

Eide Bailly Presents:  
**Mills Marketing Smart Bold**  
**3-Part Webinar Series**

**Part 2: RETOOL**

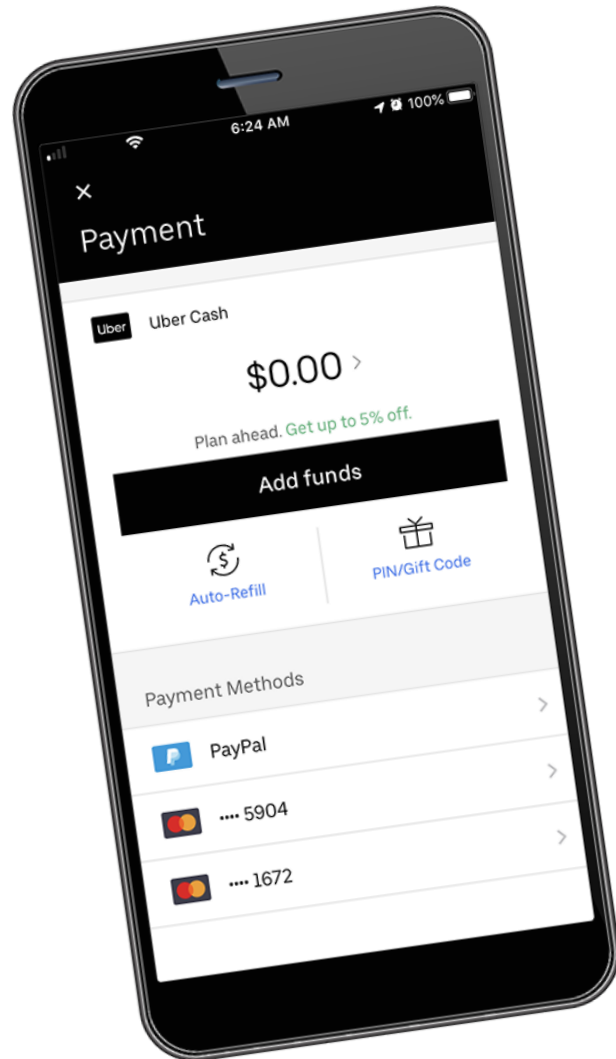
**10 Smart Things To Do in 2021**

December 2020



# 1 Uber Cool

DRAHOTA  
TOP 10



Uber is offering Uber Cash.



# It's not just growth, it's about **VALUE** which can be created by ...

- ☐ Right-sizing your cost structure
- ☐ Adding new talent
- ☐ Filling gaps in customer experience and processes
- ☐ Creating new revenue streams
- ☐ Adding a market
- ☐ Acquiring deposits



A man in a light pink shirt and a patterned tie is wearing a dark blue suit jacket. A tailor is measuring his shoulder with a yellow tape measure. The background shows a clothing store with various suits hanging on racks.

# Right-sizing your cost structure





# Artificial Intelligence Use Cases and Adoption in **Consumer Banking**

	AI USE CASES	MARKET EXAMPLES	TYPICAL VALUE BENEFITS
Customer Engagement	<b>Target and personalize customer offers</b> better, across channels	DBS, Chase, RBS, BBVA, DB, Capital One	<ul style="list-style-type: none"> <li>• 2-3x+ better response rate</li> <li>• 20-30%+ revenue uplift</li> </ul>
	<b>Chatbots/Digital agents</b> for customer service and query support	DBS, USAA, HSBC, BoA, CMB, Capital One	<ul style="list-style-type: none"> <li>• Handle 1MM+ queries/ daily;</li> <li>• Improve resolution time by 80%</li> </ul>
	<b>Secure Digital Identity with facial, voice and behavioral biometrics</b> for smarter onboarding and servicing	Barclays, Wells Fargo, HSBC, USAA, WestPac, CapitalOne	Reduce fraud by 70-80% and verification costs by 50-70%
	<b>Automated spend and Investment advisory</b>	USAA, Capital One, Bank of America, Betterment, Wealthfront	<ul style="list-style-type: none"> <li>• Reduce costs by 80%+</li> <li>• Increase clients/advisor by 2X+</li> </ul>
Operations	<b>RPA for automating</b> ledger reconciliations, automating tech support, IT automation etc.	Wells Fargo, Chase, ICICI, Danske Bank, JP Morgan, Bank of America, DBS	<ul style="list-style-type: none"> <li>• Lower operating costs by 40%+</li> <li>• Reduction in reconciliation time by 60-90%</li> </ul>
Risk & Compliance	<b>Detect fraud better particularly for payments in real time</b>	Visa, Mastercard, Stripe, JP Morgan, Nordea Bank	<ul style="list-style-type: none"> <li>• Reduce false positives in fraud by 60-80%</li> </ul>
	<b>Enhance Cybersecurity with ML techniques</b>	CapitalOne, Barclays	<ul style="list-style-type: none"> <li>• Reduce time for detection by 30%+</li> </ul>



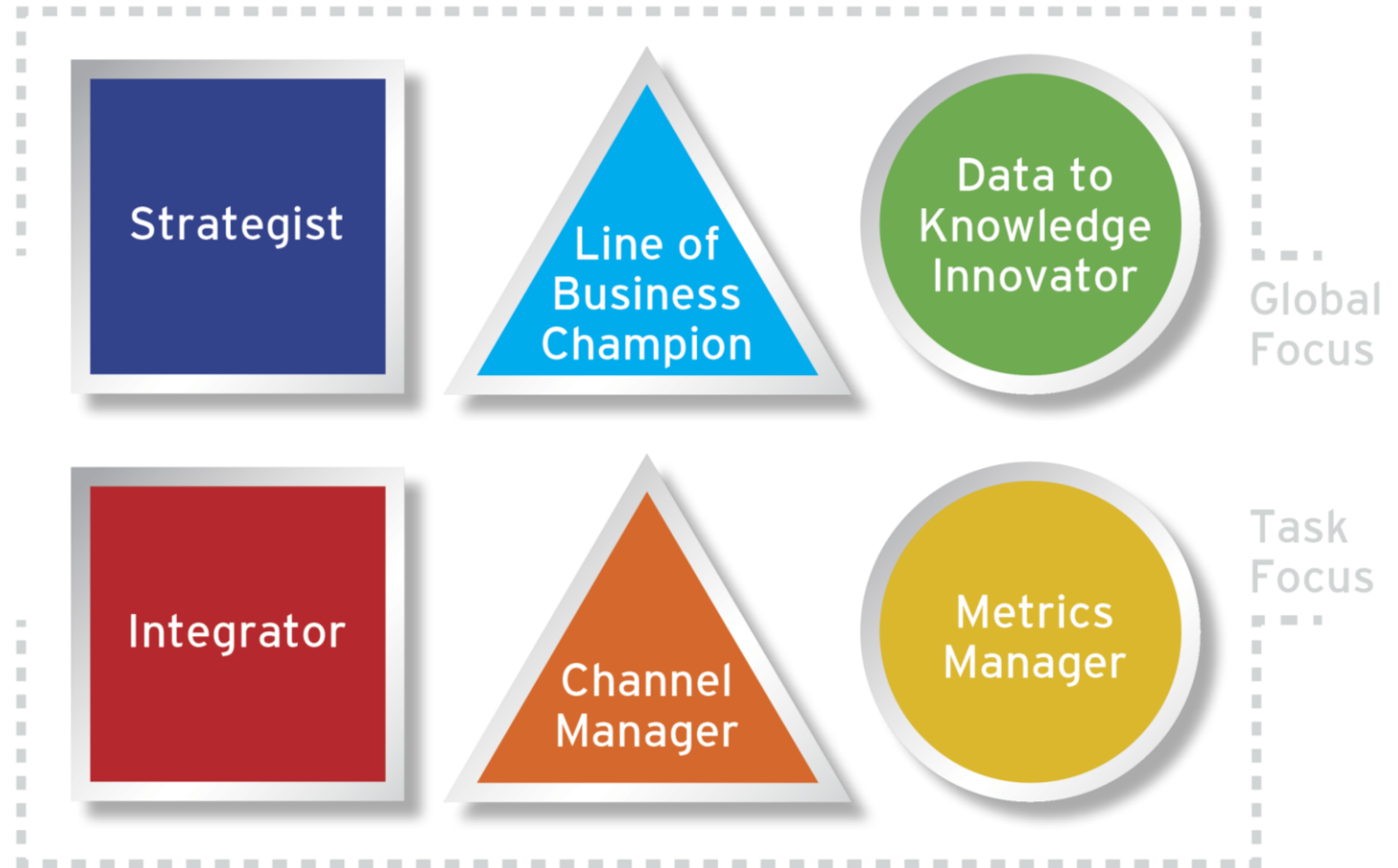
# Artificial Intelligence Use Cases and Adoption in Treasury and Trade Solutions Banking

	AI USE CASES	MARKET EXAMPLES	TYPICAL VALUE BENEFITS
Customer Engagement	<b>Virtual digital assistants to help corporate clients</b> navigate through product detail/answer queries	HSBC, RBS	Virtual agents can help reduce corporate calls by 70-90%
	<b>AI based chat logs analytics</b> for better customer interactions	DBS, Bank of America, HDFC Bank	60%+ of queries resolved quicker through analysis of chat logs
	<b>AI based analytics</b> for liquidity optimization	JP Morgan, Yes Bank, HSBC	10-15% reduction in liquidity buffer feasible through predictive optimizations
Operations	<b>AI predictive analytics</b> of DPO/DSO estimation, to optimize Supplier Financing	Wells Fargo, DBS, JP Morgan	Improve financing forecast by 70-90%
	Automate <b>ledger reconciliations</b>	JP Morgan, ICICI, Axis	Lower operations costs by 40-60%
	Automate <b>payment reconciliation</b> for receivables	Bank of America, Citi	
Risk & Compliance	<b>Intelligent and automated contractual processing</b>	JP Morgan	Reduce legal costs by 80-90% through automation of standardized terms
	Machine Learning to <b>predict exposure risk</b> for client investments	CapitalOne, Goldman Sachs	Predictive risk improves 20-30%



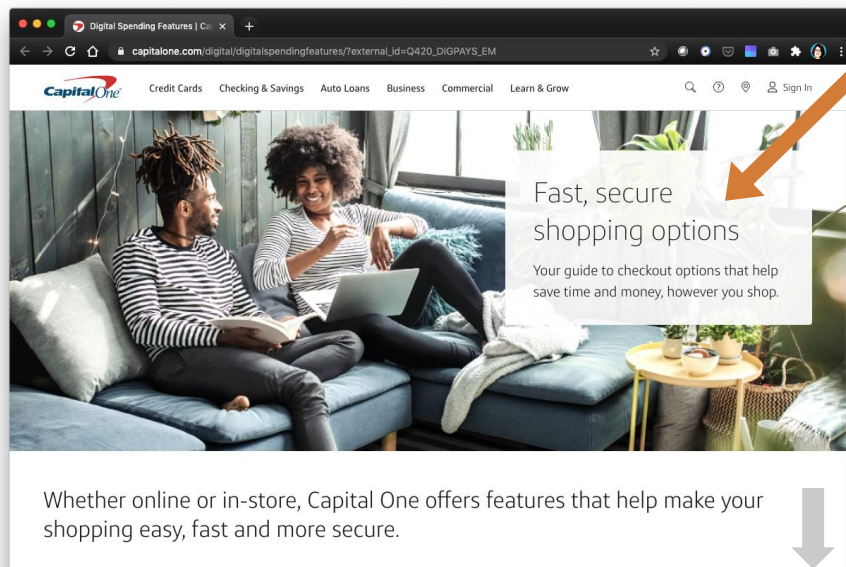
# Adding New Talent

## Marketing Roles

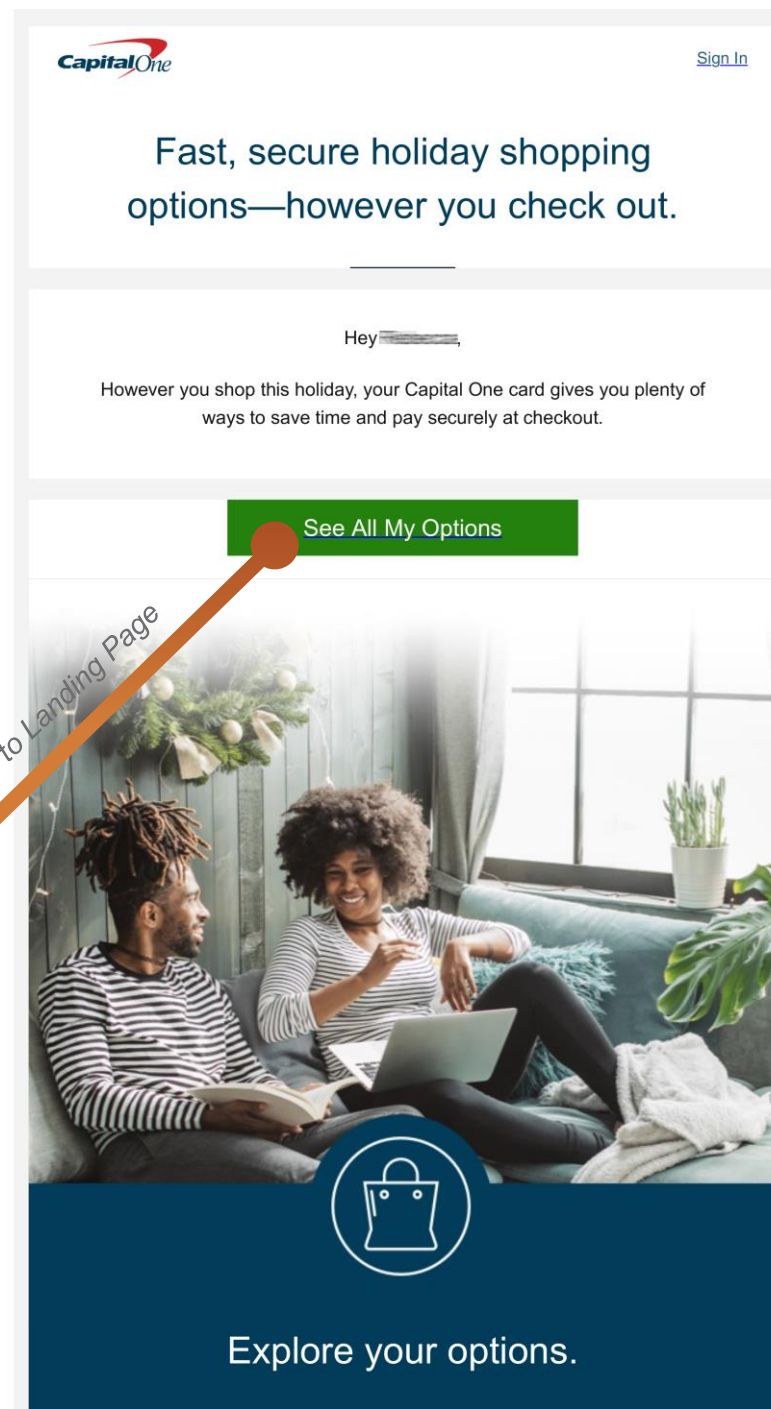


# Filling Gaps in Customer Experience and Processes

*Sample of email communication received from CapitalOne*




Links to Landing Page





Landing Page Content:

Shopping with or without your card



**VIRTUAL CARD NUMBERS FROM ENO**

Protect your credit card account online

Eno, your Capital One Assistant, creates virtual card numbers that let you shop without sharing your actual card number.

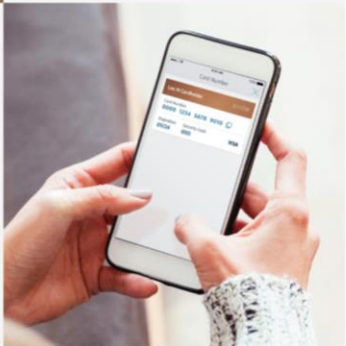
[Add Eno To Browser](#)


**24/7 ACCESS TO YOUR CARD INFORMATION**

Access your card whenever you need it

The Capital One Mobile app lets you access your card info 24/7—so you can purchase what you need, when you need it.

[Access The App](#)





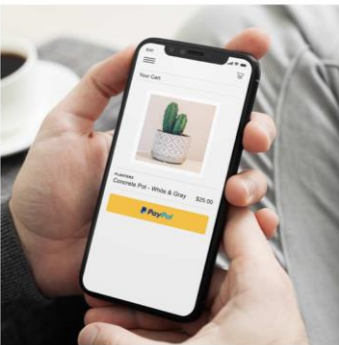
**CONTACTLESS CARD**

Tap and pay fast with contactless payments

Pay with just a quick tap of your card. It's nearly 10x faster than other in-store payment methods—and more secure.

[Get The Details](#)

Shopping with digital wallets



**PAYPAL® CHECKOUT**

Check out fast and easy with PayPal

PayPal lets you pay with your card using only your PayPal username and password—no entering your card or shipping info.

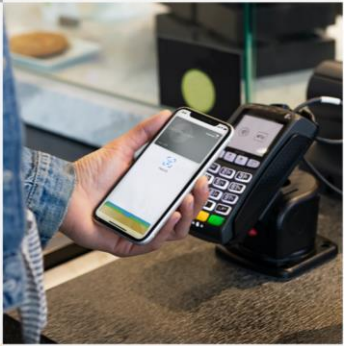
[Add Your Card](#)


**APPLE PAY™**

Pay touch-free with your Apple device

Add your card to your Apple Wallet to make secure purchases online, in-apps and in stores wherever Apple Pay is accepted.

[Add Your Card](#)





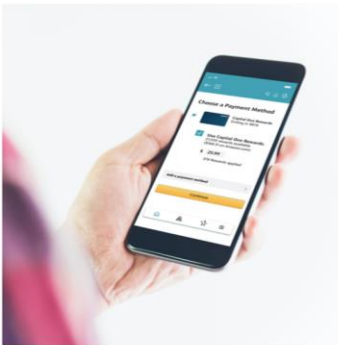
**GOOGLE PAY™**

Shop securely using your Android device

Add your card to Google Pay for a fast, simple way to checkout at millions of sites, apps and stores.

[Add Your Card](#)

Shopping with rewards and deals



**SHOP WITH REWARDS AT AMAZON.COM**

Redeem rewards at Amazon.com

Use your rewards at checkout to cover part or all of a purchase when you shop millions of eligible items at Amazon.com.


[Link Your Card](#)

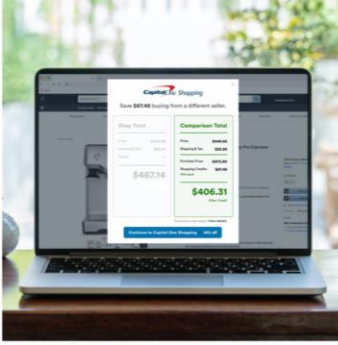
**USE REWARDS WITH PAYPAL**

Redeem rewards with PayPal

Use your rewards to make purchases at over 20 million online stores when you check out with PayPal.

[Get Started](#)





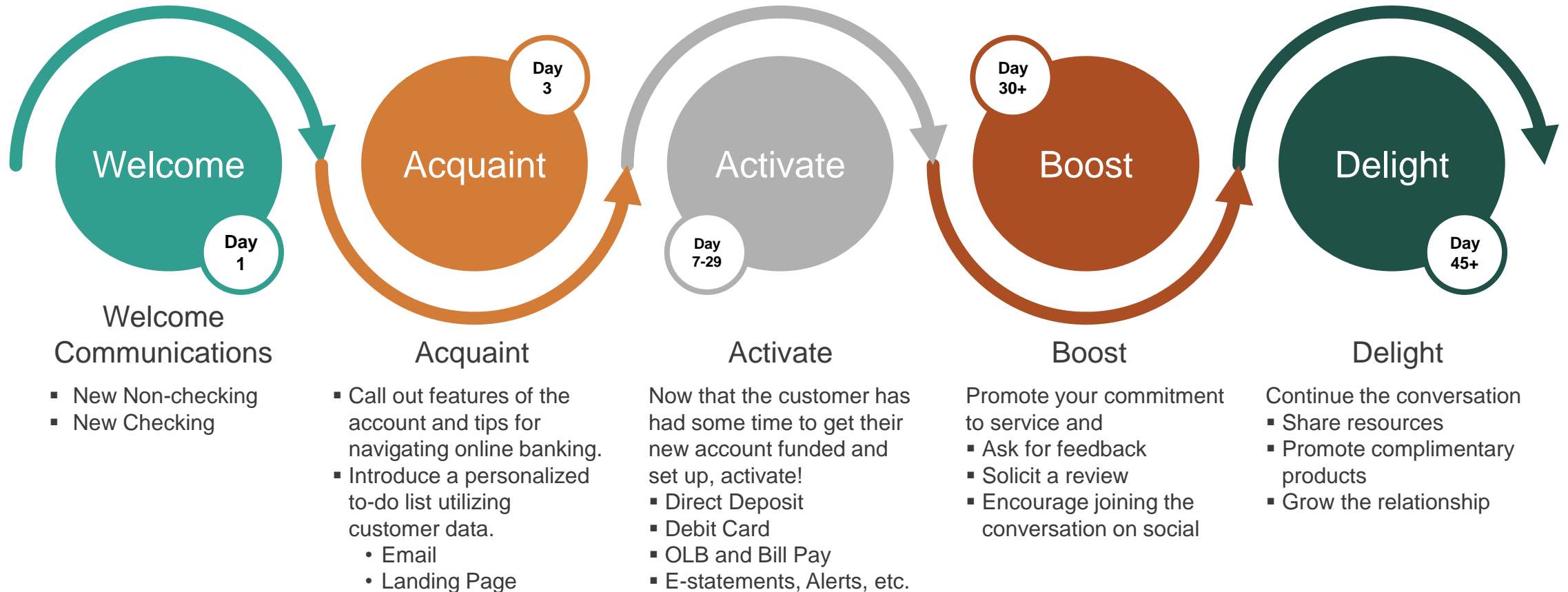
**CAPITAL ONE SHOPPING**

Find great deals automatically

Capital One Shopping automatically checks for better deals and available coupons when you shop online.

[Explore Shopping](#)

# Automated One-to-one Onboarding



Email | Landing Page | Direct Mail | CSR/Branch Call | Retargeting

# Creating New Revenue Streams

- EFAs
- Litigation
- Solar
- Insurance Premium
- Subscription Accounts



# M&A

Buy the Bank  
Across the Street



# Acquiring Deposits

70% Demand  
for Savings





### 3 Don't confuse tools with goals

DRAHOTA  
TOP 10

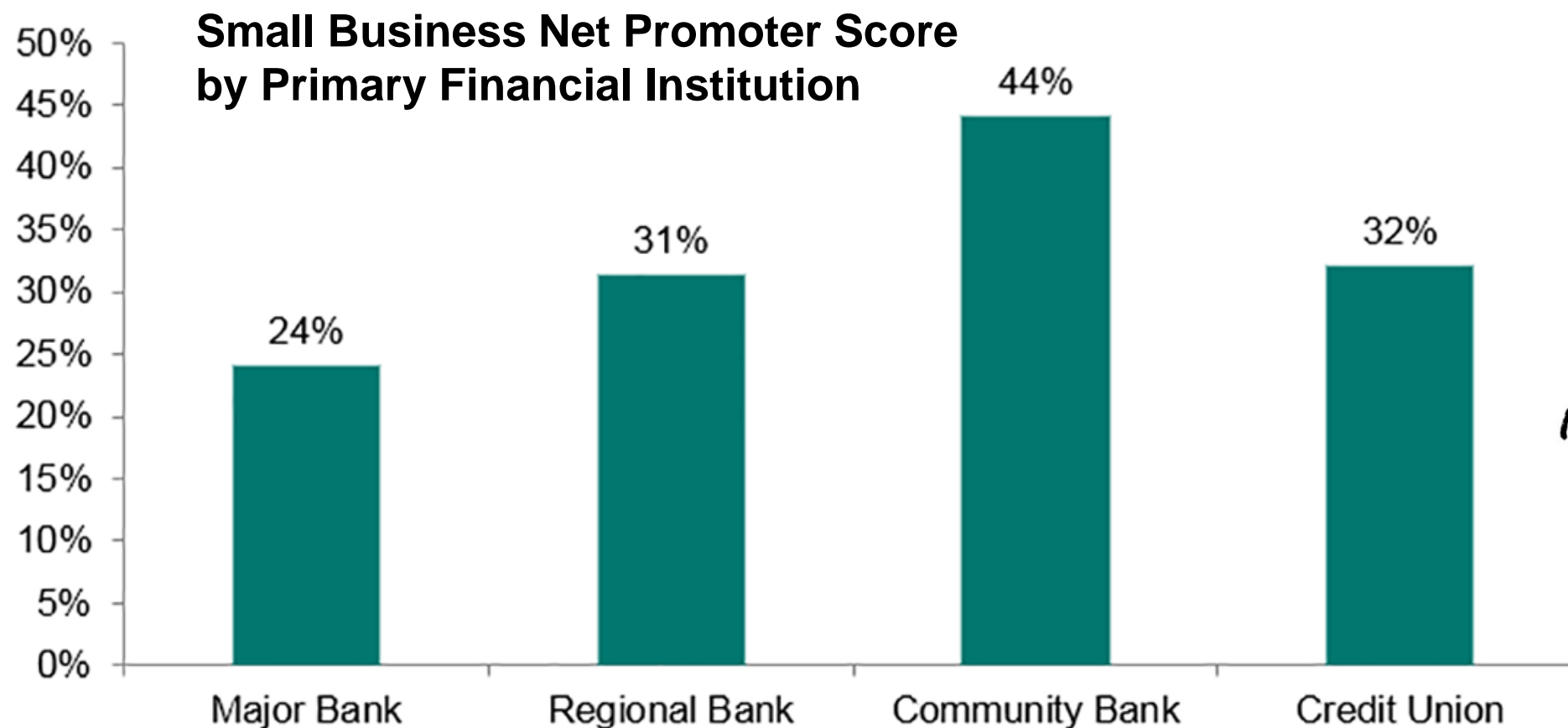
**Technology is a necessity,  
but not a differentiator.**

Don't rely on a technology strategy;  
be driven by a **bank** strategy  
supported by technology.



# 4 Leverage Your Strength

DRAHOTA  
TOP 10



Source: Raddon Research Insights, Raddon's CEO Strategies Group. Raddon is a Fiserv Company.



# 5 Benefit from the Boomer Bounce

DRAHOTA  
TOP 10



**Transition  
from incremental  
to transformational  
in everything you do.**



# BEWARE

## Incumbency Dilemma

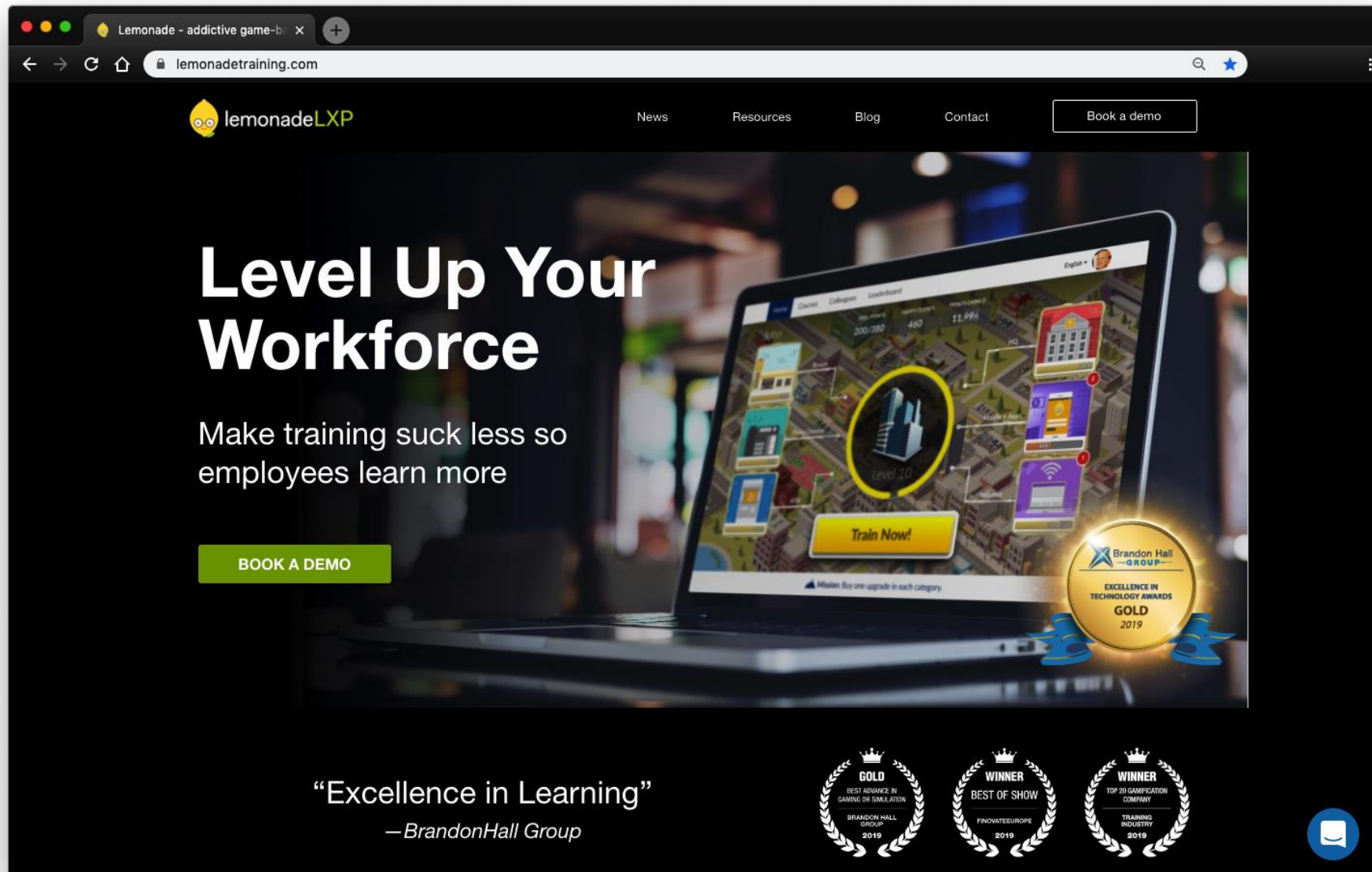




## 8

# Make Lemonade

DRAHOTA  
TOP 10



The screenshot shows the lemonadeLXP website. The browser address bar displays "lemonadetraining.com". The website header includes the lemonadeLXP logo, navigation links for News, Resources, Blog, and Contact, and a "Book a demo" button. The main content area features the headline "Level Up Your Workforce" and the subtext "Make training suck less so employees learn more". A green "BOOK A DEMO" button is positioned below the subtext. The background image shows a laptop displaying a game interface with various icons and a "Train Now!" button. A gold award medal from Brandon Hall Group is visible on the right side of the laptop screen. At the bottom of the website, there are three award medals: "GOLD BEST ADVANCE IN GAMING OR SIMULATION BRANDON HALL GROUP 2019", "WINNER BEST OF SHOW FINOVATEUROPE 2019", and "WINNER TOP 20 GAMIFICATION COMPANY TRAINING INDUSTRY 2019". A quote from Brandon Hall Group, "Excellence in Learning", is also displayed.

lemonadeLXP

News Resources Blog Contact Book a demo

## Level Up Your Workforce

Make training suck less so employees learn more

BOOK A DEMO

Train Now!

Brandon Hall GROUP  
EXCELLENCE IN TECHNOLOGY AWARDS  
GOLD  
2019

"Excellence in Learning"  
— Brandon Hall Group

GOLD  
BEST ADVANCE IN  
GAMING OR SIMULATION  
BRANDON HALL  
GROUP  
2019

WINNER  
BEST OF SHOW  
FINOVATEUROPE  
2019

WINNER  
TOP 20 GAMIFICATION  
COMPANY  
TRAINING  
INDUSTRY  
2019



# The Zoom Effect





# 9 Partners or Competitors?

DRAHOTA  
TOP 10

 Square

SoFi 

 PayPal

 lendingtree®



# 10 Check Your Speed

DRAHOTA  
TOP 10



4:43 PM 63%

# 2020



Total Crap. Would  
Not Recommend.



For More Funny Quotes Visit:  
[www.bizwaremagic.com](http://www.bizwaremagic.com)





# Thank you!



**Becki Drahota**

CEO, Mills Marketing

[BeckiD@MillsMarketing.com](mailto:BeckiD@MillsMarketing.com)

**Part 3: REIGNITE – Reignite Your Brand**  
Coming December 8<sup>th</sup> at 10:00 am!

