



THE POWER OF BEING UNDERSTOOD

DIGITAL BANKING *RAPID ASSESSMENT*[®]

Define the technology, services and features needed to engage customers and deepen relationships

Today's banking customer expects access to accounts and services when and where it is convenient for them. However, financial institutions face challenges to prioritize resources to support safe and efficient digital channels, while rapidly evolving technology and increased competition offers choices for banking services. You want an actionable road map that provides specific solutions, delivered quickly and at a fair price. At RSM US LLP, we understand. That's what our Digital Banking *Rapid Assessment* service is all about.

Focused on value

Digital banking encompasses a wide range of platforms, delivery channels and communication methods. Mobile banking, internet banking, account notifications, social media marketing, digital wallets and in-branch self-service options are examples of digital banking offerings that financial institutions must prioritize and manage. The Digital Banking *Rapid Assessment* provides a framework to apply the most appropriate of RSM's full range of risk, financial and technology advisory services to tailor a quick hitting, high-value solution.

While the issues we address will vary depending on your requirements, our approach typically includes:

- Analyzing and rating your digital capabilities relative to your peer competitors
- Identifying gaps in available digital functionality
- Discovering actionable and sustainable "quick win" opportunities
- Assessing alignment of technology with your business strategy

- Charting a road map for enhanced digital functionality, operational improvement and investment for identified initiatives

Our Digital Banking *Rapid Assessment* approach is completely scalable. We can apply the same fast-results, immediate-value approach to assess the technology, services and features that are critical to your financial institution to support consumers and businesses, and that align with your business strategy.

Tailored to your needs

We will apply our knowledge of bank products, industry trends and digital banking system implementations to identify opportunities to upgrade your digital banking capabilities. Throughout the process, we will work interactively with your staff to share our insight on functionality, system requirements, organizational impact and deployment options for new technology.

The Digital Banking *Rapid Assessment* provides a comprehensive review of your digital banking strategy to include:

- Strategy alignment
- Business plan review
- Management effectiveness
- Change management capabilities
- Key projects' portfolio review

We will focus our assessment based upon your unique requirements. Potential areas for review include:

- Consumer online and mobile banking, including bill pay, person-to-person payments, account aggregation and personal financial management
- Mobile functionality and utilization of device features to support security, mobile wallets, alerts, mobile deposits and presence-enabled marketing
- Online and mobile service capabilities with account opening and maintenance, chat functionality, data exchange and fraud management
- Business-focused online services, including cash management, accounting system interfaces, positive pay and balance reporting
- Payment support for businesses with electronic remittance processing, remote deposit, mobile deposit and ACH origination
- Self-service branch design, leveraging virtual teller machines, kiosks, enhanced ATM functionality and access for personal electronic devices
- Use of social media for improved communications and marketing

We will provide your executive team with both recommendations for immediate results and a game plan for a sustainable, long-term strategy to support digital banking competitiveness.

Driven by experience

Based on your needs, we will assemble a team of seasoned professionals with the right combination of industry, functional, financial and technical experience to address your scope for the Digital Banking *Rapid Assessment*.

Combining our deep industry knowledge and leading tools, we'll analyze your organization's capabilities against industry trends and peers. We will assess whether your current processes, technology partners and people are in sync with your institution's vision. We distill our findings into a concise presentation to your management team that spells out both your immediate quick win opportunities and initiatives that support a sustainable road map for continued improvement.

Every financial institution is looking for the next, right step in the digital world. That's exactly what RSM's Digital Banking *Rapid Assessment* approach delivers.

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