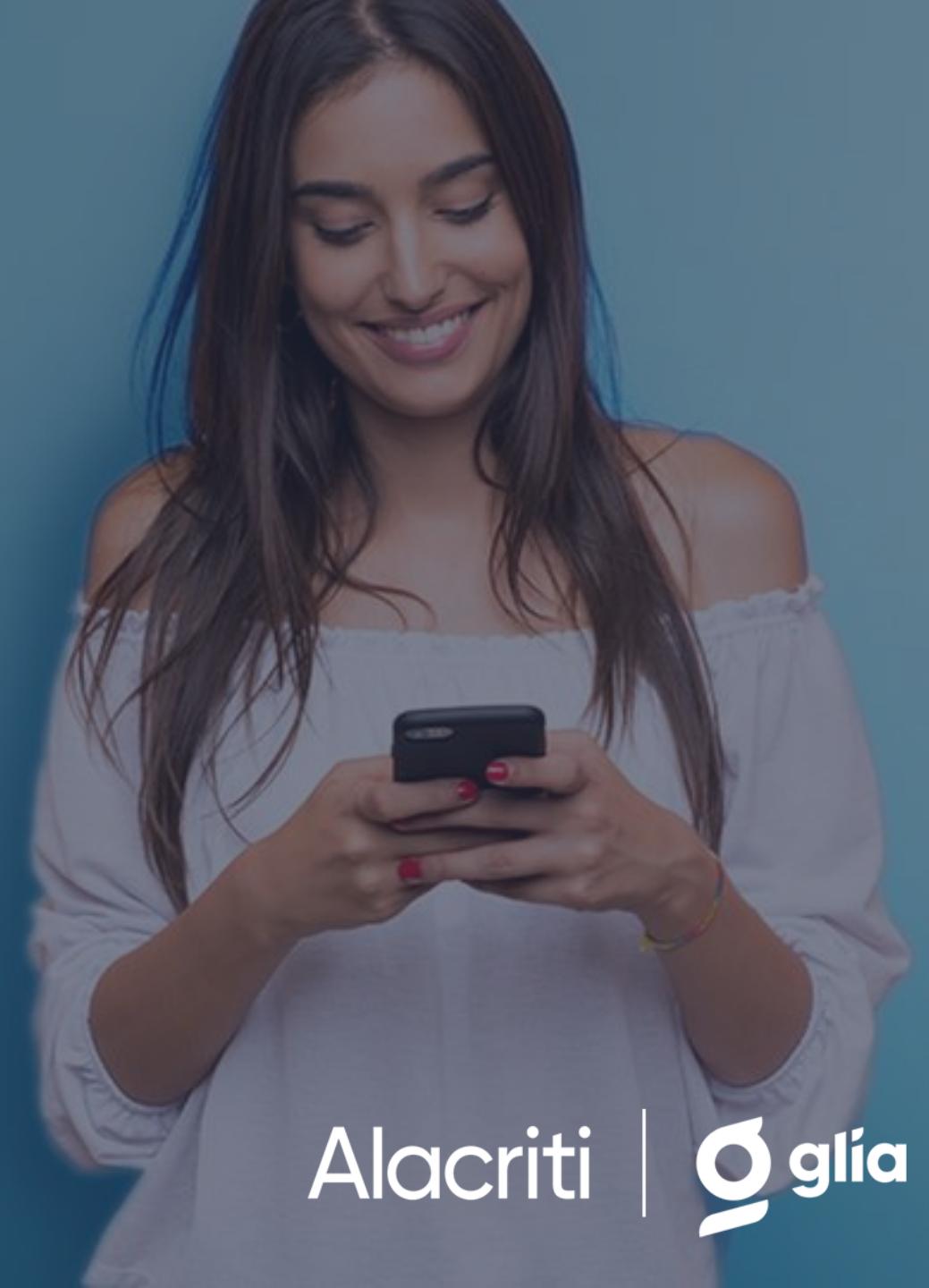


WEBINAR

# The Digital Member Experience: What to Expect in 2021



Alacriti |  oglia

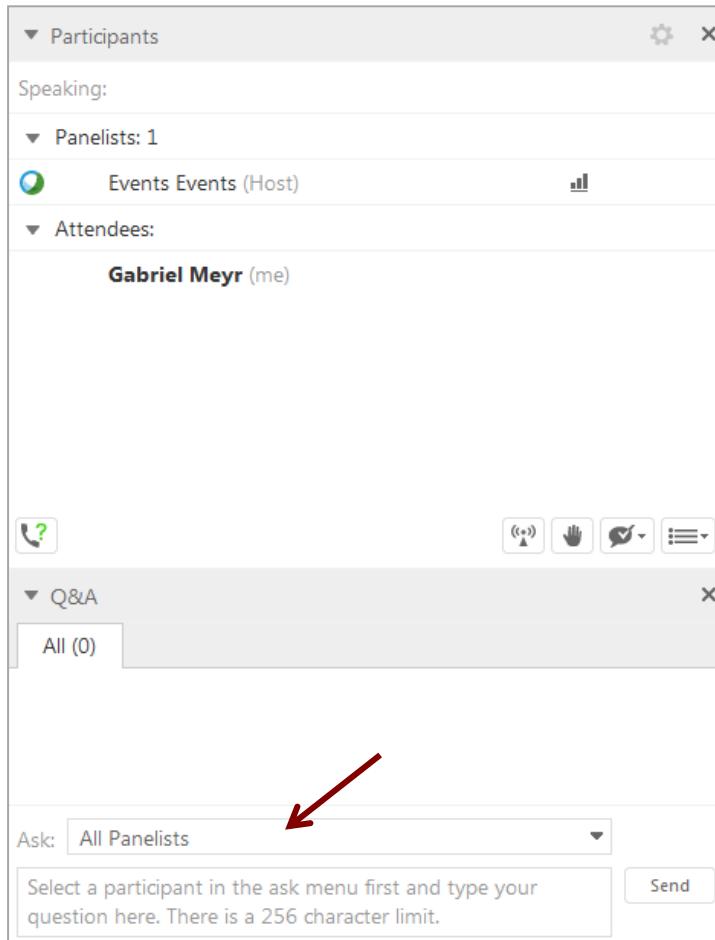
# Can You Hear Me?

- We are audio broadcasting so please plug in your headphones or computer speakers to listen in.
- If your audio is choppy or slow, you may wish to dial into the teleconference:

Dial: +1 (415) 655-0003

Enter access code: 127 430 9470

# We Encourage Questions



Use the  
**Questions Box**  
located on the right side of the screen, to  
type your comments or questions.

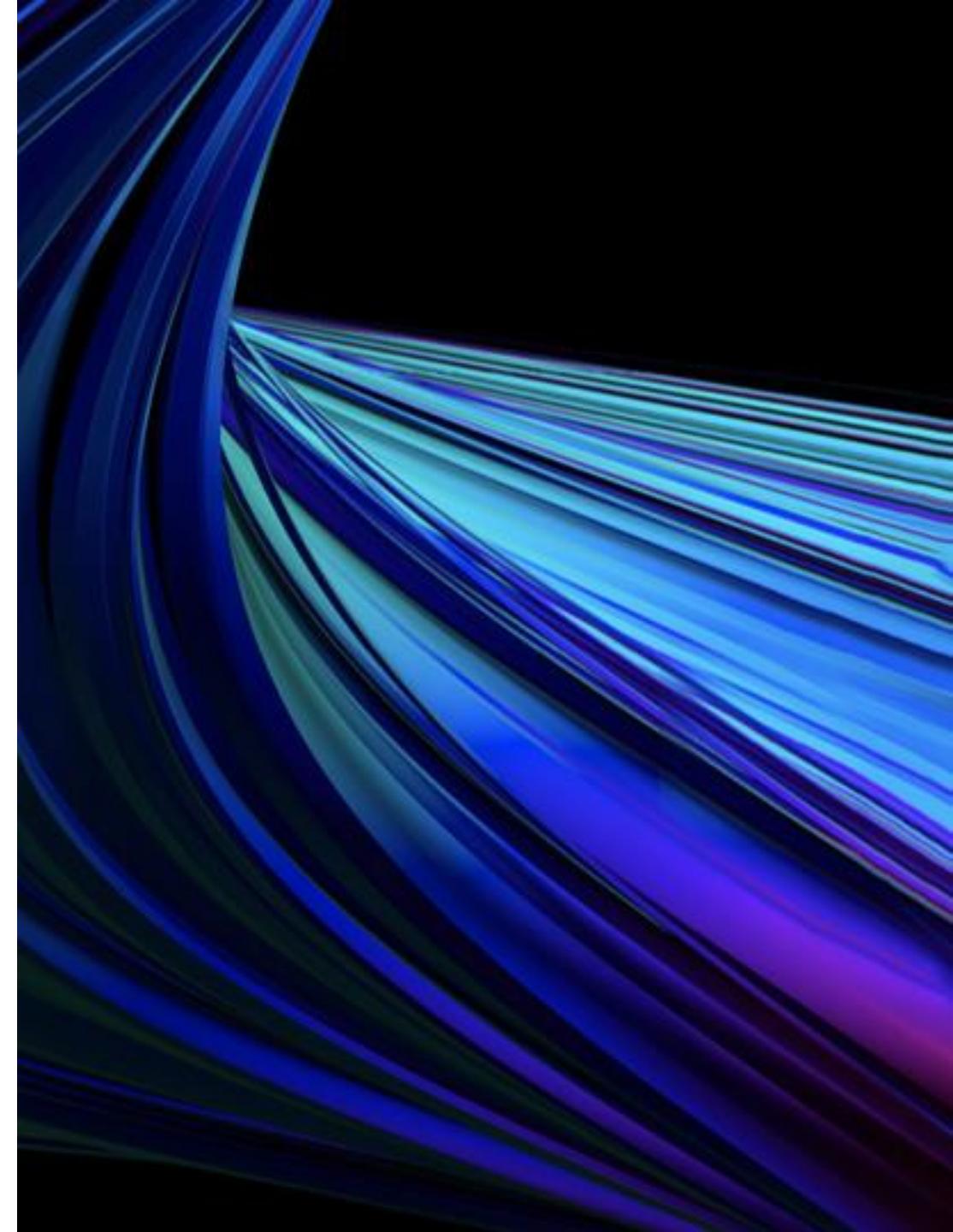
**Tell us what you think!**



Please take our post event survey, we value your feedback!

# AGENDA

- Speaker Introductions
- About Glia and Alacriti
- Industry Overview
- Expectations for 2021
- Creating Better Member Service
- Recommendations for Moving Forward
- Q&A



MEET THE  
**SPEAKERS**



**Jenn  
Markus**

*Director of  
Technology Partners  
Glia*



**Mark  
Ranta  
CTP**

*Payments Practice Lead  
Alacriti*

# INTRODUCING GLIA

## GLIA PLATFORM:

- Glue all channel options together
- Support all communication with members
- Makes modern member experience possible

## SELECT CLIENTS:



## RECENT AWARDS:



Finovate Spring 2019  
San Francisco

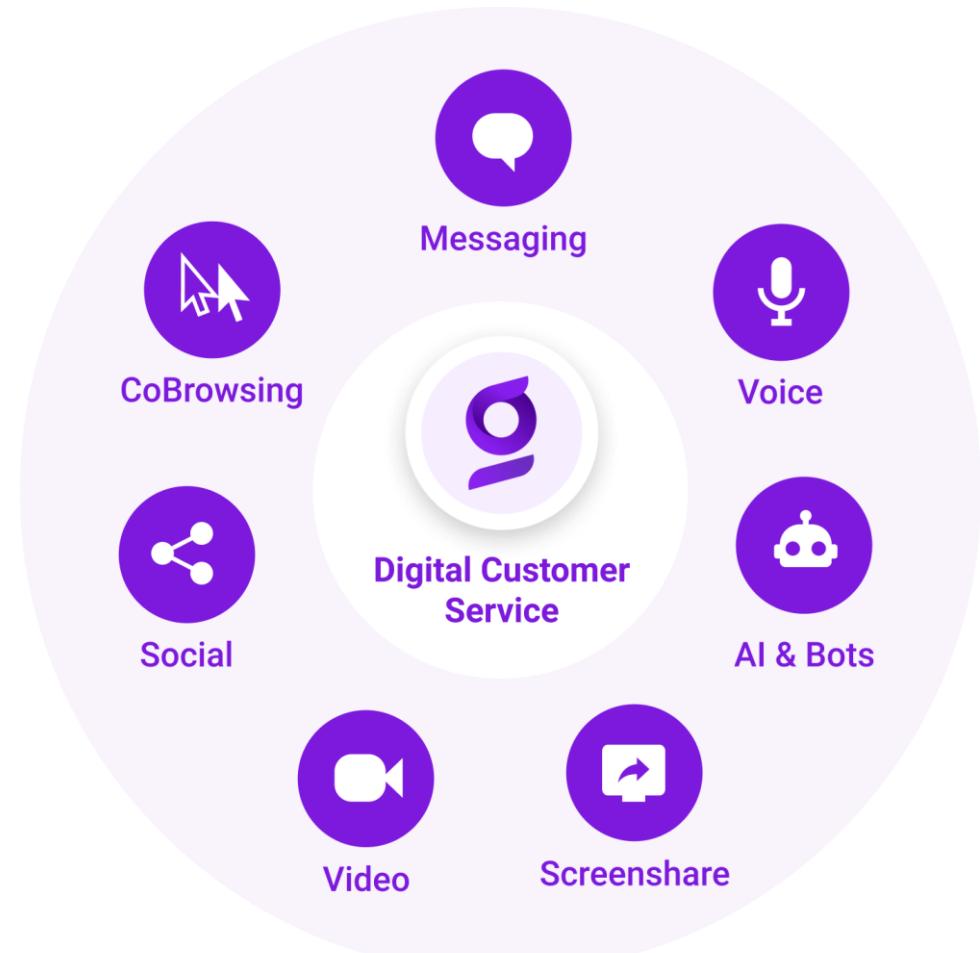
Finovate Europe 2019  
London

Finovate Fall 2019  
New York

CUNA GAC Gov't Affairs  
Washington DC

CUNA Tech Council  
Chicago

Finovate Europe 2020  
Berlin



# ABOUT ALACRITI

CUSTOMER-FOCUSED PAYMENTS FINTECH COMPANY



## The Orbipay® Platform

- Electronic Bill Presentment & Payments
- COSMOS
- Digital Disbursements
- Ella Chatbot



## Professional Services

- AWS Cloud Consulting
- SWIFT Consulting
- Custom Solutions

# REPRESENTATIVE CLIENTS

## BANKS



## CREDIT UNIONS



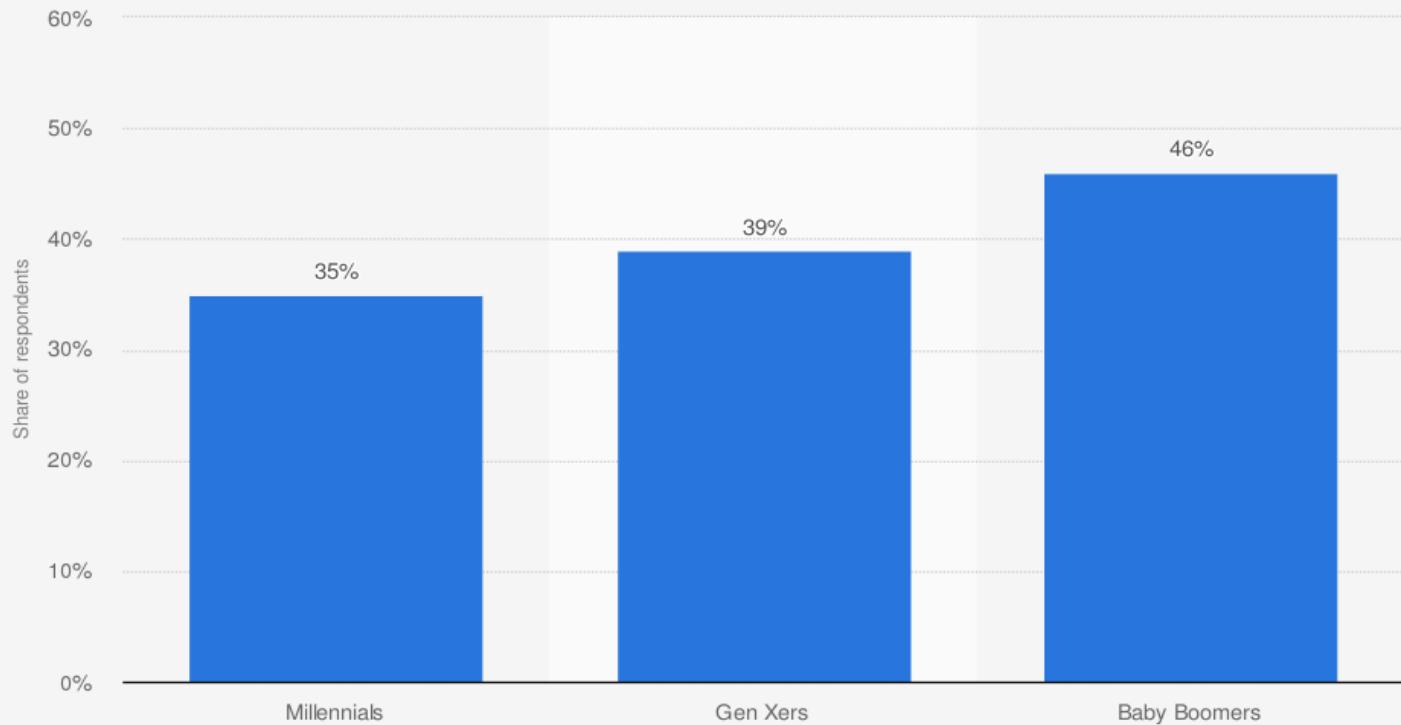
## HEALTH CARE



# INDUSTRY OVERVIEW

# INDUSTRY OVERVIEW

**Share of banked consumers who are using new channels for their banking since the COVID-19 outbreak in the United States in 2020, by generation**

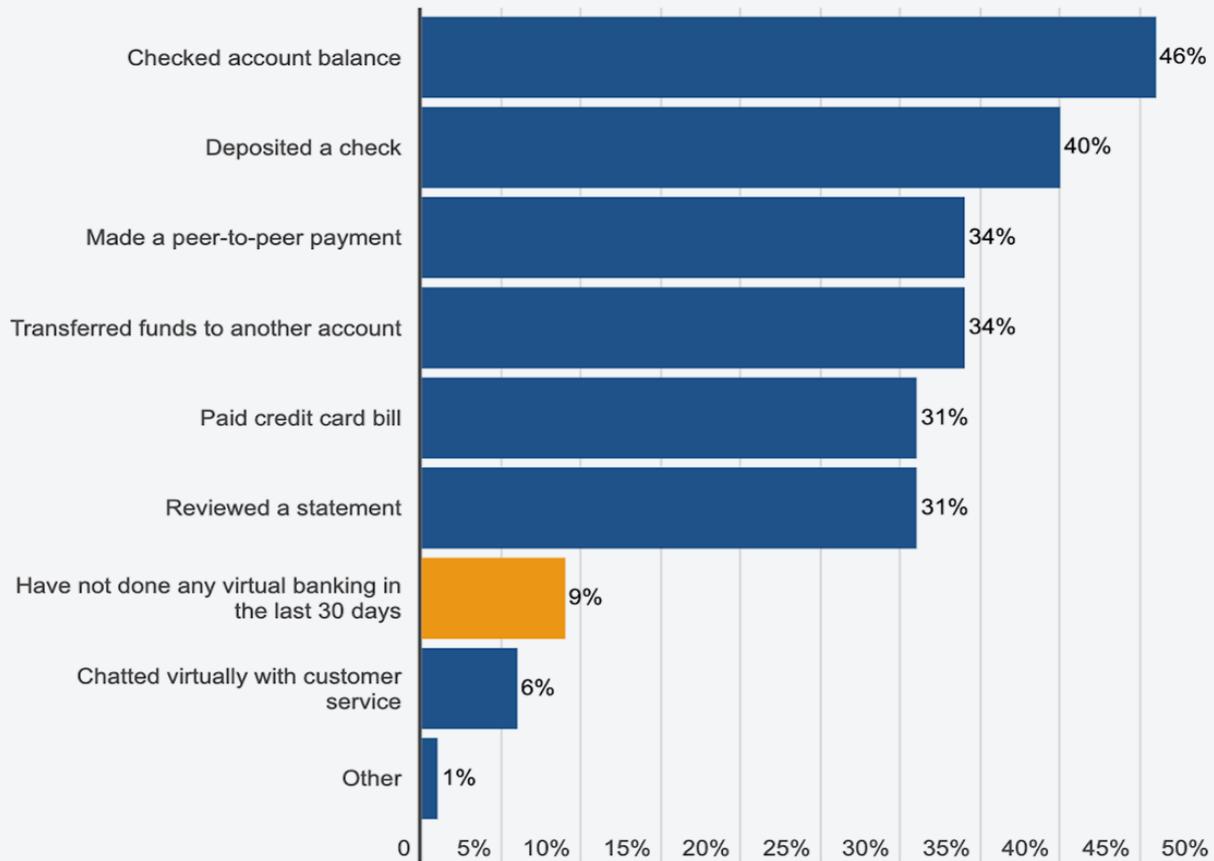


**Sources**  
FIS; Ipsos  
© Statista 2020

**Additional Information:**  
United States; Ipsos; April 3 to 5, 2020; 1,030 respondents; banked consumers; Omnibus survey

# INDUSTRY OVERVIEW

## Virtual banking activities consumers have done within the last 30 days

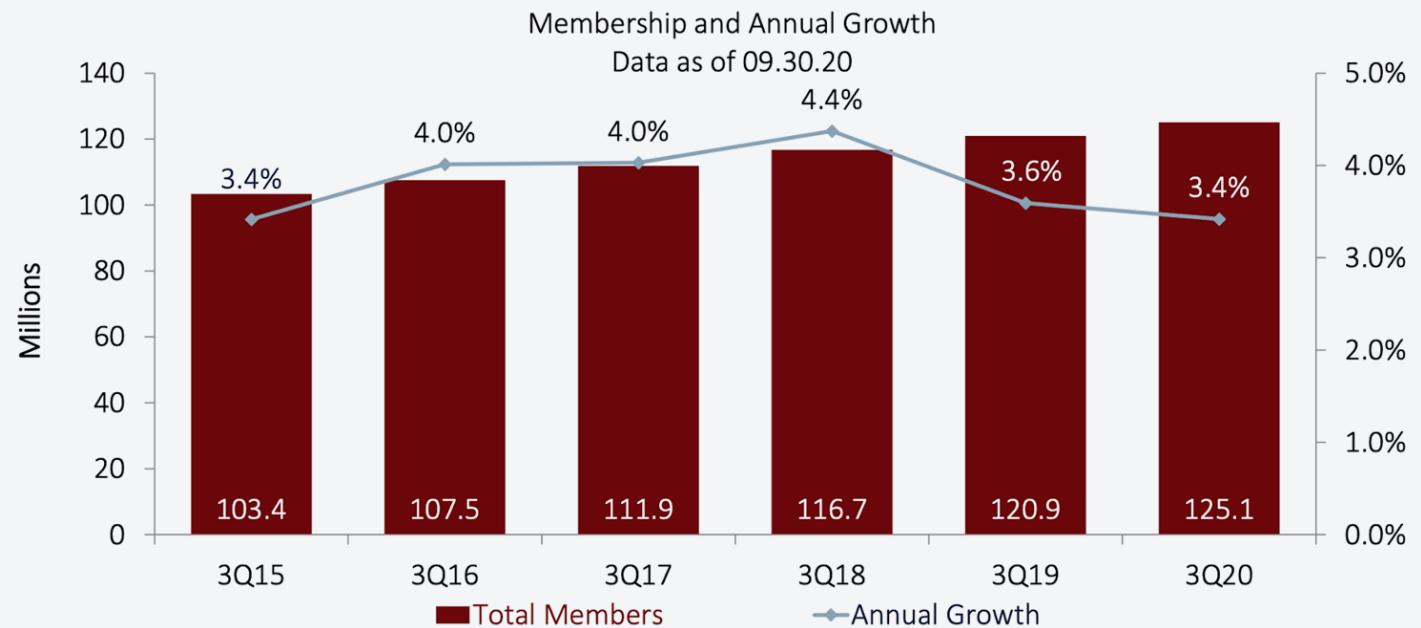


Note: Respondents could select multiple answers.

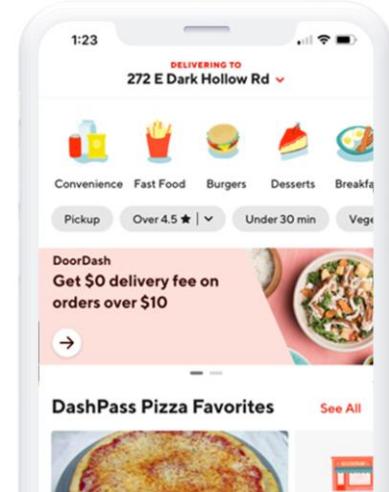
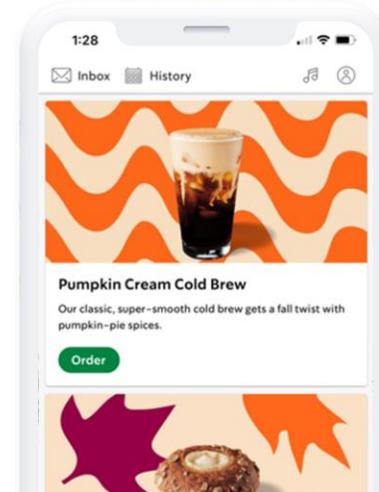
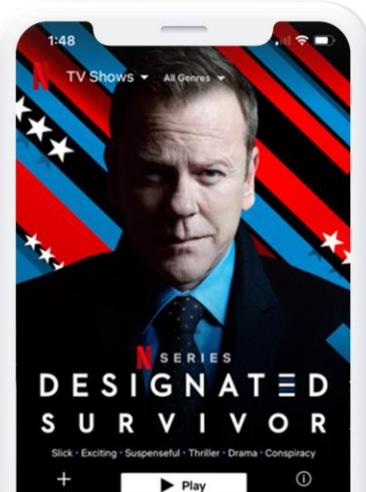
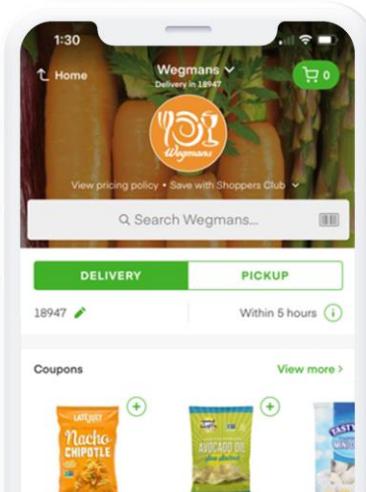
Source: [DepositAccounts.com](https://DepositAccounts.com)

# INDUSTRY OVERVIEW

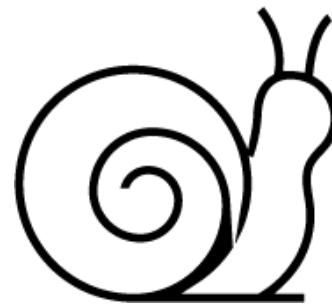
Credit Unions are adding over one million members each quarter



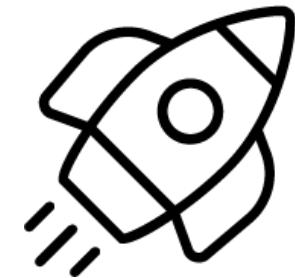
WE LIVE IN A WORLD OF  
**EVERYTHING-AS-A-SERVICE &  
INSTANT EXPERIENCE**



THE PAYMENTS MARKET IS IN THE MIDST OF  
**REVOLUTIONARY CHANGE**



Analog Payments Era



Digital Payments Era

1970

1980

1990

2000

2010

2020

2030

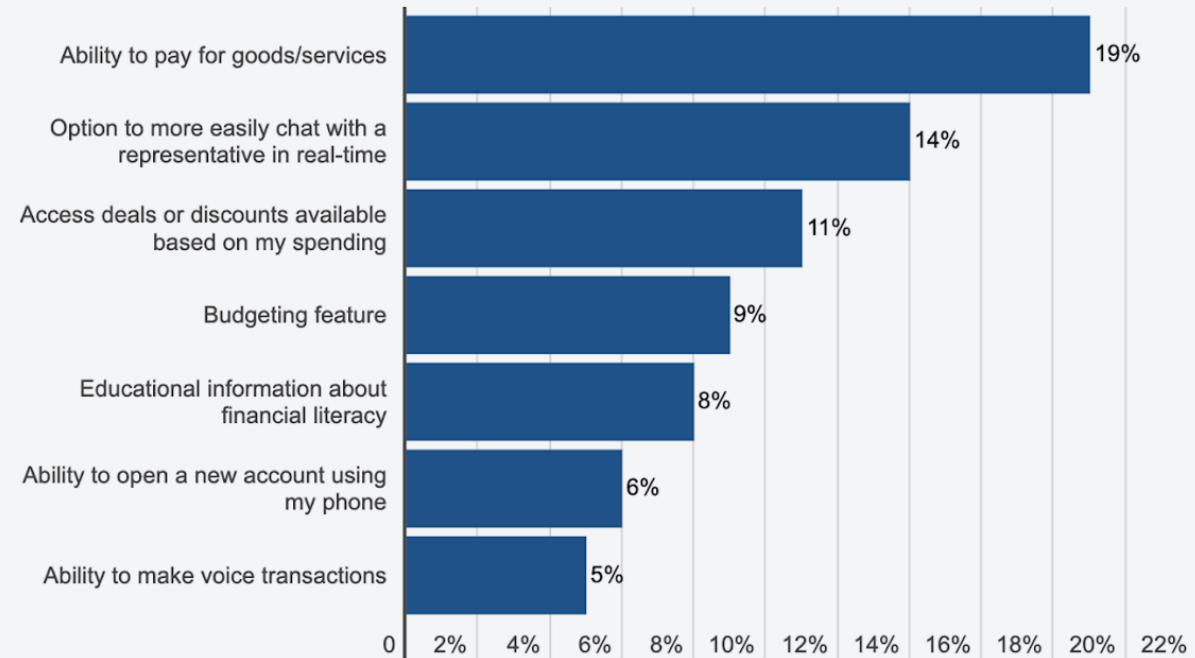
2040

2050

# EXPECTATIONS FOR 2021

# EXPECTATIONS FOR 2021

## Mobile banking app features most wanted by consumers



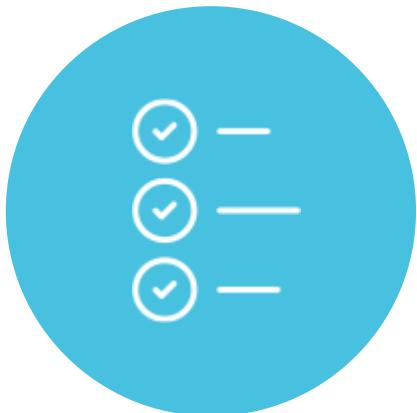
Source: [DepositAccounts.com](#). Note: Respondents could select multiple answers. An additional 48% of respondents were satisfied with all features available, while 4% wanted another feature not listed here.

Share

 **DepositAccounts**  
by tendingtree

# EXPECTATIONS FOR 2021

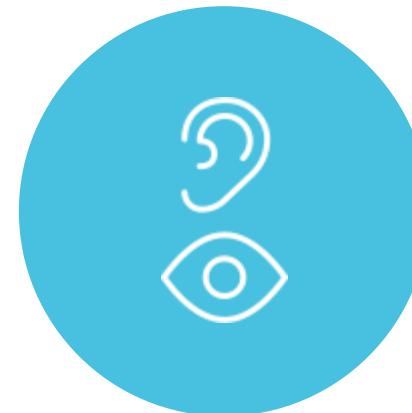
## PSYCHOLOGY OF FORMING HABITS:



Small, specific actions  
are more likely to  
become habitual



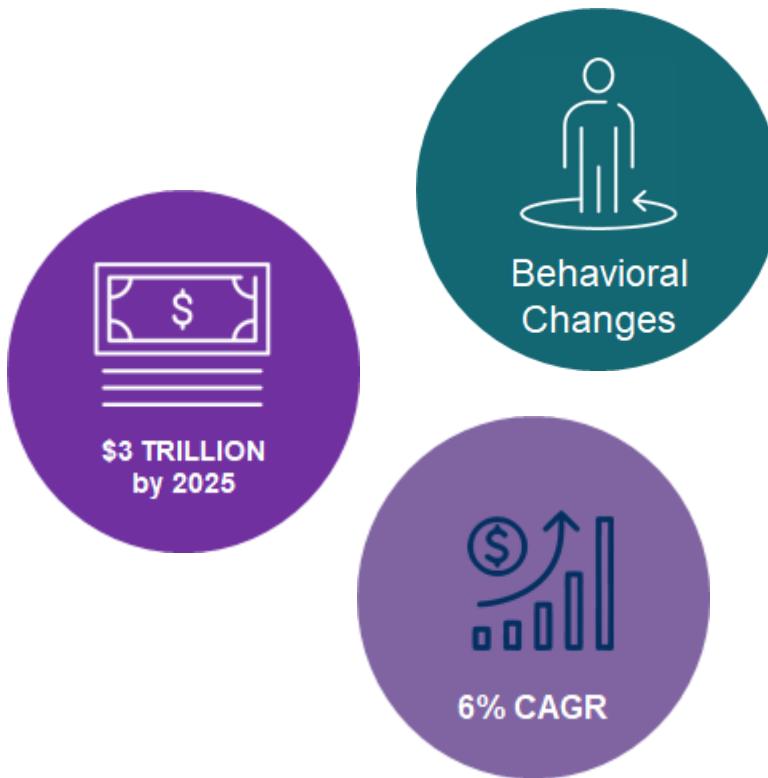
Making the action  
easy to do increases  
the likelihood that it  
becomes a habit



Habits that  
have auditory/visual  
cues associated with  
them will be easier  
to create and maintain

Estimated 3-6 months for a new behavior to become a habit.

# PAYMENTS MARKET'S GROWING AND TRANSFORMING



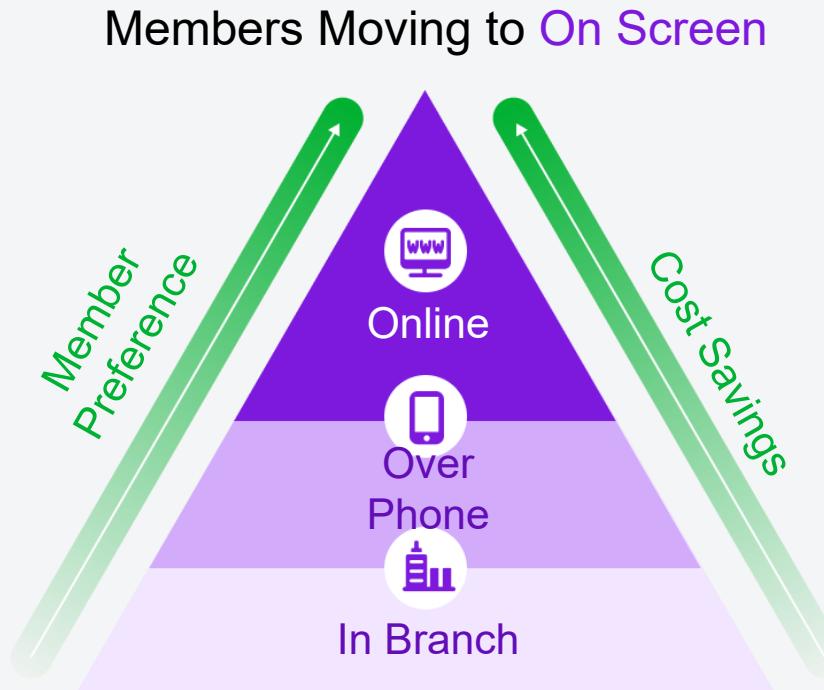
The collage includes:

- A PYMNTS.com news article titled "Why 2021 Will Be Real-Time Payments Break-Out Year" by PYMNTS on October 20, 2020. The article features a photo of a hand holding a smartphone displaying a financial chart.
- A DIGITAL TRANSACTIONS news article titled "The ACH Recorded 9% Growth in the September Quarter Even Though Covid Aid Tailed off" by John Stewart on October 20, 2020. The article includes a photo of a hand holding a smartphone.
- A banner for "WE'LL DELIVER PAYMENT POS" with the text "It's been three years since The Clearing House rolled out its Real-Time Payments network, but Mark Ranta, payments practice lead at Alacriti, tells PYMNTS that 2021 will be the year FIs migrate to the technology in record numbers."
- A banner for "36X" with the text "Don't delay — partner with NAB today!" and the North American Bancard logo.
- The FedNow logo with the text "24/7 INSTANT PAYMENTS".
- The RTP logo with the tagline "Powering Smarter Payments".

# CREATING BETTER MEMBER SERVICE

# CREATING BETTER MEMBER SERVICE

TRADITIONAL TELEPHONY SERVICES ARE  
NO LONGER ENOUGH TO SATISFY YOUR MEMBERS



But Member Service **Remains On Phone**



80%...and increasing

# CREATING BETTER MEMBER SERVICE

USING PHONE NUMBERS WITHIN WEBSITES, PORTALS  
OR APPS IS INEFFICIENT AND A POOR MEMBER EXPERIENCE

## Restarts Info Collection

Who are you?  
Is it really you?  
Why are you calling?

## Limits Understanding of Context

What are you doing now?  
What have you tried already?  
What is your transaction history?

## Hampers Next Call Avoidance

You can find that option here...  
Let me show you how to...  
Next time you can do this by...



# MEETING YOUR CUSTOMER

WHERE THEY WANT TO PAY WITH HOW THEY WANT TO PAY

- Go beyond “enhancing the existing experience”
  - New Channels of Interaction
  - Move from Products to Platforms
- Embrace new technologies
- Partnerships build stronger transformation strategies that succeed
  - “it takes a village!”



# RECOMMENDATIONS FOR MOVING FORWARD

# RECOMMENDATIONS FOR MOVING FORWARD

## 4 Steps to Achieving Digital Member Service



## RECOMMENDATIONS FOR MOVING FORWARD

Increase revenue, reduce costs, and delight members

Member  
Experience  
Improved  
NPS & CSAT

**20%**

Online Sales  
Conversion  
Application  
Throughput

**4x**

Contact Center  
Efficiency  
Reduced Avg.  
Handle Time

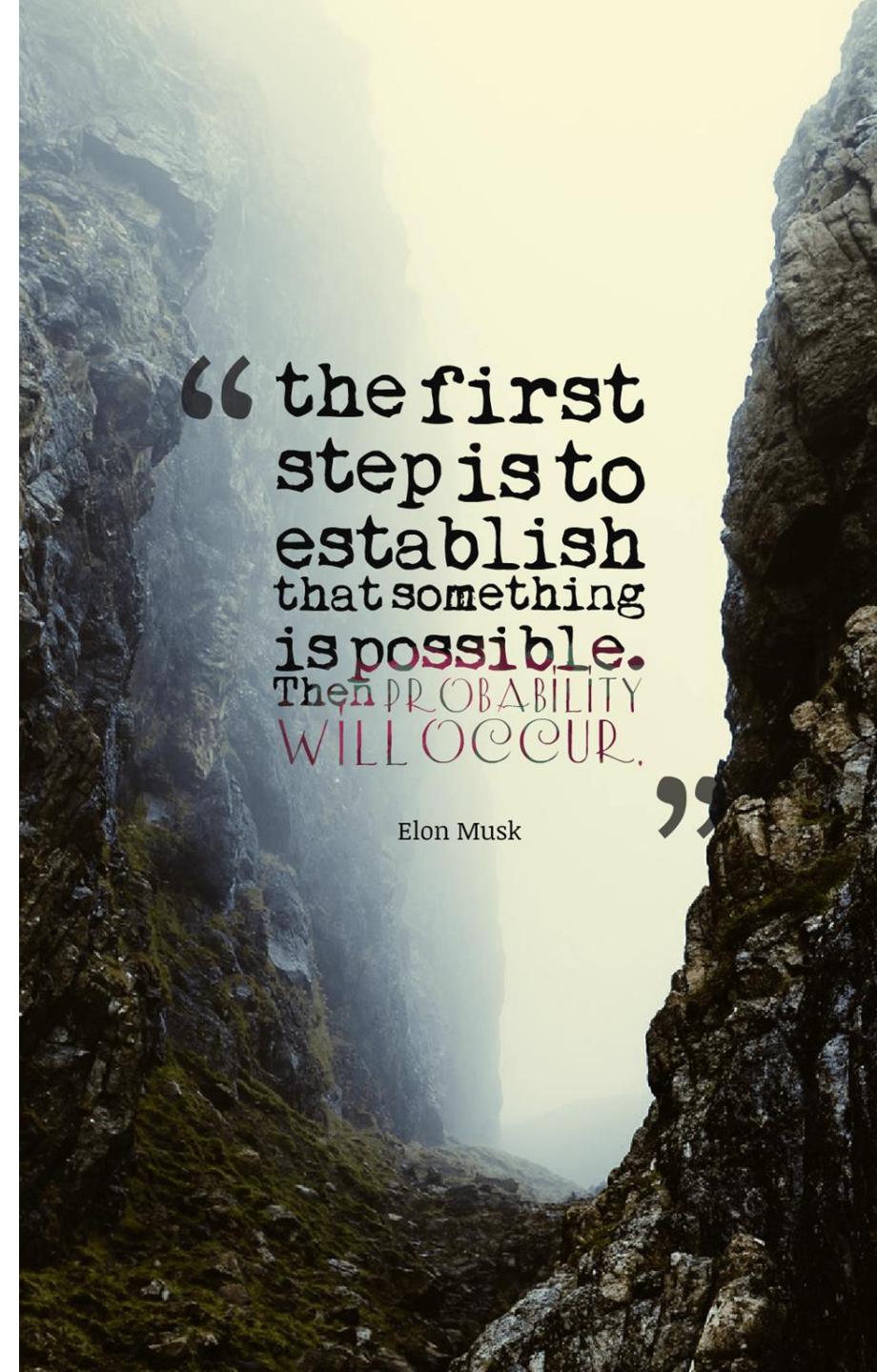
**18%**

Member Self-  
Sufficiency  
Reduction in  
Repeat Calls

**20%**

# WHERE TO START

- Establishing which Use Cases are important to your members
- Making sure you keep payments closely linked to your experience discussions... Digital Transformation has to include Payments
- The Easiest Bill to Pay is the first Bill that gets paid
- It takes a village...



“the first step is to establish that something is possible. Then probability will occur.”

Elon Musk

# QUESTIONS

# Thank you!

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[www.glia.com](http://www.glia.com)