

The Informed Banker: The Significance of Mobile Banking

Presented by: Steve Nikitas

April 26, 2018

Presenters



Stephen Nikitas

Senior Strategy Director



Moderator

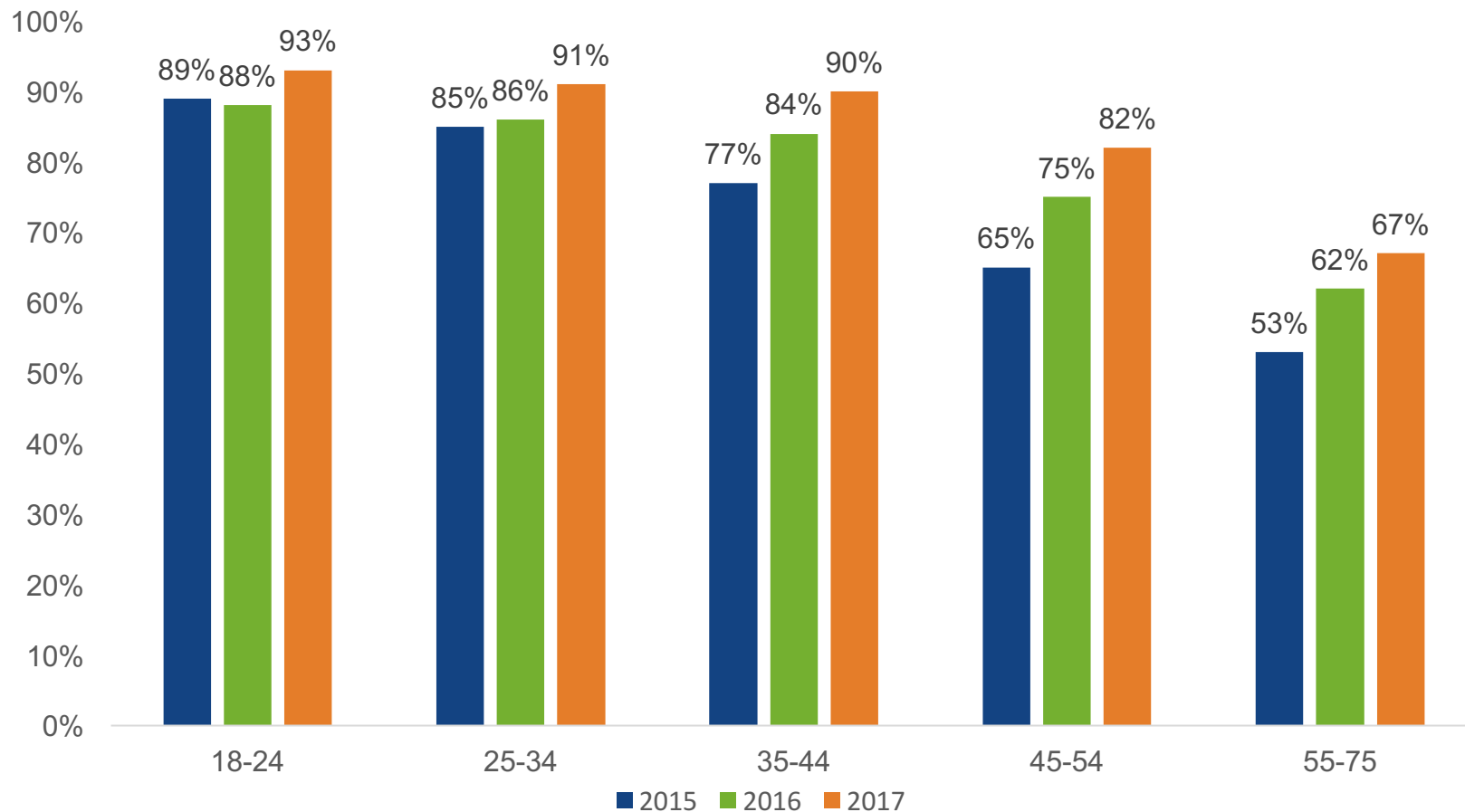
Christine Ahlgren

Director, Strategic Business Alliances

Today We'll Discuss ...

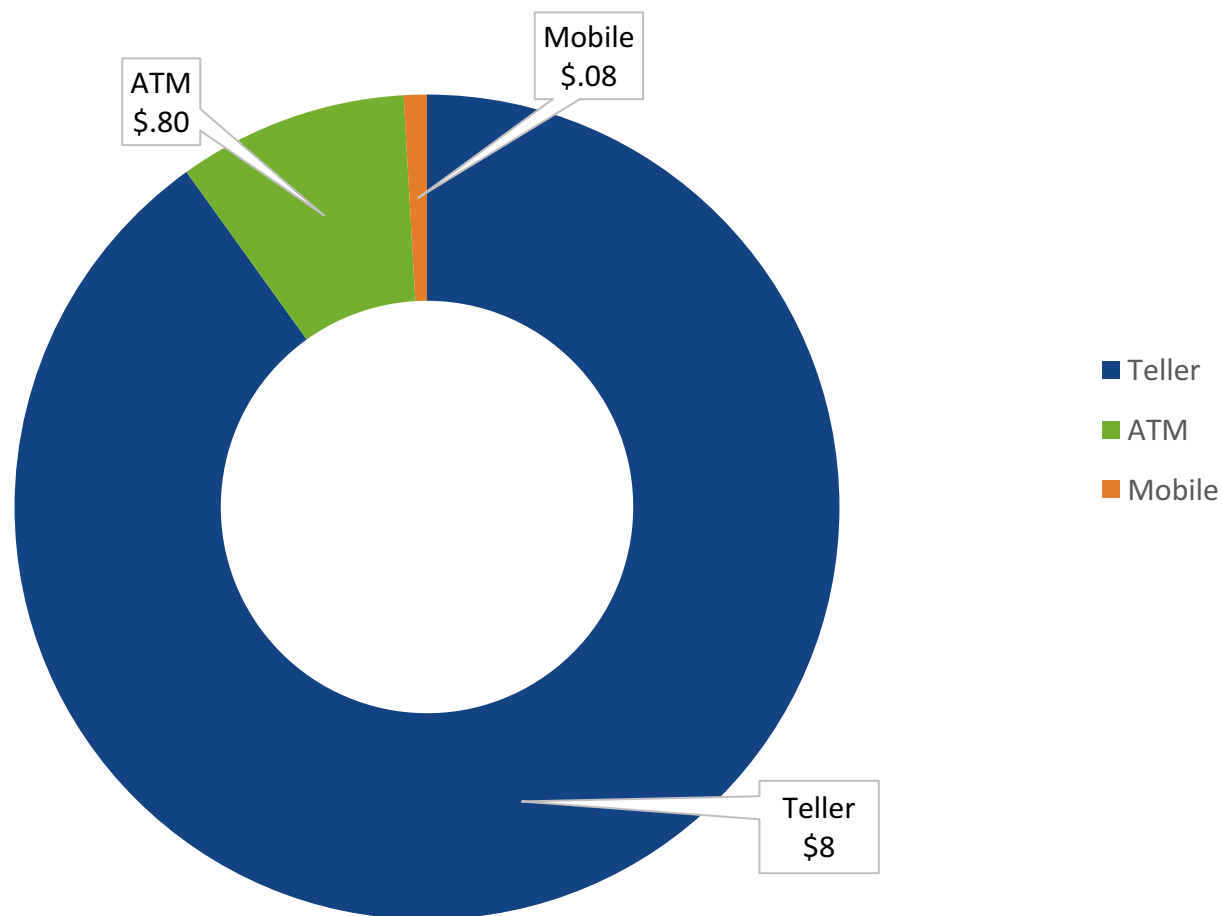
- Mobile banking trends
- Why to invest in mobile banking
- How to stay ahead of consumer mobile banking expectations

U.S. Consumer Smartphone Ownership

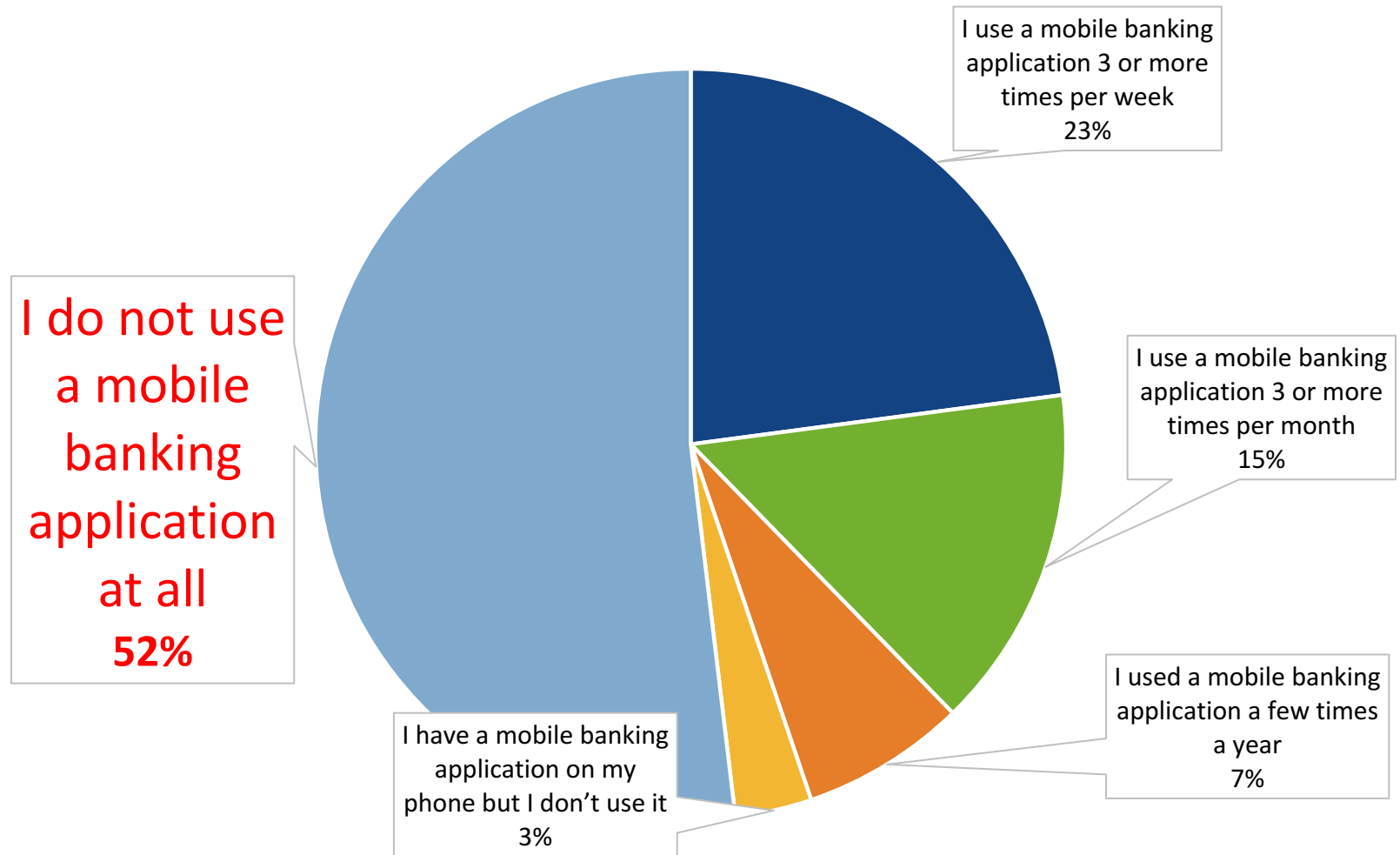


Cost to Make a Deposit

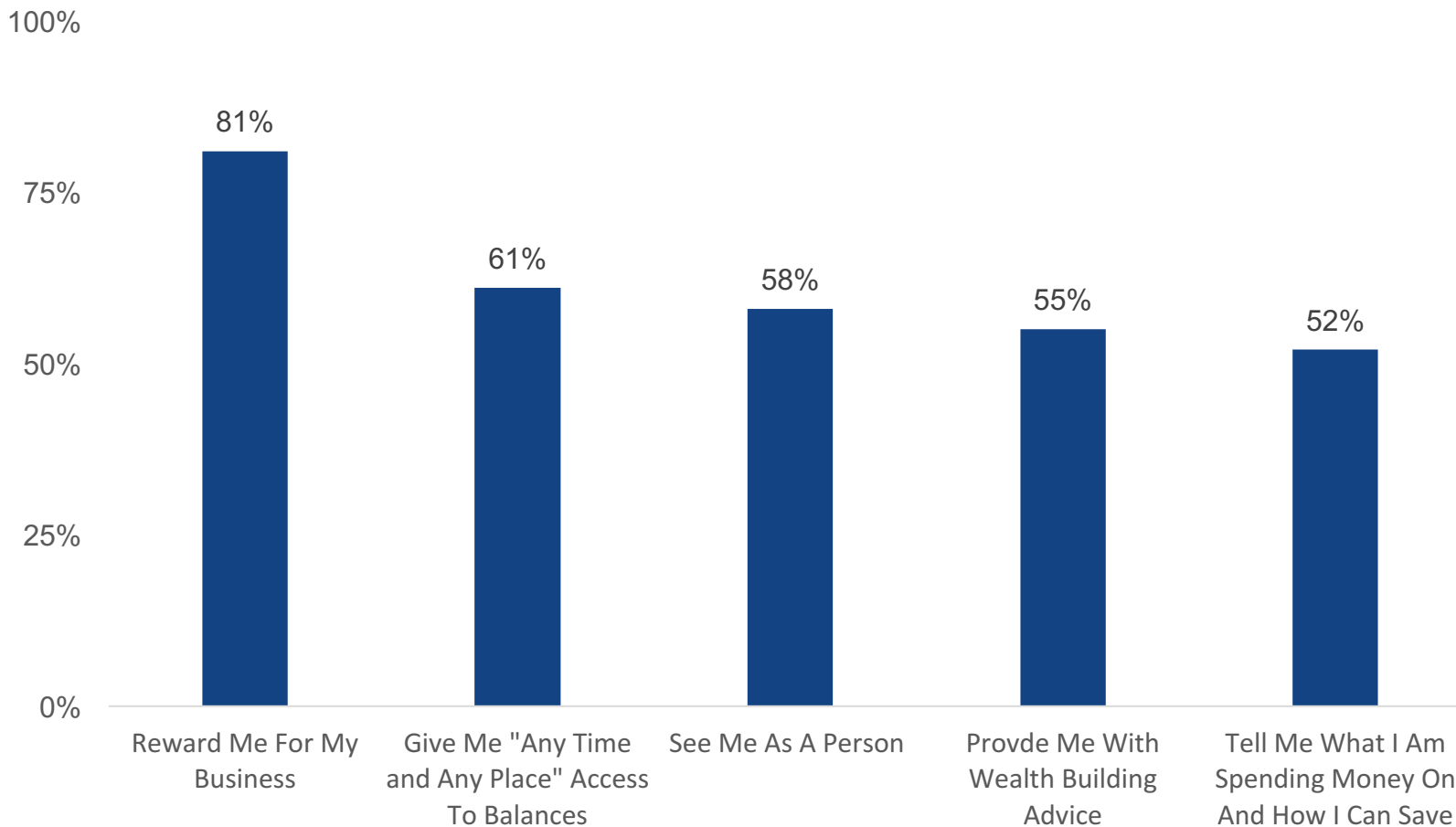
Branch transactors are
12% more likely to
recommend their FI



Mobile Banking Application Use

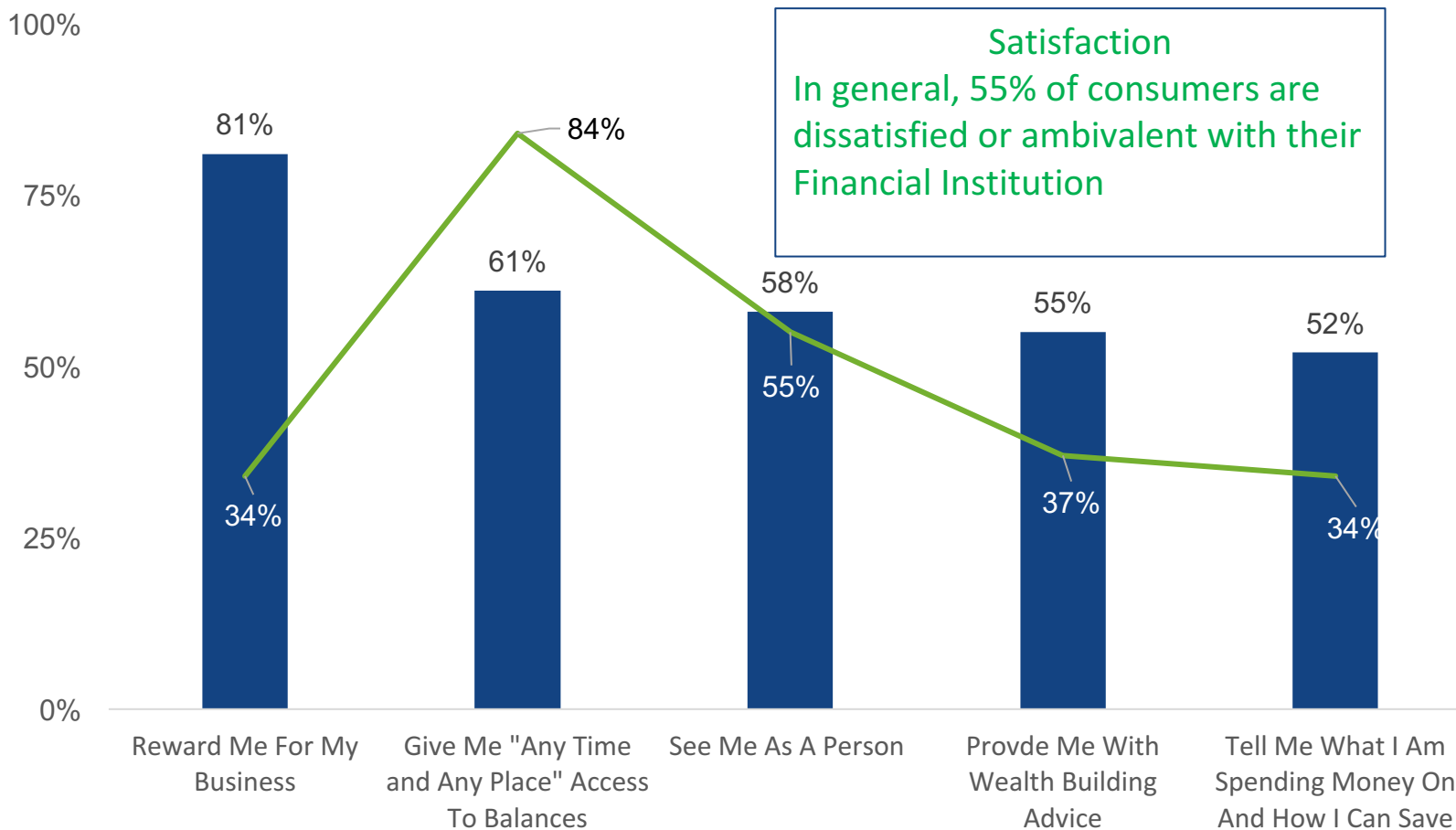


The Top 5 Ways My FI Could Improve My Lifestyle

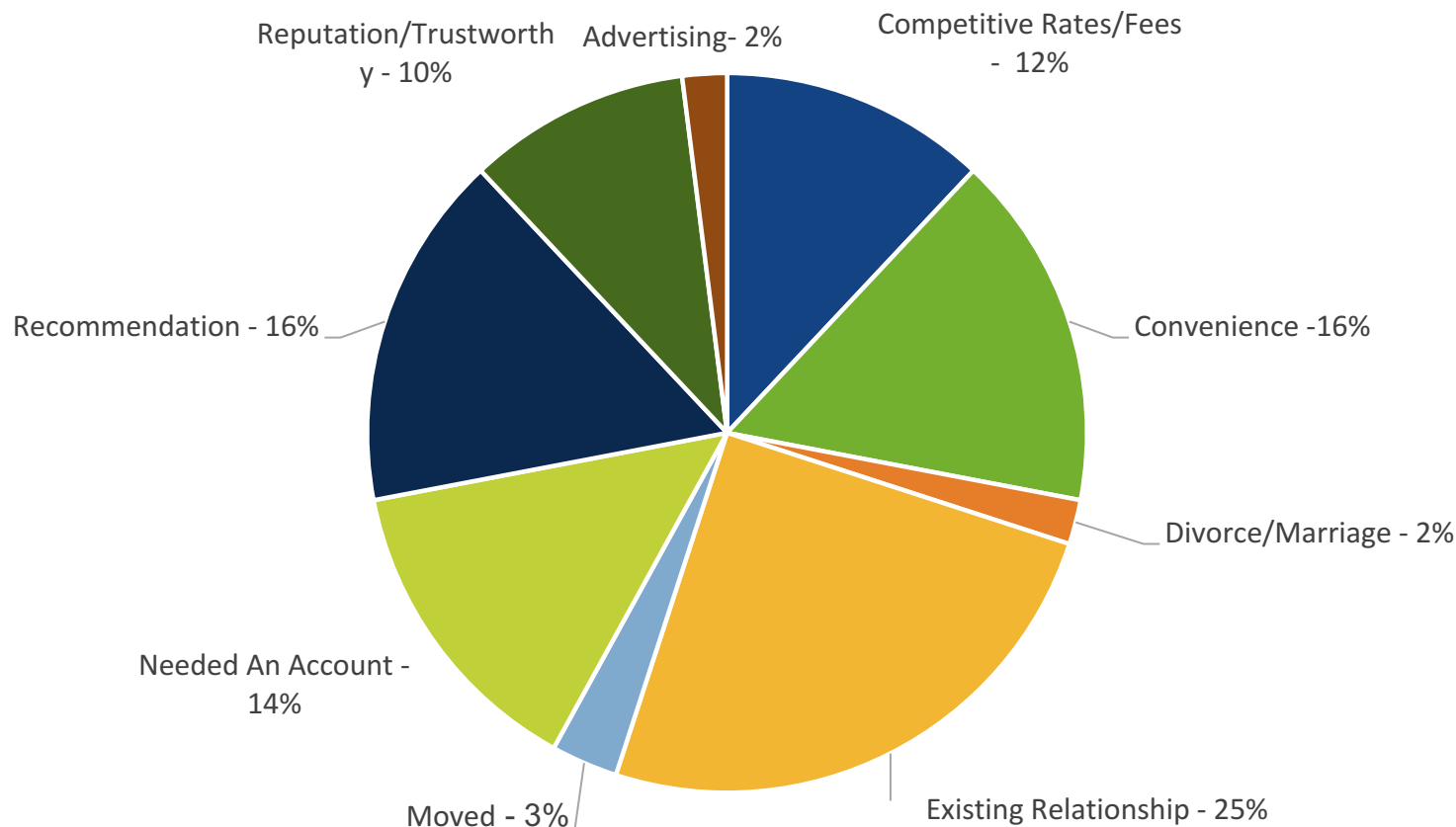


Understanding Consumers

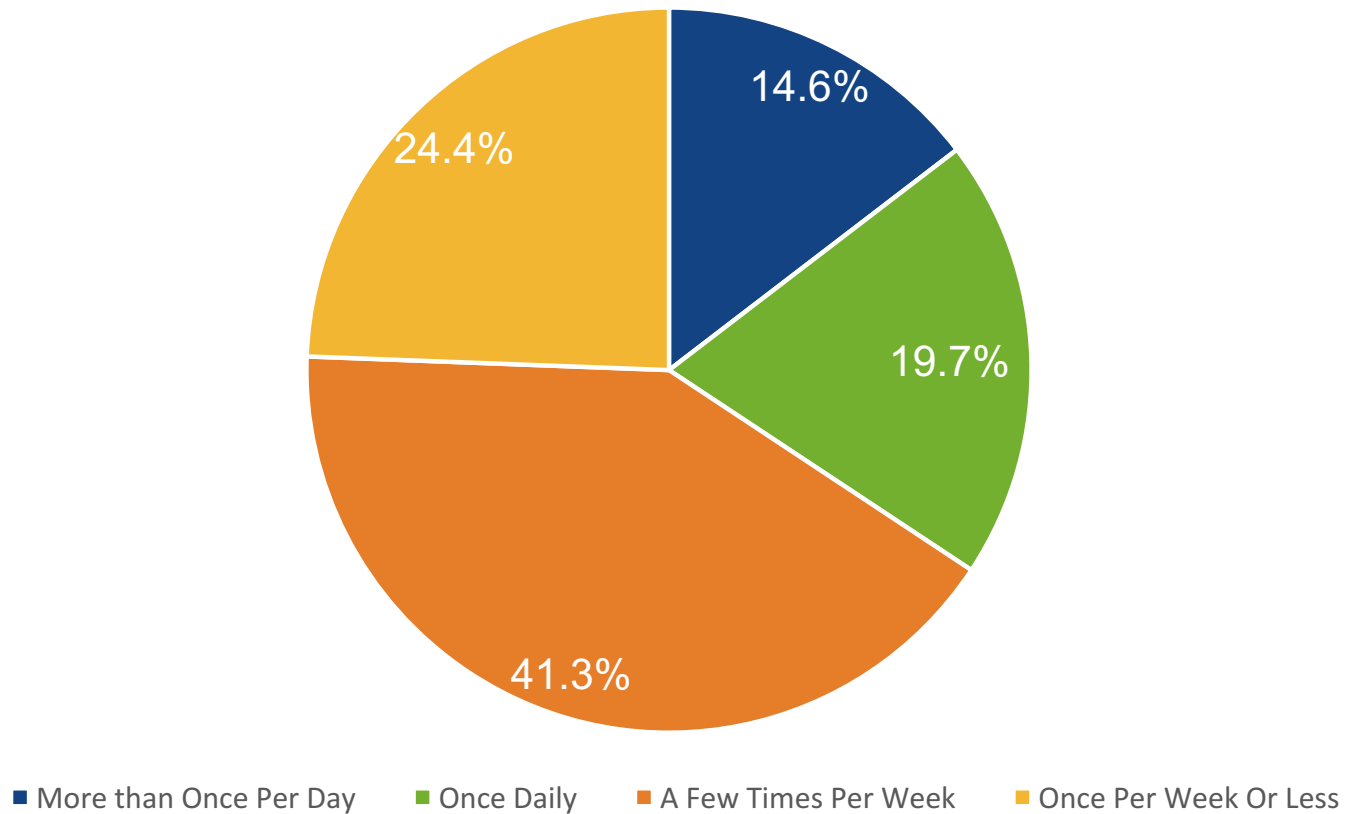
The Top 5 Ways My FI Could Improve My Lifestyle



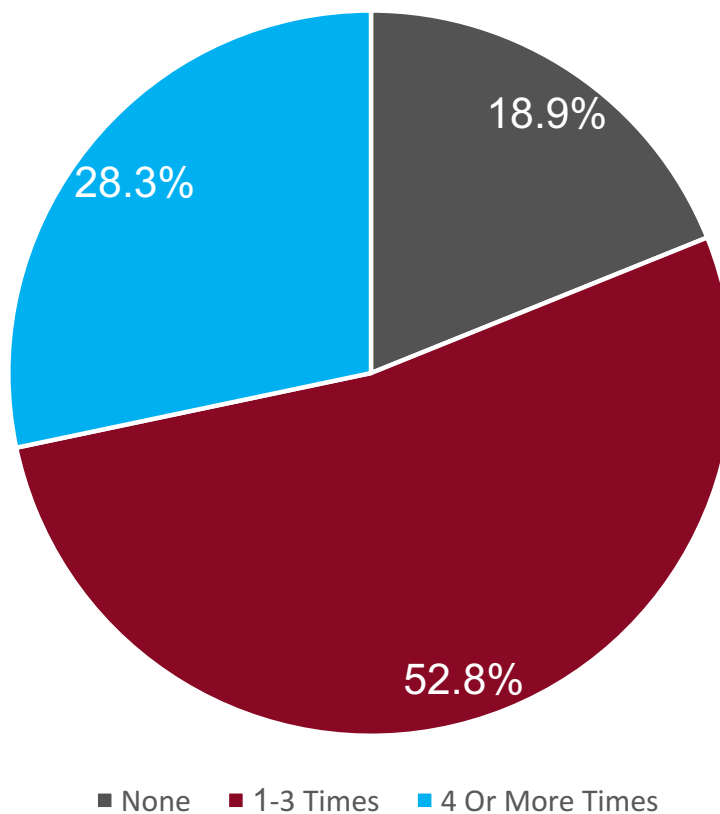
Why I Opened A New Account



How Often Do You Use Your Primary Checking Account's Mobile Banking Application?



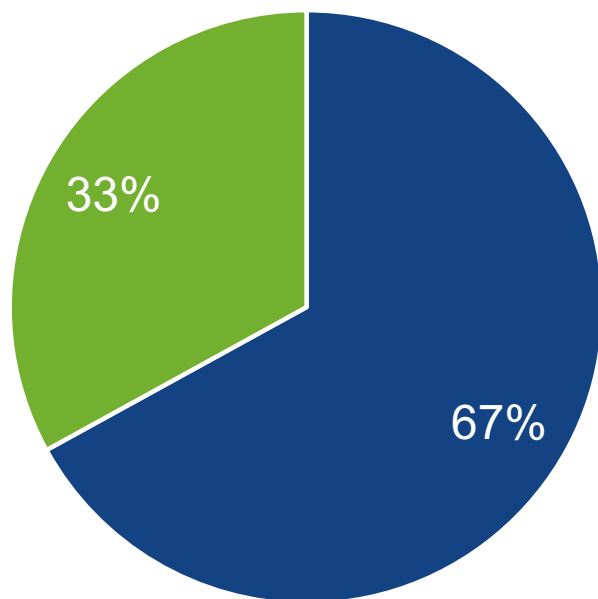
How Many Times In The Last 30 Days Have You Visited A Branch Of Your Primary FI?



Mobile Banking Users

Did You Meet With An
Employee During Your Branch
Visit?

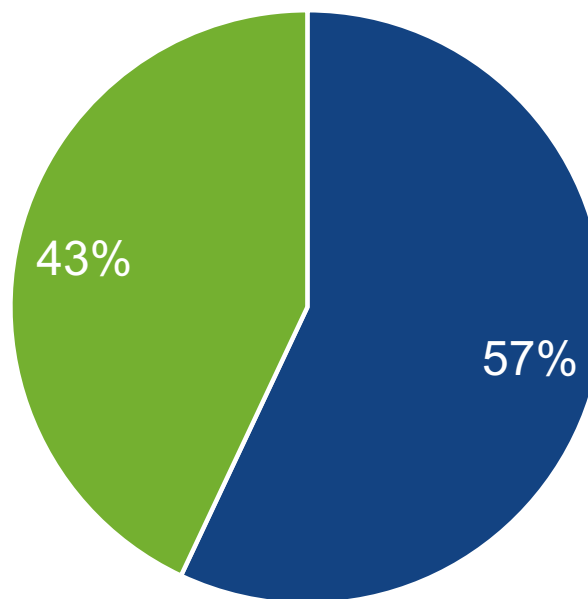
More Than \$10K In Savings



■ Yes ■ No

Did You Meet With An
Employee During Your Branch
Visit?

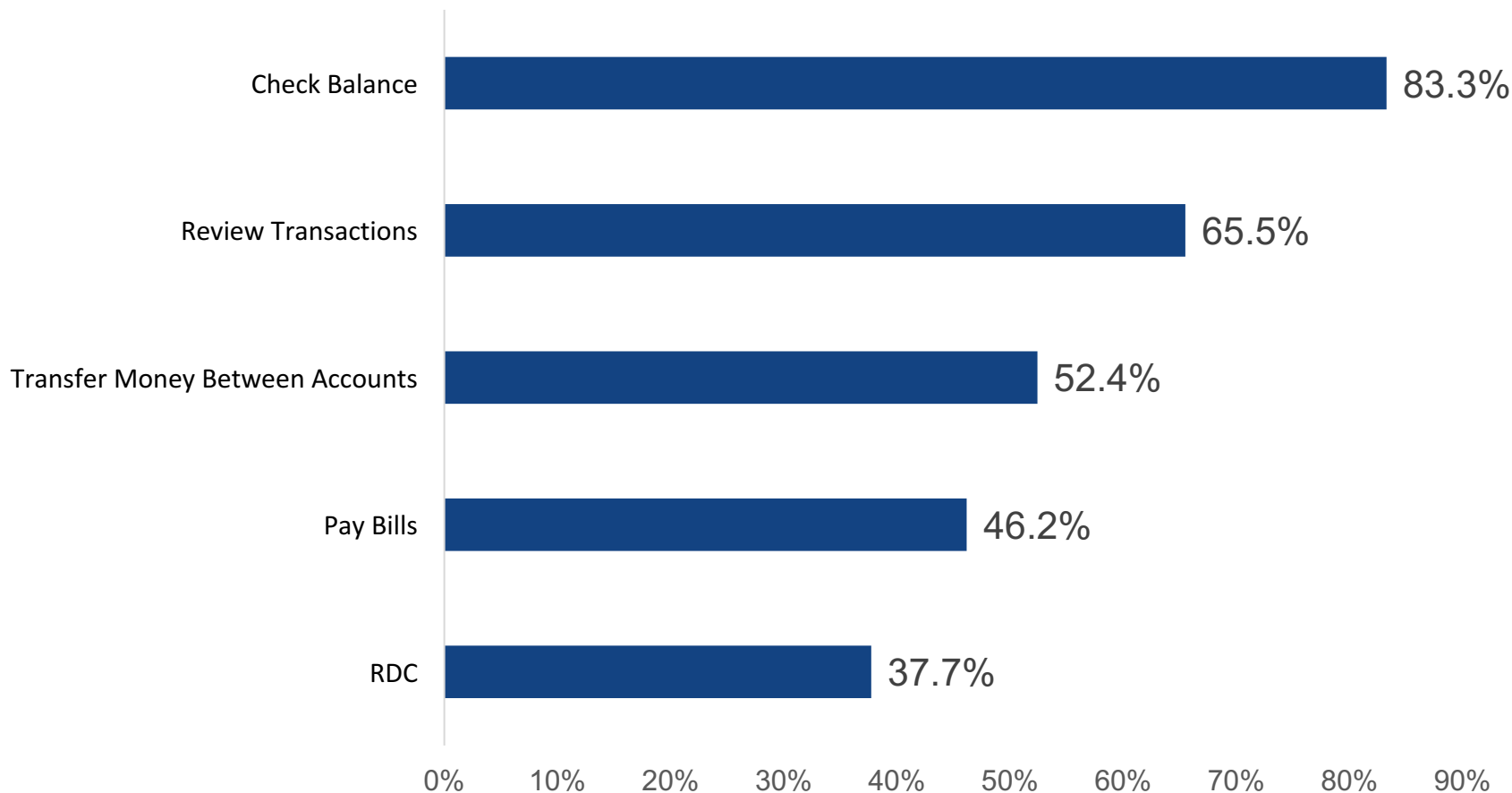
Less Than \$10K In Savings



■ Yes ■ No

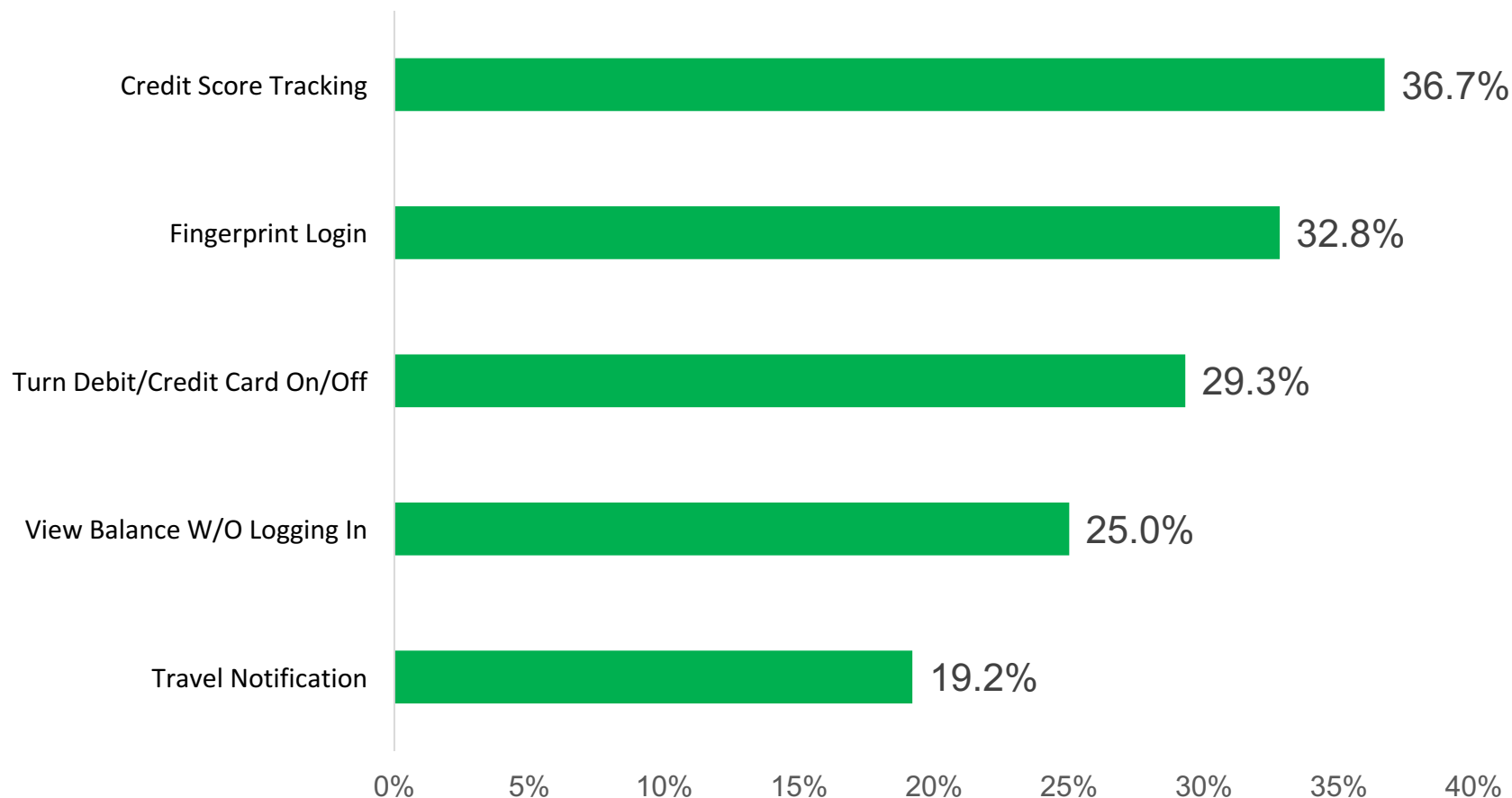
Mobile Banking Users

What Mobile Banking Features Do You Use The Most?



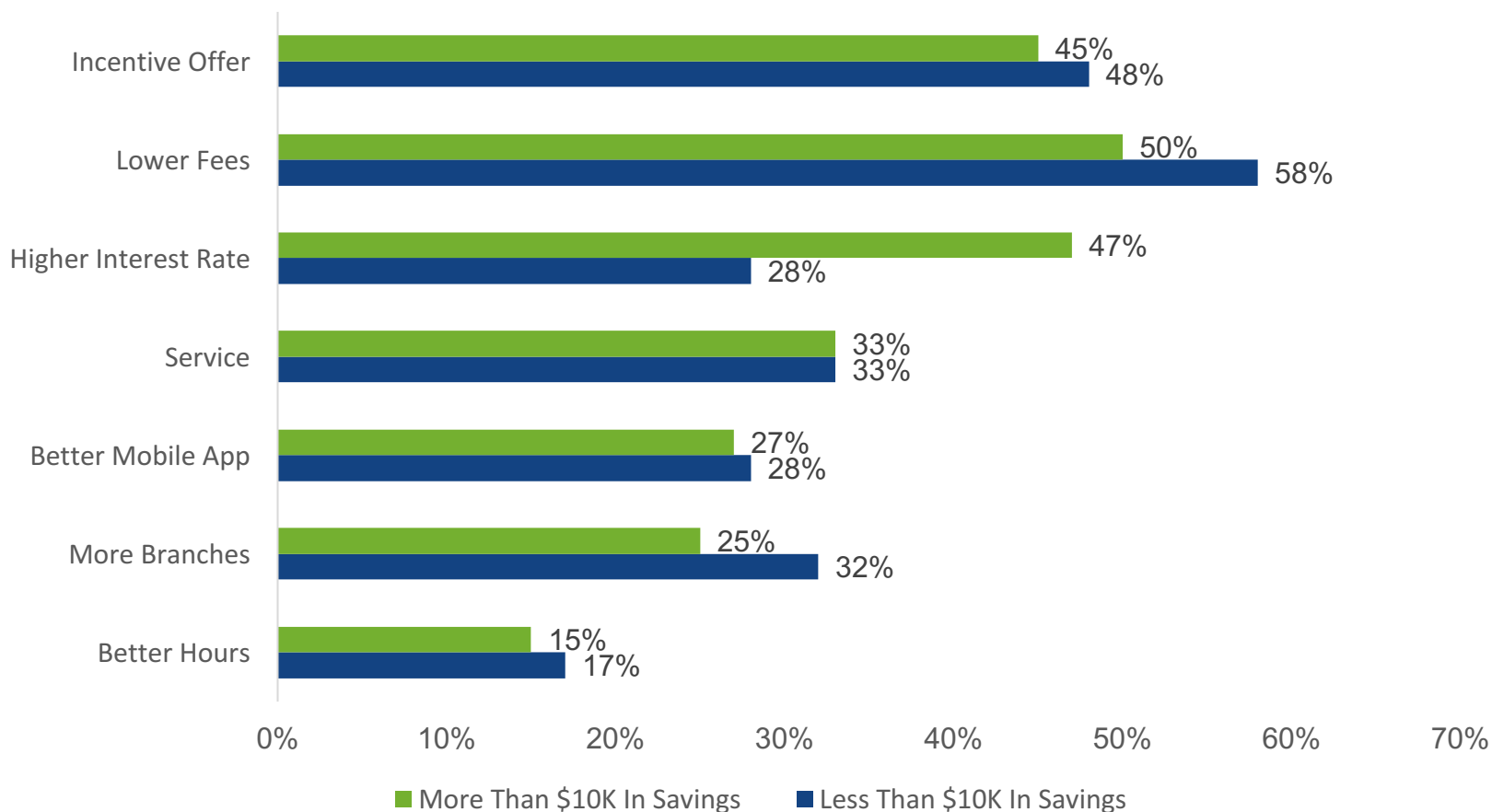
Mobile Banking Users

What Mobile Banking Features Are Missing?



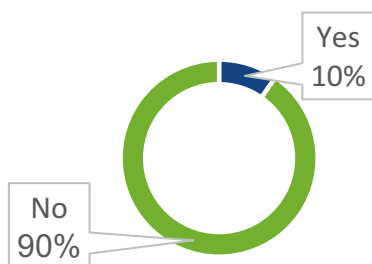
Mobile Banking Users

What Would Influence Your Choice Of A New FI?



Mobile Banking Users

Did You Switch Your Primary Checking Account In The Past Year?



Would You Continue Using Your Mobile Banking Application If Your FI Charged \$1/Month?

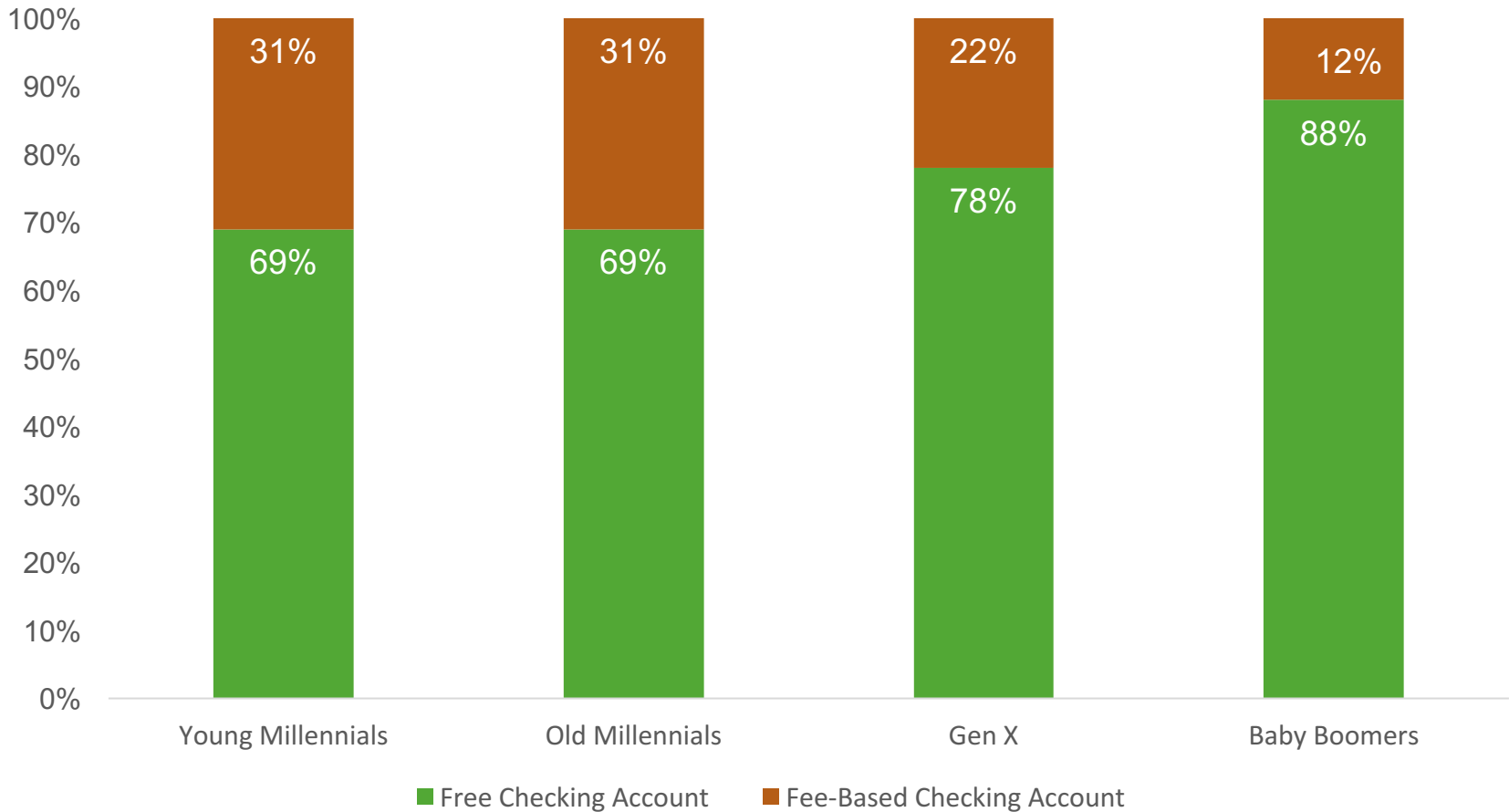


Would You Continue Using Your Mobile Banking Application If Your FI Charged \$3/Month?



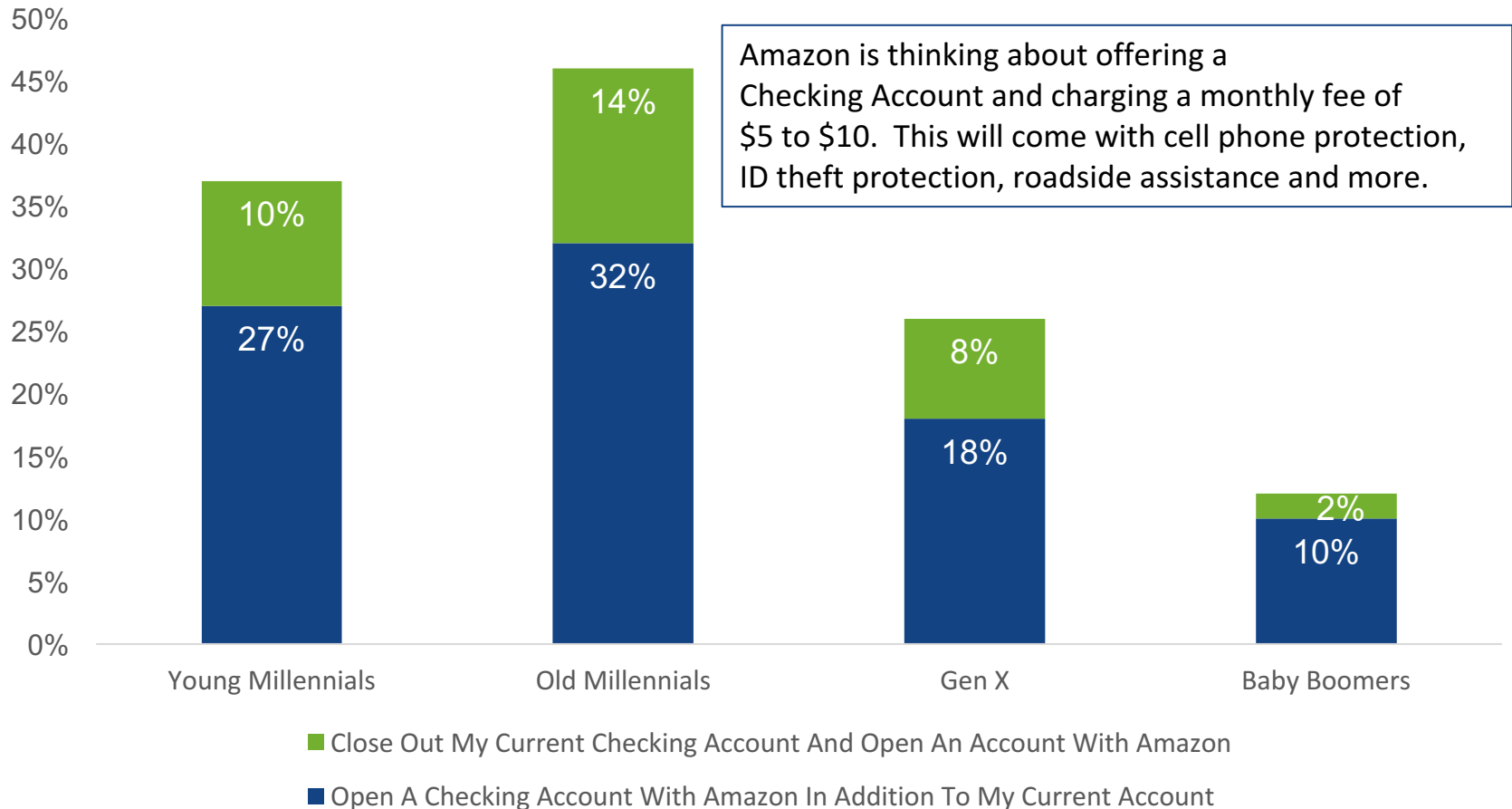
Mobile Banking Users

What Type Of Checking Account Do You Own?



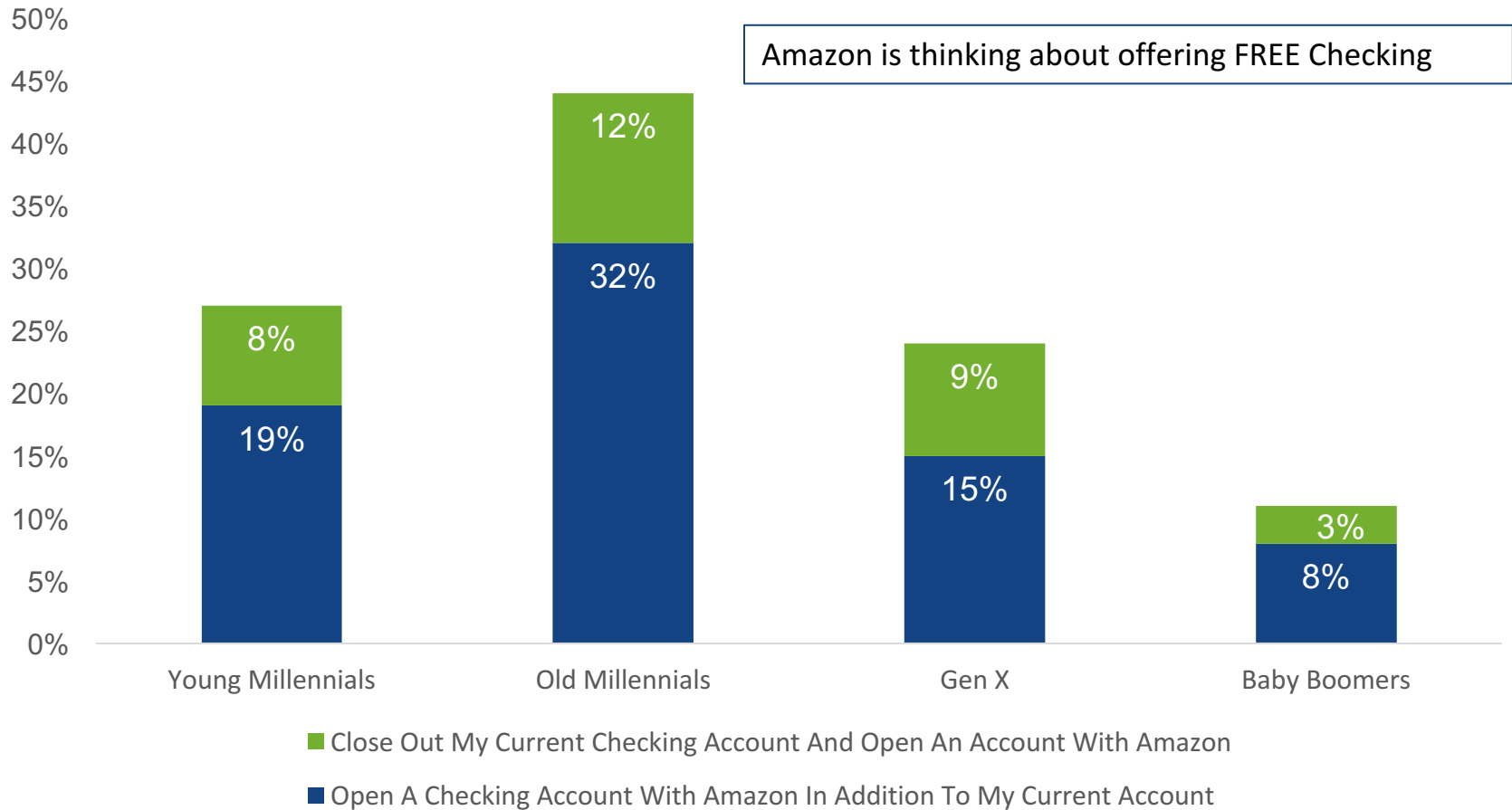
Mobile Banking Users

Attitudes Toward An Amazon Checking Account



Mobile Banking Users

Attitudes Toward An Amazon Checking Account



Examples of Campaigns to Increase Mobile Adoption

Pay to the Order of _____

One ***** Dollars

For Convenience offer

Date _____

0000
XXXX
XXXX

 Security features
on back of this check

\$1.00

Expiration date March 31, 2014
For Mobile check deposit only

| :123456789:4567890123456: 0000

MOBILE CHECK DEPOSIT

Try it, on us.

We always welcome you at the branch but understand that sometimes you can't make the trip. Deposit your checks using Mobile Check Deposit instead!

If you opened your account today, please visit us tomorrow at hancockbank.com and log in to online banking with the user ID and password provided in your new account kit. Then follow these steps to begin making deposits with your smartphone.

If you already have an account and are enrolled in online banking, simply follow the instructions on the right to download the Hancock Bank and experience the convenience of banking from the palm of your hand today.



It's a snap!

- 1 Log in to online banking to register your smartphone, and you will receive two text messages.
- 2 Select the second text message and follow the link provided to download and install the application.
- 3 Once it is installed, open the App. Then follow the activation instructions on your phone to access mobile banking.
- 4 Choose "deposit check" to snap a photo of the check above, then submit. It's done!

Use your online banking ID and password to access the mobile banking app.

**IF YOU NEED ANY ASSISTANCE,
WE'RE JUST A PHONE CALL AWAY.**
1-800-448-9812

Available to personal online banking customers. Deposits are not available for immediate withdrawal. Deposit limits – \$2,500 per day and \$5,000 during a calendar month. Other limitations and restrictions apply, please refer to the Mobile Check Deposit Terms & Conditions for more information. Hancock Bank does not charge you for Mobile Check Deposit services, please check with your wireless carrier for any data usage charges that may apply. Member FDIC.

P.O. Box 1200
Fairfax, VA 22038-1200

((Joe Sample))
((Address 1))
((Address 2))
((City, State Zip))
b a r c o d e

Dear ((Joe)),

Now you don't have to go to an ATM or branch to deposit a check. Whether you're on your lunch break or on the couch, with FREE Mobile Deposit you can bank when and where you want.

It's as easy as taking a picture. You simply ...

1. **Tap Deposit Checks** within the [redacted] for iPad®, iPhone® and Android™ smartphones.
2. **Snap a photo** of your endorsed check, front and back.
3. **Select Deposit Check** and you're done!

Earn \$5. Give Mobile Deposit a try today.

Deposit the below \$5 check into your Apple account today. It's our way of saying Thank You for giving Mobile Deposit a try.

If you'd like to see how Mobile Deposit works, check out our demo video at [redacted] if you have any questions or need assistance with the service.

Sincerely,

Deposit a check in 3 minutes or less!

- It's easy & secure
- Available 24/7
- Saves a trip to Apple FCU
- No waiting in lines

PLUS when you respond by ((Day, Month Date, Year)), you'll earn \$5 instantly!

Positive Identification Required

((1001))

Pay to the Order of ((Joe Sample))



((CHECK DATE))

Date

\$ 5.00

Five no/100

Valid after 30 days.

Dollars  

Per The ease and convenience of Mobile Deposit

Rachel D. Mantz

⑈ 123456⑈ ⑆ 123456789⑆ 123456789⑈

Q&A

Type your question in the chat panel 

Stephen Nikitas
Senior Strategy Director

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Thank You!

