

# SECURING DIGITAL ACCELERATION

## The New Normal for Community Banks & Credit Unions

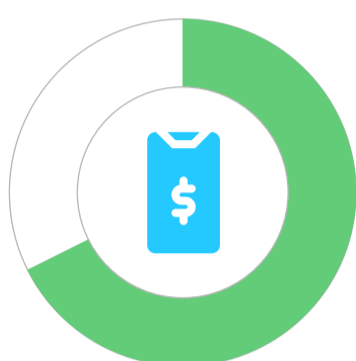
Even with physical locations opening back up for full-scale use, a majority of members have grown accustomed to the ease and convenience of digital banking.

Combining the features a large-scale bank can offer with the personalized benefits of a credit union is vital to remain competitive.



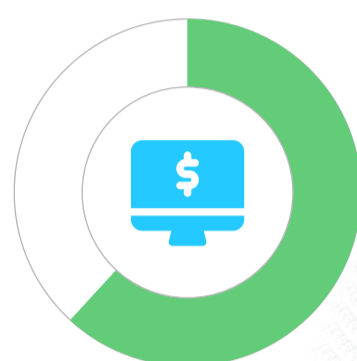
**39%**

of consumers used new products, services or banking methods during the COVID pandemic



**67%**

of consumers using new banking methods tried mobile banking



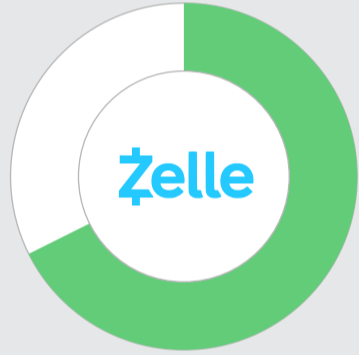
**62%**

of consumers using new banking methods tried online banking

## The Necessity of Faster Payments

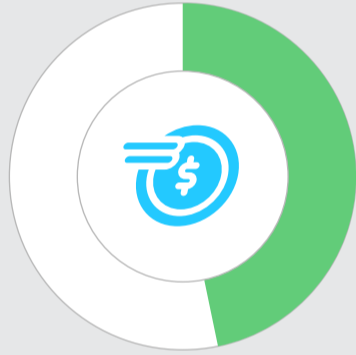
Due to member demand, more than half of all community banks and credit unions provide faster payment capabilities.

Those who are not prioritizing any form of faster payments will find themselves losing business from even the most loyal members.



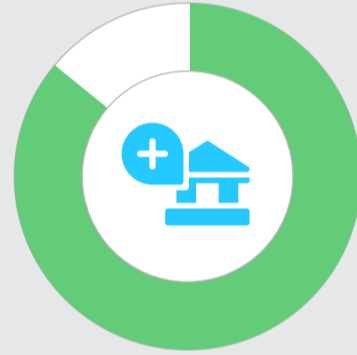
**67%**

of community banks and credit unions indicate customers are asking for Zelle



**45%**

of community banks and credit unions say customers are asking for same-day ACH



**82%**

of community banks and credit unions say that an additional faster payment rail is a priority<sup>2</sup>

## The Rising Impact of Fraudsters on Members

While adopting a digital strategy is vital to retaining loyal members, it's also imperative to foster that trust by protecting members from fraud.



**2 out of 3**

consumers rely on their financial institutions to protect their accounts.



**Members are willing to move accounts at the drop of a hat if they fall victim to fraud.**

Your members deserve the best, and **NICE Actimize** can help you deliver the highest level of security and benefits.

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<sup>1</sup> Aite Group. (2020). Aite Group's online survey of 8,653 U.S. consumers. Aite Group.

<sup>2</sup> Aite Group. (Q2 2020). Aite Group survey of 117 community banks and credit unions. Aite Group.

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