

The Regulator's Dilemma

 [brettkingauthor](#)
 [@brettking](#)

AMERICAN BANKER.
Innovator of the Year 2012



Consumers believe the system *is* the **problem**



Consumers are voicing their dissatisfaction



This is how the industry **measures** high-quality service engagement



This is how consumers measure high-quality service **engagement**



This is how the industry wants to **talk** to customers

Tweets

People



Top videos



Top images



Trends · Change

- #MyNFLcolors Promoted
- #blogchat
- 6 Apps That Let You Text for Free
- #NostalgiaChat
- #FollowMeFredo
- Steelers
- Big Ben
- Peyton Manning
- James Harrison
- Bruce Willis

Results for bank

11 new Tweets

- Alicia McGriff** @AliRenMc 1m
Sprint Gothic **Bank** of America Soggy Cereal Bald Heads (especially **my** chicas) Smell of mildewed basements instagr.am/p/T_uCcaISlx/
Expand
- madeline** @Maddduline 2m
Afraid to go to the semi annual sale at vs cos there goes **my** whole **bank** account
Expand
- Tribble Reese** @TribbleReese 4m
Heard an awesome quote today I'm going to apply to **my** life.
"Friendships are like **bank** accts, you have to put more in than you take out"
Expand
- Kate** @katelouiseO 7m
december 31st was not a good day for **my bank** balance... why I decided to go shopping that afternoon I don't know....
Expand
- AllysiaMHine** @AllysiaHine 9m
December was such an expensive month. Could cry looking at **my bank** balance. [#needtosave](#)
Expand
- bad luck ky** @kymosley 9m
My mom wont let me stop at the **bank** before the mall. So I'm going to the mall with ten cents. Which is probably best.
Expand
- (.Y.)** @SpankinD 12m
I need to go to the mall and I wanna go to Freestyles & Walmart to

This is how consumers talk to each other about the industry



We now generate **5 Exabytes** of content every three days

Welcome

Print

[Secure Message Center](#) | [Customize Accounts](#)| Last logged on at 6:18 PM ET on 01/02/2013 | [See session summary](#)

This is how the industry utilizes the online channel

Update
Debit Card
CoveragePaperless
OptionsAccount
AlertsPay
BillsWhat can we
do better?

WE'RE LISTENING ▶

Bank Accounts

Total balance: \$1,658.51

Account	Available Balance	Present Balance
PREMIER PLUS CKG (...3900) ▶ See activity ▶ See statements ▶ Pay bills	\$541.72	\$541.72
CHASE PLUS SAVINGS (...7390) ▶ See activity ▶ See statements	\$1,116.79	\$1,116.79

[Learn more about your checking account options](#)

Chase Debit Card Bonus Offers

[Show Offers](#)

Payments & Transfers

- ▶ Pay bills
- ▶ Make a transfer
- ▶ Pay a Person using Chase QuickPaySM

Investing

- ▶ Study the markets

Customer Center

- ▶ Try Chase Mobile
- ▶ Manage Account Alerts
- ▶ Change mailing address, phone and/or email
- ▶ Stop payment on a check
- ▶ Get ATM QuickChoice Preferences

"Apple will sell a few to its fans, but the iPhone won't make a long-term mark on the [financial] industry."

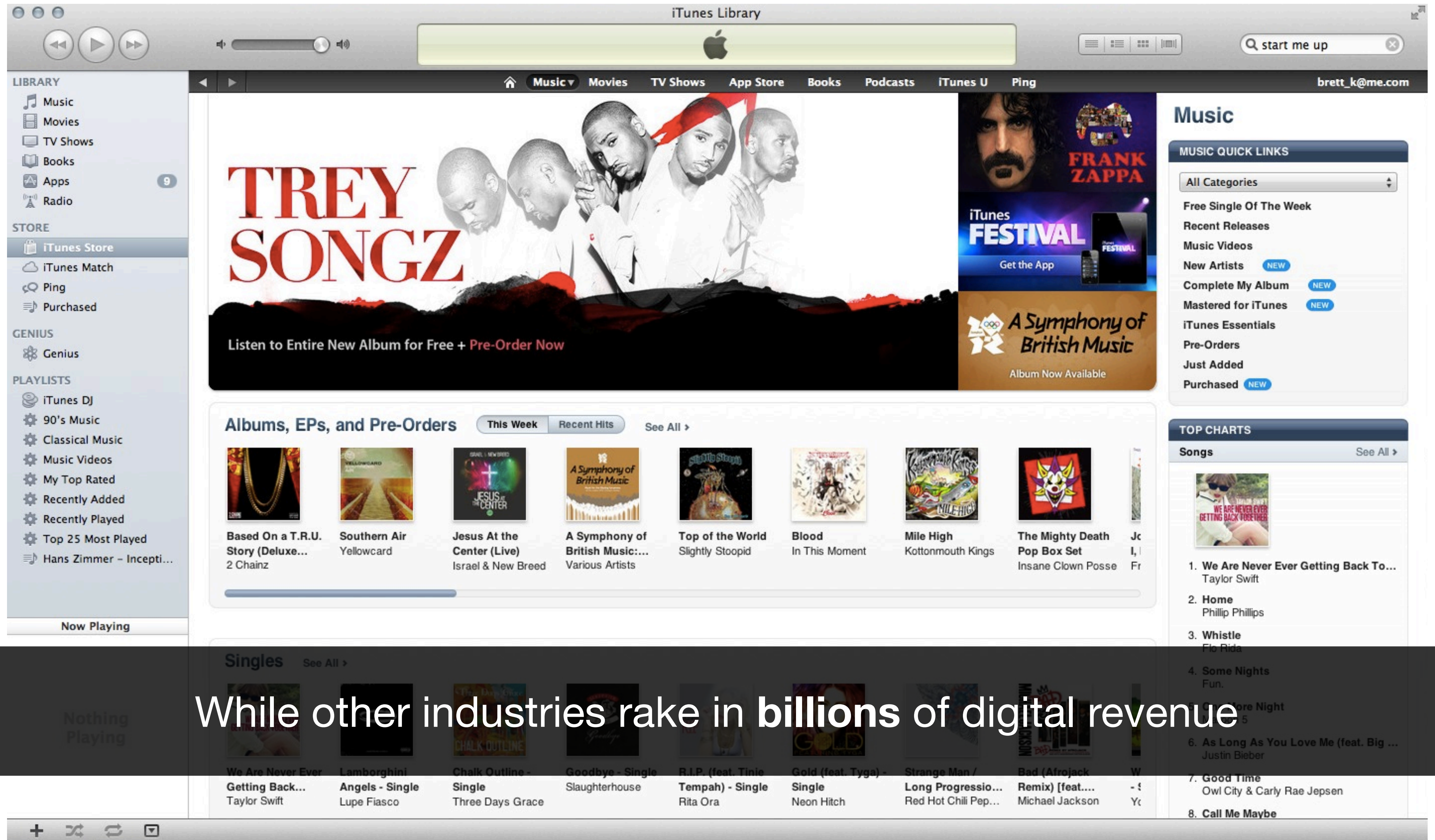
Bloomberg, January 14, 2007



BORDERS
BOOKS • MUSIC • MOVIES • CAFE

GOING OUT OF BUSINESS

But then again others have had the same challenges



[LOG IN TO MY DELTA](#) | [SIGN UP NOW](#) | [LOGIN HELP](#)
 SkyMiles#, Email or Username

 Password or PIN

☐ Remember Me

Our bag fees have changed. For updates, see baggage and services fees.

MY TRIPS

TRIPS, TOOLS & ACCOUNT INFO

BOOK A TRIP

FLIGHT, HOTEL & CAR

FLIGHT STATUS

ARRIVALS & DEPARTURES

CHECK IN

BOARDING PASS & BAGGAGE

ESCAPE

VACATION PACKAGES & DESTINATIONS

FLIGHT



HOTEL



CAR



Round Trip

One Way

Multi-city

FROM

 City or Airport


TO

 City or Airport


Depart Date



Return Date



☐ My dates are flexible

PASSENGERS

1

☐ Book award travel

Certificates and eCredits

FIND FLIGHTS

More Search Options

(Includes Flexible Airport & Meeting Event Code)



30,000 BONUS MILES

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Surf, chat and email on more than 3,000 flights.

UP TO 40% OFF.

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JOIN THE CLUB.

Work or relax at Delta Sky Club®.

Advisory: Airport Advisory Information

See All (2)

Many generating 90% or more of their revenue digitally

NEWS TO YOU

FARE SPECIALS

Start Building a Healthier Financial Life

With Moven, you will have a stronger awareness of your financial health. Our MoneyPulse™ and MoneyPath™ tools let you know exactly how fast and where you're spending your money, giving you a complete picture of your finances.

Try our online tools and start to take control of your financial wellness!

[Join today](#)

why should it be any different for a bank?

[Manage Money](#)[Pay With Phone](#)[Financial Wellness](#)[Options](#)[Security](#)[Featured In](#)[Join today](#)

Manage Your Money

We do everything your bank does, but better.



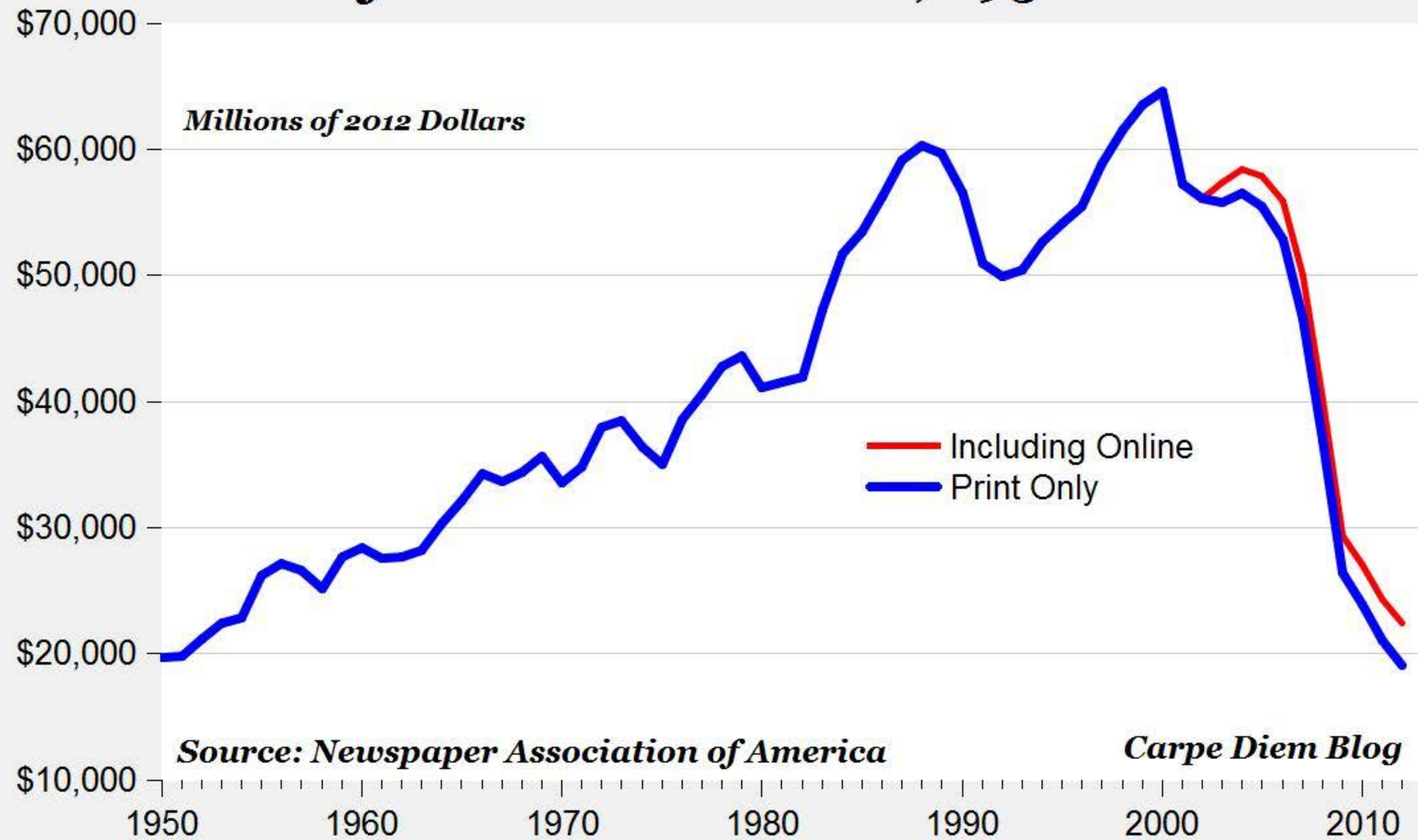


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Interest rate and approval based on risk profile. High ratio mortgages are not eligible. The Half & Half[™] Rate is a variable rate. When the Coast Capital Savings prime rate goes up or down, the Half & Half Rate goes up or down by one-half of the change in the prime rate. Visit your local branch for complete details.

An industry relying on messaging platforms in rapid decline

Newspaper Advertising Revenue Adjusted for Inflation, 1950 to 2012



“It will never
be about
you and us.
It will always
be about your
money.”

HYPOSWISS
PRIVATE BANK

Expect the expected

An industry relying on messaging platforms in rapid decline

11,400

2000

40%

8,100

2010

20%

6,800

2011

Average In-Branch Transactions per Month across the US

22% of branches already do less than **3,000** transactions per month

16.9 Bn

2000

55%

7.7 Bn

2010

33%

5.1 Bn

2012

**Annual Check Usage
Decline in the US**

source: Federal Reserve Bank

Prepaid Debit Card Payment Volume

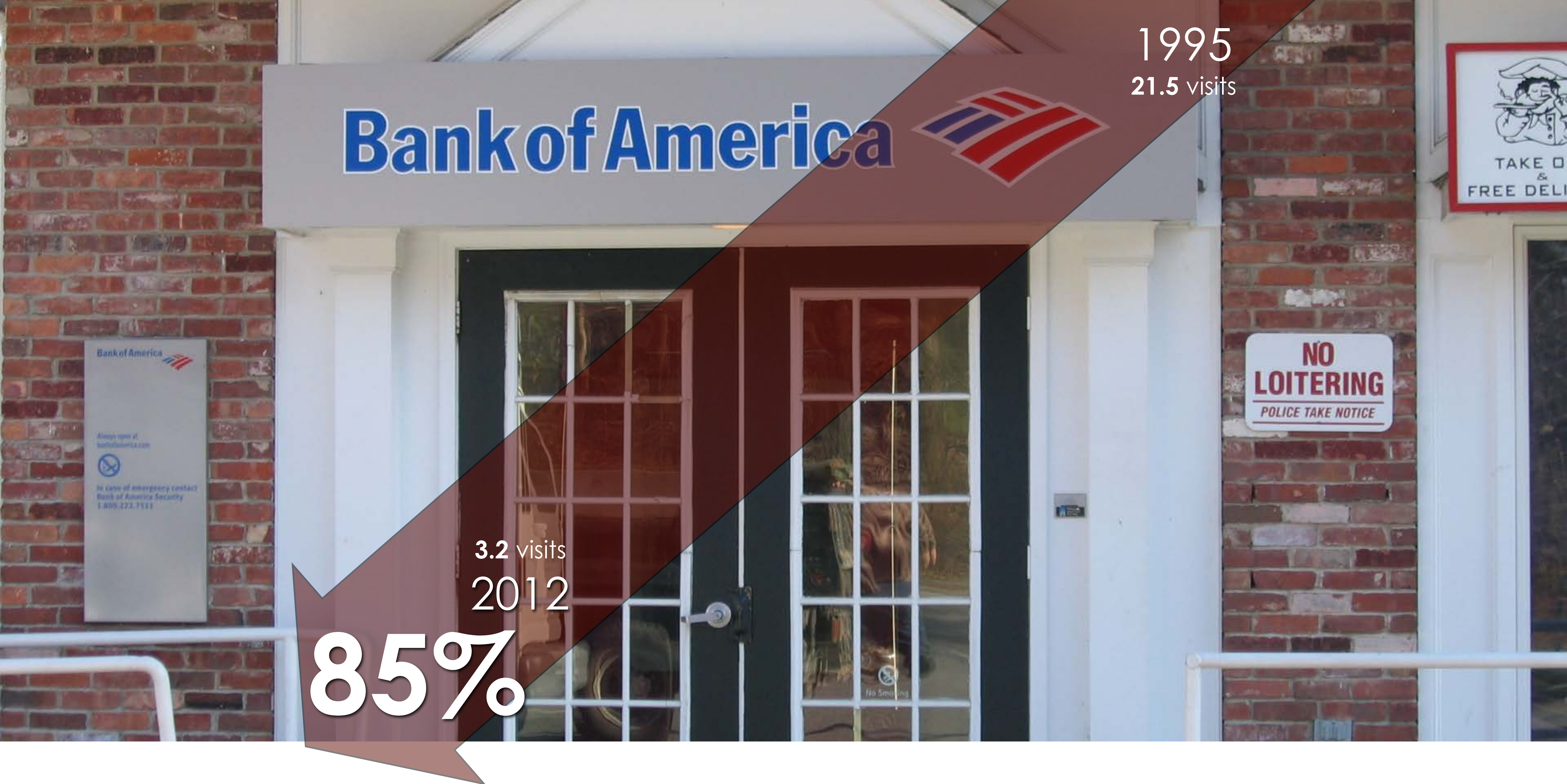
2013 Est.

\$297Bn

2011

\$202Bn

Sources: CSFi, Philadelphia FED, Packaged Facts



The decline in average # of visits **per customer per year** to a branch

2016

digital interactions with banks will
outnumber branch interactions **300-to-1**

Mobile



20-30 Times per month

Web/Tablet “Screens”



7-10 Times per month

ATM



3-5 Times per month

Call Centre, IVR & Voice Response



5-10 Times per year

Branch



1-2 Times per year



This change is about more than just fees...





3,364

average SMS
messages/mth
13-17 year olds

63% of teens send
a text message
daily

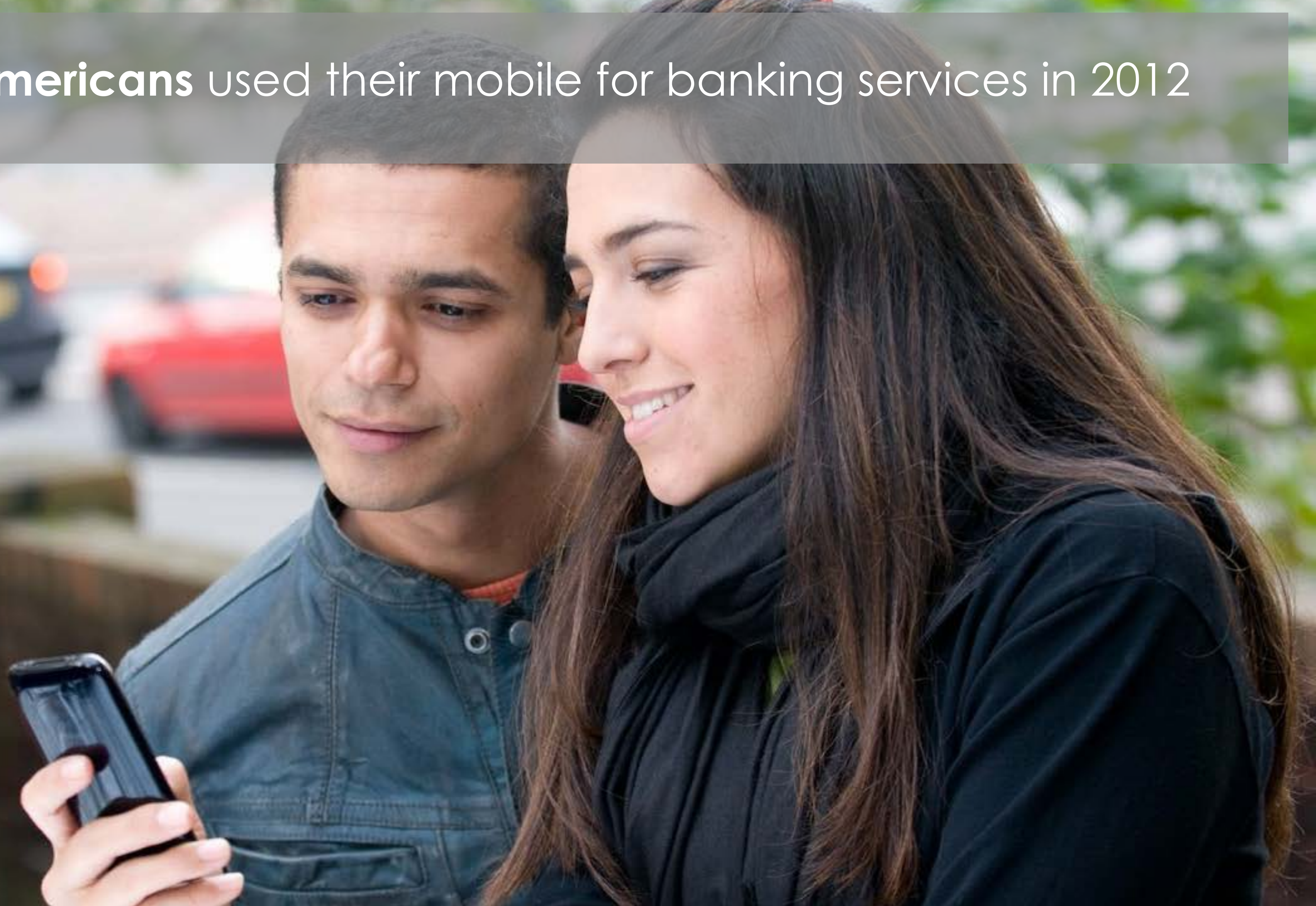


snapchat



Download on the
App Store

1 in 3 Americans used their mobile for banking services in 2012

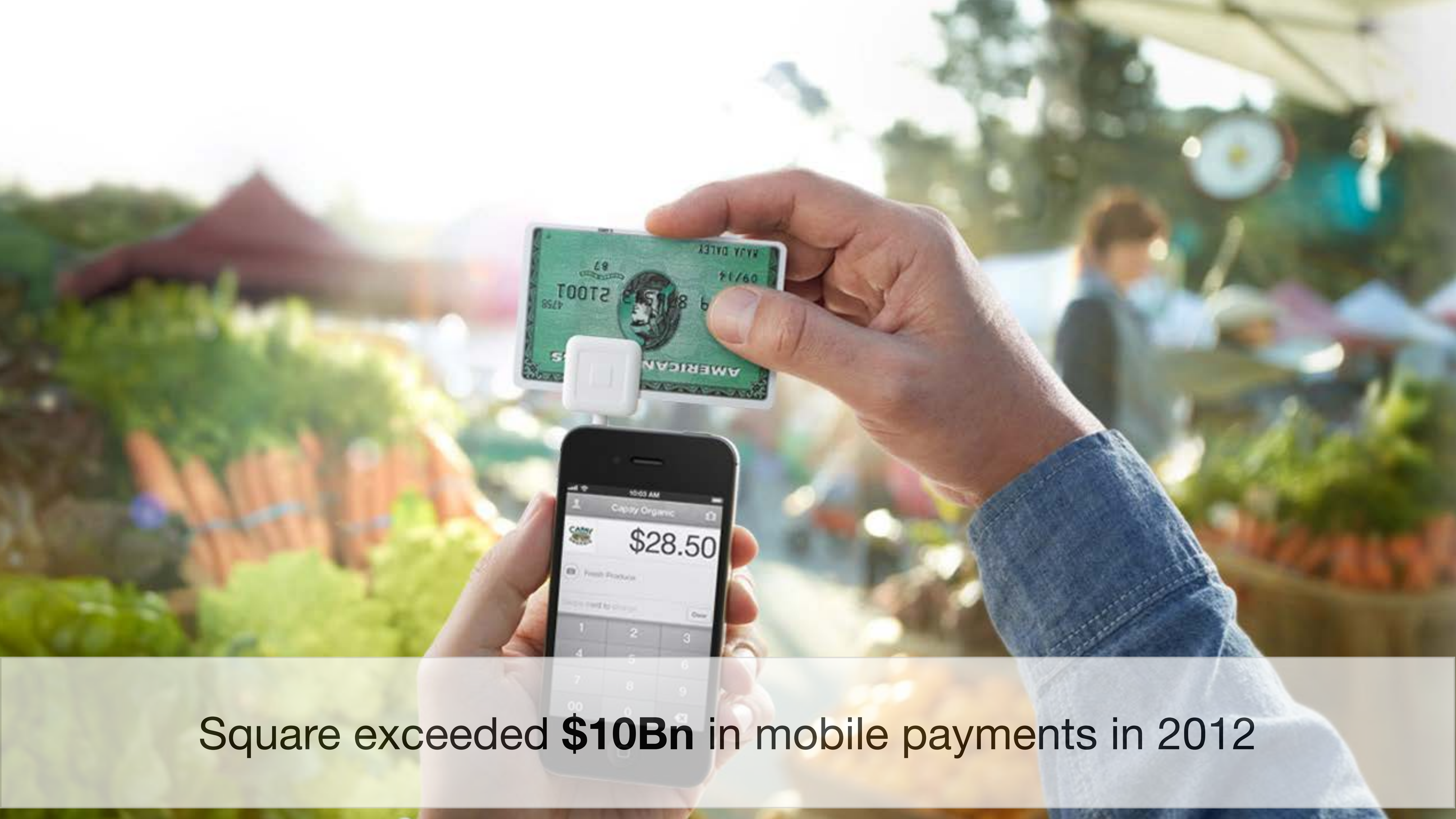




Tablet sales will outstrip PC sales by **2017**
1 in every 2 US Internet users will own a Tablet by end of 2013



Mobile Payments increased by **287%** in 2012
PayPal processed \$14Bn in mobile payments in 2012



Square exceeded **\$10Bn** in mobile payments in 2012



More than **30%** of payments in Starbucks are now mobile

31%

of teens
never use
a landline





But you might need to help them understand the **connection** between these two things



You might need to explain why you had to *rewind* this before you returned it to the store...



And why you used this to send money...

The best things
in life are *free*.



Like hearing your favorite tune,
Free Checking* gives you something to sing about.

At Capital City Bank, we think free checking should be *free*. That's why we offer a range of account options to meet your personal and business needs and all with the same price tag – nothing. Open an account today and learn why free checking is just one more way we're more than your bank. We're your bankers.

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write a check, or pay bills online.

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\$300!



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Electric Orange: Where Checking meets Savings.

0.25% APY
If your balance is
under \$50,000

1.60% APY
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1.65% APY
If your balance is
\$100,000 or more

- High Interest
- MasterCard® Debit Card for purchases
- Free ATM access at over 35,000 ATMs nationwide
- Free Bill Pay
- Send money securely with Electric Checks

[Learn More](#)

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Start with a \$50 bonus. Here's how:

1. Click 'Apply Now'
2. Open your Electric Orange
3. Activate your Electric Orange MasterCard® Debit Card
4. Use your Electric Orange Card to make at least 3 signature-based purchases in the first 45 days after your account has been opened
5. Your \$50 bonus will be automatically deposited into your Electric Orange 50 days after your account has been opened

Rates are variable.
Annual Percentage Yields effective 6/13/2009

eBONUS CERTIFICATE

GET
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DEPOSIT AND
WE'LL GIVE YOU
\$200.

\$200 cash
bonus

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THE FEATURES YOU WANT.**

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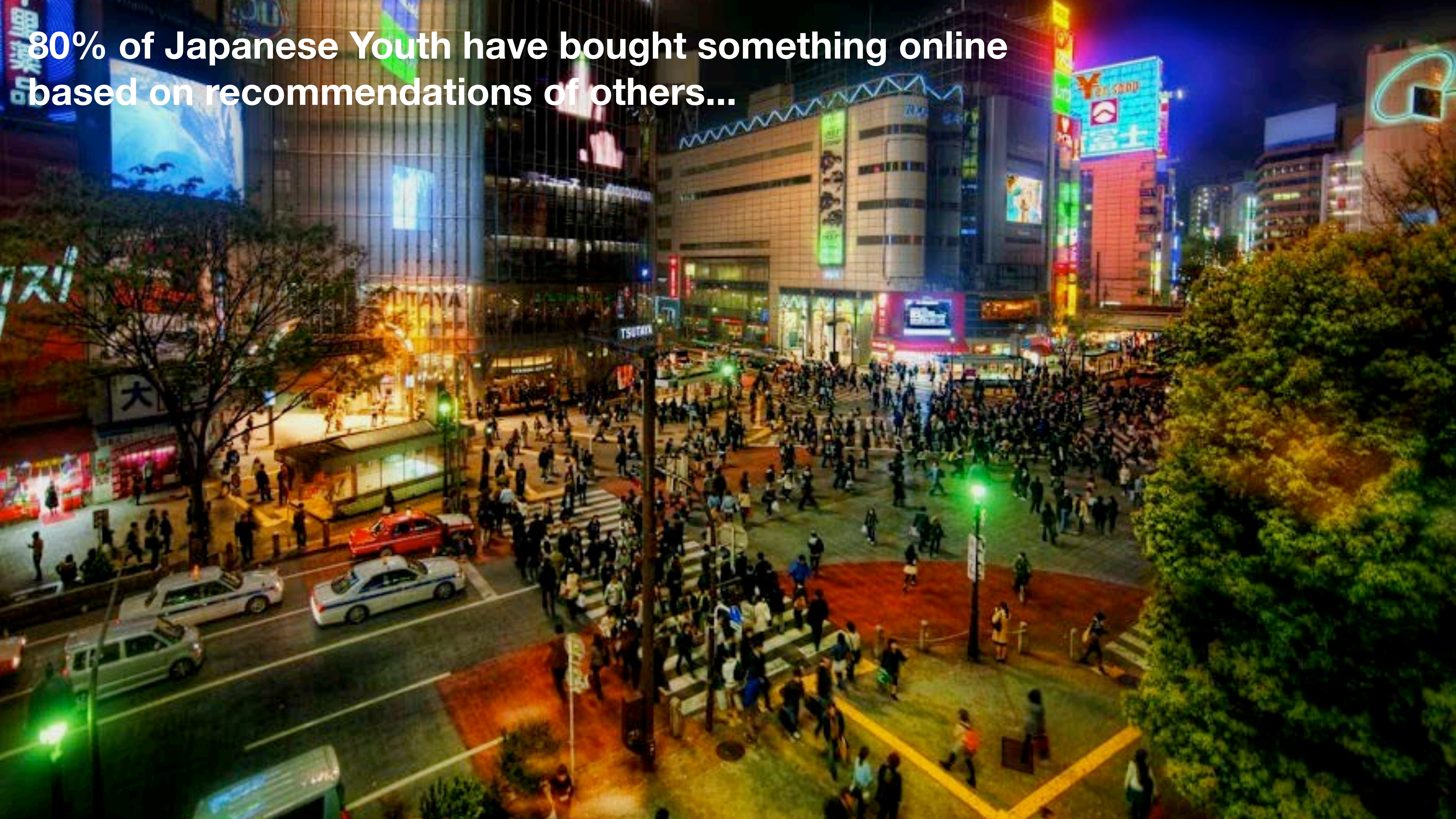
Banks try hard to convince customers they're **different**



Consumers think the players are **all the same**



**80% of Japanese Youth have bought something online
based on recommendations of others...**





The same is true in the **US**

Are you on
foursquare™

MAKE SURE YOU CHECK IN HERE!



*The foursquare
mayor of this pub
gets 20% off his/
her food bill.*

Lloyds No.1 Bar wetherspoon

66% of Y-Gens have visited a store/restaurant based on a **friend's 'check-in'**

Brett@movenbank.com

Watch Later

Watch History

What to watch

My subscriptions

Social

SUBSCRIPTIONS

+ Add channels

★ Popular on YouTube

🎧 Music

⚽ Sports

🎮 Gaming

🎬 Movies

📺 TV Shows

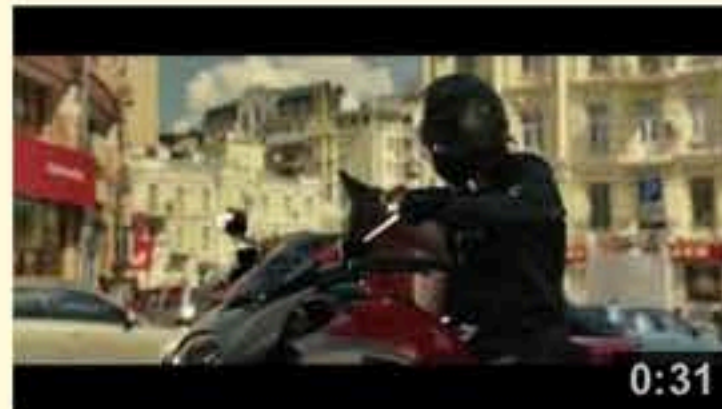
📰 News

📢 Spotlight

+ Browse channels

Filters

About 43,900 results



The Pursuit - 4 Awesome Modes In 1 Machine.

by **LenovoVision** • 2 months ago • 342,069 views

Introducing the IdeaPad Yoga.

Ads



2013 "Best Credit Repair" - Find the Honest, and Trusted.

by **Jane Kingsley** • 3 months ago • 36,664 views

Based on 9-point Rating Criteria.

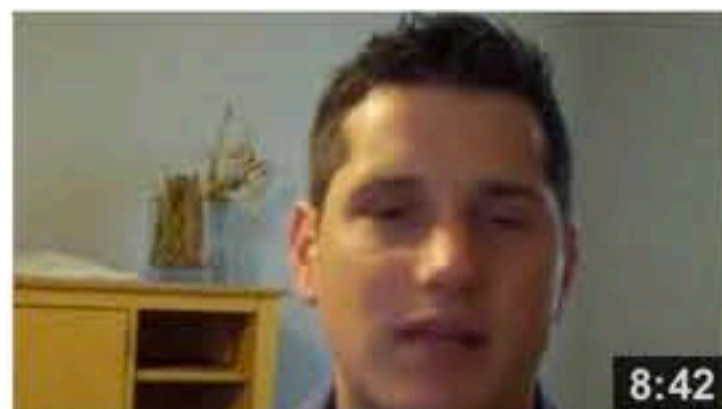
See your ad here »



Chase bank in a nutshell check out my other chase vids

by **Fcktheoctagon** • 3 years ago • 41,581 views

banking life in new york city



Chase bank is the bank of WHO CARES!

by **laughingjarred** • 3 years ago • 17,221 views

Chase Bank employees have no customer service skills, so my money will find a new home you can hold and wait for the next ...

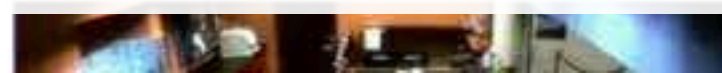


Man Goes To Jail for Cashing Chase Check at Chase Bank

by **CrushingBastards** • 1 year ago • 13,191 views

Man mistakenly taken to jail for cashing in the right check at his own bank.
Read more: www.king5.com **Ron Paul Gear ...

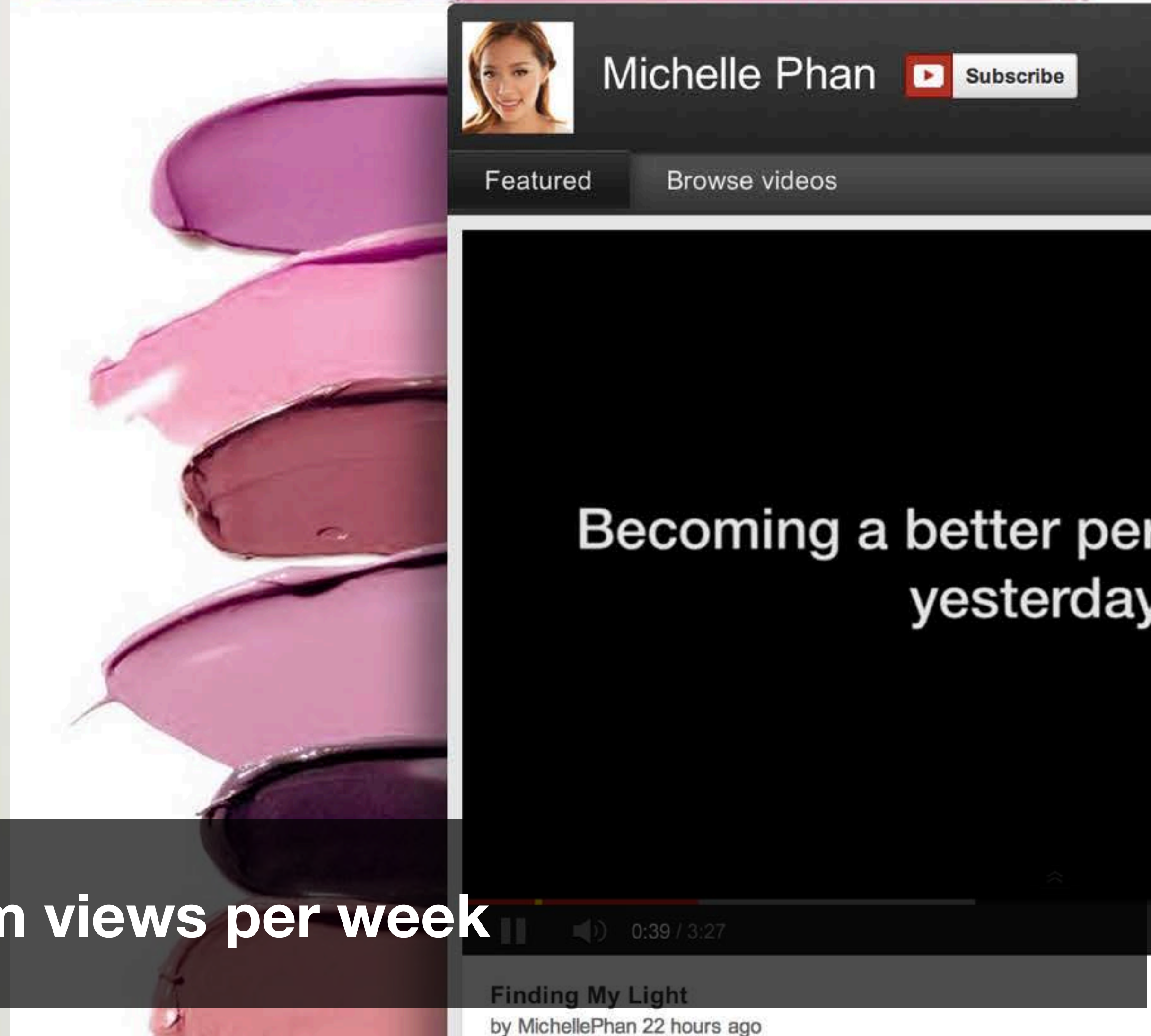
YouTube is the world's **second most popular search engine**



Chase Bank 12-16-08



36 million views



1 Billion views, 1-1.5m views per week

[Create Page](#)[2012](#)[2011](#)[2010](#)[1995](#)[1967](#)[1949](#)[1916](#)[Founded](#)**WELLS
FARGO****Wells Fargo**

483,692 likes · 49,687 talking about this

Like

Product/Service

Welcome to the Wells Fargo Facebook page! We're here to help you succeed financially and help our communities. It starts with our Community Guidelines

[About](#)[Photos](#)[Jobs](#)[Guidelines](#)[History Museum](#)

3

[Highlights](#)

Post

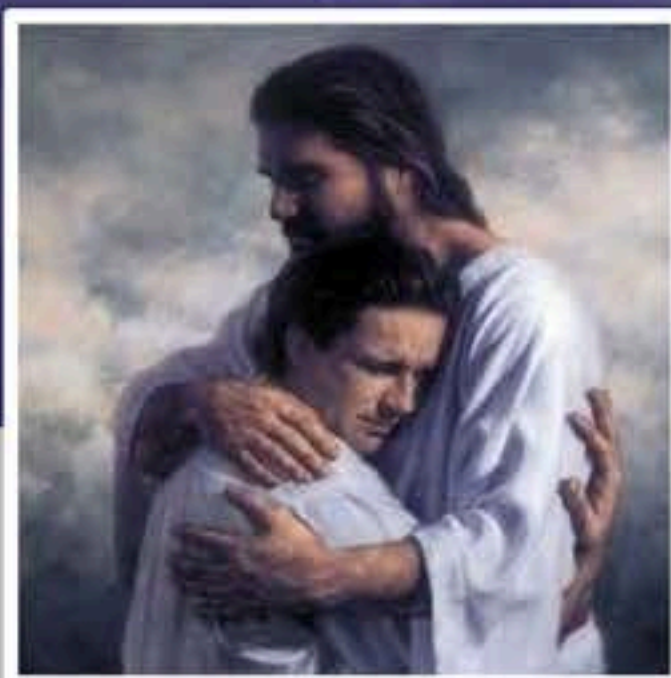
Write something...



Wells Fargo shared a link via Wells Fargo.
about an hour ago

3 Friends
Like Wells Fargo

Chat (36)

**God**

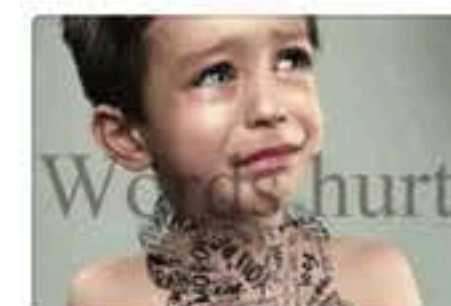
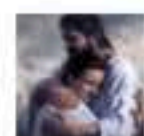
119,919 likes

Like

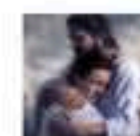


Public Figure

Sometimes God pushes us to our limits. It's because He has greater faith in us than we have in ourselves.♥

[About](#)[Photos](#)[Likes](#)[Highlights](#)**God**

November 26

**God**

Wednesday

LIKE if you agree

[Create Page](#)**Sponsored** [Create an Ad](#)**Verizon Wireless**

shop.verizonwireless...



Shop the new Samsung Galaxy S III on America's Largest 4G LTE Network. Click today.

THE TWENTY-SEVENTH MAN

publictheater.org



See Nathan Englander's world premiere play Now thru Dec 9 at The Public. Click for tix.

Parental Guidance

It's a Battle for the Ages! See Billy Crystal & Bette Midler in Parental Guidance Dec 25

Like · 8,180 people like this.

Now[October](#)[Created](#)

Chat (30)

[Create Page](#)

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NC-17



WARNING: The most fun and addictive strategy game is now on Facebook. Play NOW for FREE!

Play Now · 2,700,000 people played War Commander.

CEO Success
vistage.com



isn't based on chance. Vistage CEOs help others succeed. Click to decide for yourself.

MIT Exec Ed Courses
executive.mit.edu



2 or 5 Day Management and Leadership Programs at MIT. Register Today!

Now

December

2012

2011

2010

Joined Facebook

Chat (31)

like stars...

**Michelle Phan**

1,165,294 likes · 125,974 talking about this

Like

Message



Public Figure

Inspired by art, translating it into beauty, sharing it with the world.

<http://www.michellephan.com/>[About](#)

Photos



Likes



Notes 4

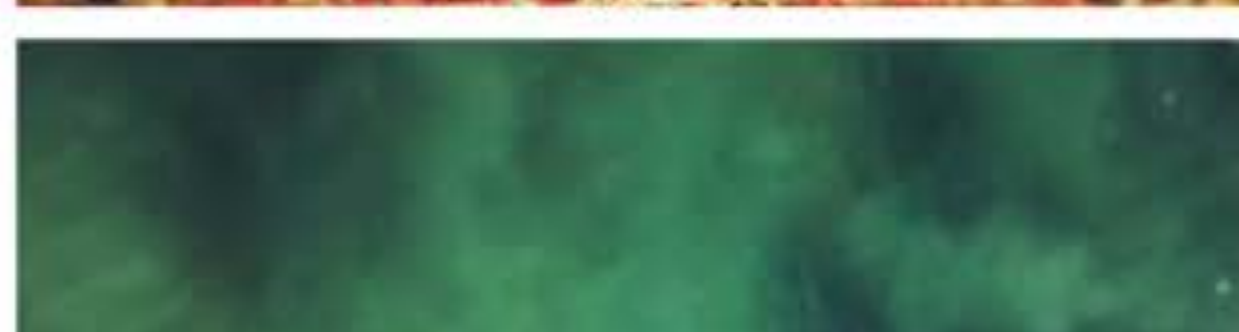
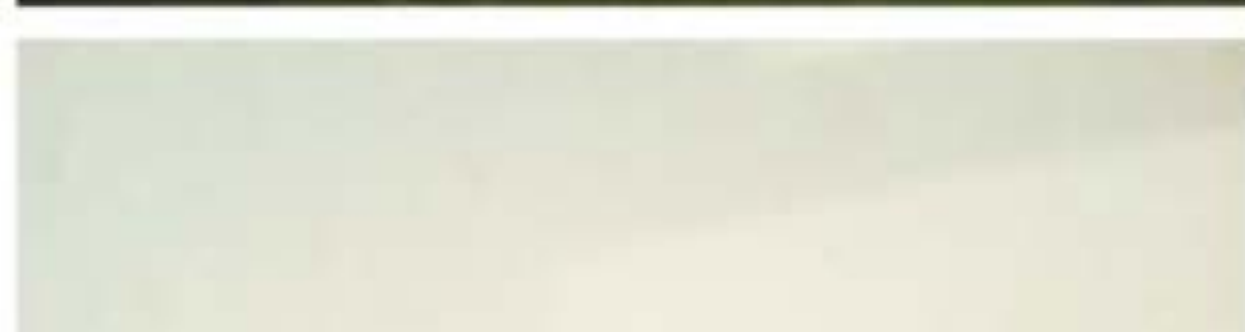
Highlights

Post

Photo / Video

Write something...

2 Friends
Like Michelle Phan



Launched in Oct 2010, Acquired by **Facebook** for \$1 Billion in April
Instagram has 100 million users, who've already uploaded 1.4 Billion images





I trust the crowd more than I trust your brand...

“BEHAVIOR”





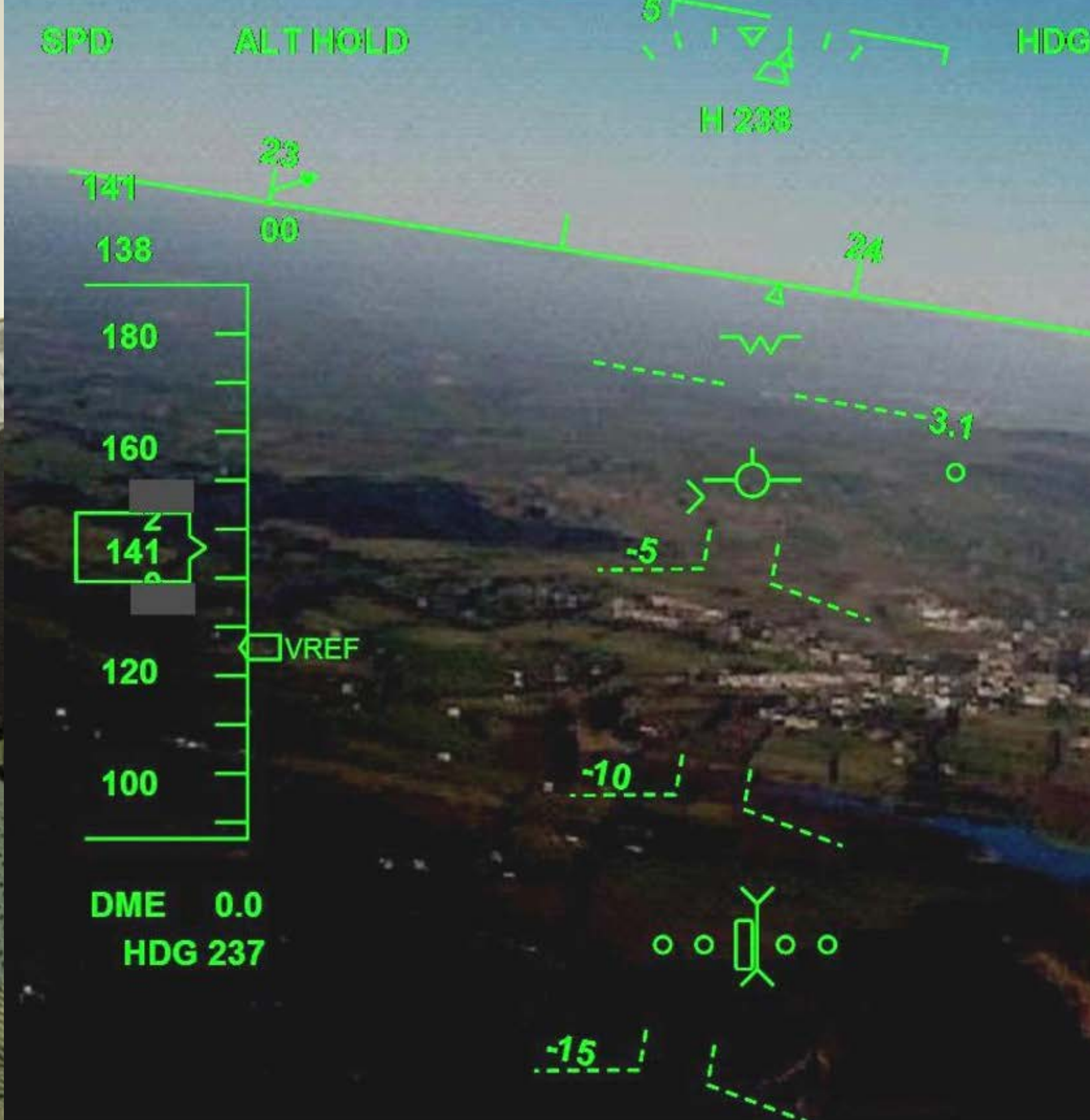


Device



Big data will drive risk assessment... in real-time







Scott Bales

About



wing

Head of Technology · Jan 2008 to Oct 2008 · Phnom Penh



ANZ

Graduate
School

Swinburne University of Technology

Class of 2005 · Graduate Diploma of IT · Information
Technology Management · Melbourne, Victoria, Australia

Swinburne University of Technology

Class of 2005 · Masters of E-Business · E-Business ·
Melbourne, Victoria, Australia

Photography Studies College

Class of 2009 · Bachelor of Arts · Commercial
Photography · Teheran, Tehran, Iran

College



RMIT University

Class of 2000 · Applied Science · Melbourne, Victoria,
AustraliaHigh
School

Ivanhoe Grammar School

Class of 1997

Birthday December 3

Sex Male

Relationship
Status Married to Natasha Prasad

Anniversary March 6, 2010

Languages Australian English, Khmer and
JapaneseReligious
Views Faith in Myself, Trust in Others

Contact Info

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Singapore, Singapore 257990Screen Names scottebales (Twitter)
scottieb31@msn.com (Windows
Live Messenger)
scottebales (Google Talk)
scottiebales (Skype)Website <http://www.starmonkey.com.au>

Email scottiebales@facebook.com

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Blue Cow Exploration & Development

Walt Disney said, "If you
can dream it, you can do
it." At Blue Cow, we help
dreamers do.

Like · 23 people like this.

Fed up with your carrier?

Verizon is America's
most reliable 4G
network. See why.

Scott VanHoogstraal likes Verizon Wireless.

Find Graphic Designers
99designs.comGet 100+ graphic
design concepts in just
7 days. You pick the
winner! Check out
99designs!

Old classic browser game

Space game where you
can fight on your own –
no neighbours needed –
just you and your
precious ship! Dominate
the galaxy!

388 people like Universe Genesis.

HP® Helps Make it Matter

Why do you do
anything? You do it
because it matters. See
how HP® can help make
it matter.

Chat (27)

The Identity Challenge



Full name of signatory (surname first)

Formerly known as (surname first)

☐ Evidence of change of name sighted
(eg marriage certificate)

Account number

CIS number

☐

Current signatory to an ANZ account opened prior to 1/2/1991

Point Value 100

BSB

Account no.

Date opened

Group A (at least one from Group A required)

Document type (please tick type used)	Point value	Name of issuing body	Date of issue	Place of issue	Expiry date	Document/ Account no.	Date of birth	Address
<input checked="" type="checkbox"/> *Birth Certificate (Person under 18)	100						<input checked="" type="checkbox"/>	
<input type="checkbox"/> *Passport (Person under 18)	100							
<input type="checkbox"/> *Passport (Person arriving in Australia within past 6 weeks)	100							Date of arrival / /
<input type="checkbox"/> *Passport (Current or expired within past 2 years)	70							
<input checked="" type="checkbox"/> Driver Licence	Australian 40 Overseas 25							
<input checked="" type="checkbox"/> Student Photo ID card (issued by Aust Tertiary Education Institution)	40							
<input type="checkbox"/> Pension Concession card or <input type="checkbox"/> Health Care card	40							
<input checked="" type="checkbox"/> Financial institution passbook, debit or credit card (1 per institution only)	25							
<input type="checkbox"/> Other (IM ref 4100) Details/Doc								
Group B								
<input type="checkbox"/> *Birth Certificate	70							
<input type="checkbox"/> *Citizenship Certificate	70							
<input checked="" type="checkbox"/> Public Utilities Record (1 per utility)	25							Customer Organisation
<input type="checkbox"/> Medicare card	25	Medicare						
<input checked="" type="checkbox"/> Other (IM ref 4100) Details/Doc								
<input type="checkbox"/> Other (IM ref 4100) Details/Doc								

(*Only one allowed)

Total points

(Minimum
100 Points)Date
completedCompleted by
(print name)

BSB

Branch

Login

What's your favorite movie?

password





“Up until recently, the default on the web has been that most things aren’t social and most things don’t use your real identity. We’re building toward a web where the default is social.”

Mark Zuckerberg



Flights

Flights from the Americas [\(Change\)](#)

Offers from:

Los Angeles



Awards

☒ Round Trip

[→ Multi-City](#)

From:

To:

Depart:

Return:

Adults:

Travel Insurance

Would you like to buy travel insurance for all passengers? Policies are provided by QBE Insurance (Australia) Limited and do not cover passengers with [existing medical conditions](#) or over certain [age limits](#). If you need cover for an existing medical condition or would like to insure just one person, visit [qantas.com/insurance](#) after you complete your booking.


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☐ [Annual Multi Trip Insurance](#) for \$545.00(AUD) per person. Qantas Frequent Flyers earn 1 point for every A\$1 spent plus 1000 extra points. [Summary of benefits.](#)

☐ No I don't want the above insurance.

You have selected an insurance policy provided by QBE Insurance (Australia) Limited and confirm you:

- Accept the cover.
- Have read and accepted the [Duty of Disclosure](#) and [Combined Financial Services Guide, Product Disclosure Statement and Policy Wording](#) for the policy selected. You agree these documents have been provided to you via these links and understand that you may print copies of them.
- Have noted the exclusions and limitations, which include passengers with [existing medical conditions](#).
- Are authorised to buy travel insurance on behalf of all passengers in this booking, and for the Annual Multi Trip Policy all passengers are Australian residents or citizens.



Login

- ☒ Frequent Flyer
- ☐ Manage Your Booking
- ☐ Online Check-in

Membership No.

Last name

PIN

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☐ Remember details

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See Australia with the Qantas Walkabout Pass



New Zealand Save up to 50%



NEW non-stop flight from Dallas/Fort Worth



New checked baggage allowance starts 1 June







Financial Services will become contextual...



...removing friction from old processes

The Regulator's Role



Reduce Disclosure Friction

QUALIFYING NET DEPOSIT	\$50,000	\$100,000	\$250,000
CASH BONUS	\$200	\$300	\$600
FREE TRADES	150	150	150

ce Disclosure Frict

schwab.com	866.428.4395	300 BRANCHES
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This offer is made by Charles Schwab & Co., Inc. ("Schwab") and is valid from January 1, 2013 through December 31, 2013 for individuals who
open a new brokerage account. Net deposits must be completed within 45 days of enrollment in the offer ("Enrollment"). Net deposits
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any charges during this period. The net deposit calculation for the free trades will be calculated daily and the free trades will be credited to your
account as soon as possible. A qualifying net deposit of at least \$50,000. The net deposit calculation for the cash bonus will be calculated as of the 45th day
after Enrollment. Your accounts of non-Schwab affiliates, for example, do not qualify. The free trades and cash bonus ("Bonus Award")
will be credited to your account within one week of confirmation of your total qualifying net deposit. Only outside assets new to Schwab's
accounts are included in the net deposit calculation. You must maintain the net deposit amount (less market losses, if any) in your taxable
and/or tax-qualified accounts. If you change back the value of the cash bonus. Free trades apply to base equity, exchange-traded fund (ETF),
and mutual funds. All commissions, exchange and regulatory fees still apply. Only trades placed through schwab.com, Schwab trading
platform, or Schwab mobile app will count. Free trades will expire 180 days after being credited to your account. No credit will be given for unexecuted trades.
This offer is available to U.S. residents who open a new brokerage and two IRA accounts enrolled per client. This offer is valid only for nonprofessional
investors, not institutional investors, and with or managed by independent investment advisors, Schwab Global Accounts, ERISA-covered
plans, and qualified pension plans. See the Charles Schwab Pricing Guide for individual investors on schwab.com
for details. This offer is available in conjunction with certain other Schwab offers. This offer is available to U.S. residents
only. Employees or contractors of Schwab or a Schwab affiliate, are a Schwab Independent Branch leader or employee, or
an employee of Financial Industry Regulatory Authority (FINRA) or any U.S. stock, option, or commodity
exchange are not eligible for this offer at any time without notice. Other restrictions may apply.

JOHN LENNON & OR
YOKO ONO LENNON #051-84350-1

BARCLAYS BANK OF NEW YORK is hereby authorized to recognize any of the signatures below in the payment of funds or the transaction of any business for this account. It is agreed that all transactions between the Bank and the undersigned shall be subject to the Account Agreement, the rules and regulations of the Bank, and the Uniform Commercial Code and other laws of the State of New York.

☐ Individual ☐ Partnership ☐ Trade Style ☐

Signatures: 1. *[Signature]* Signature
2. *[Signature]* Signature

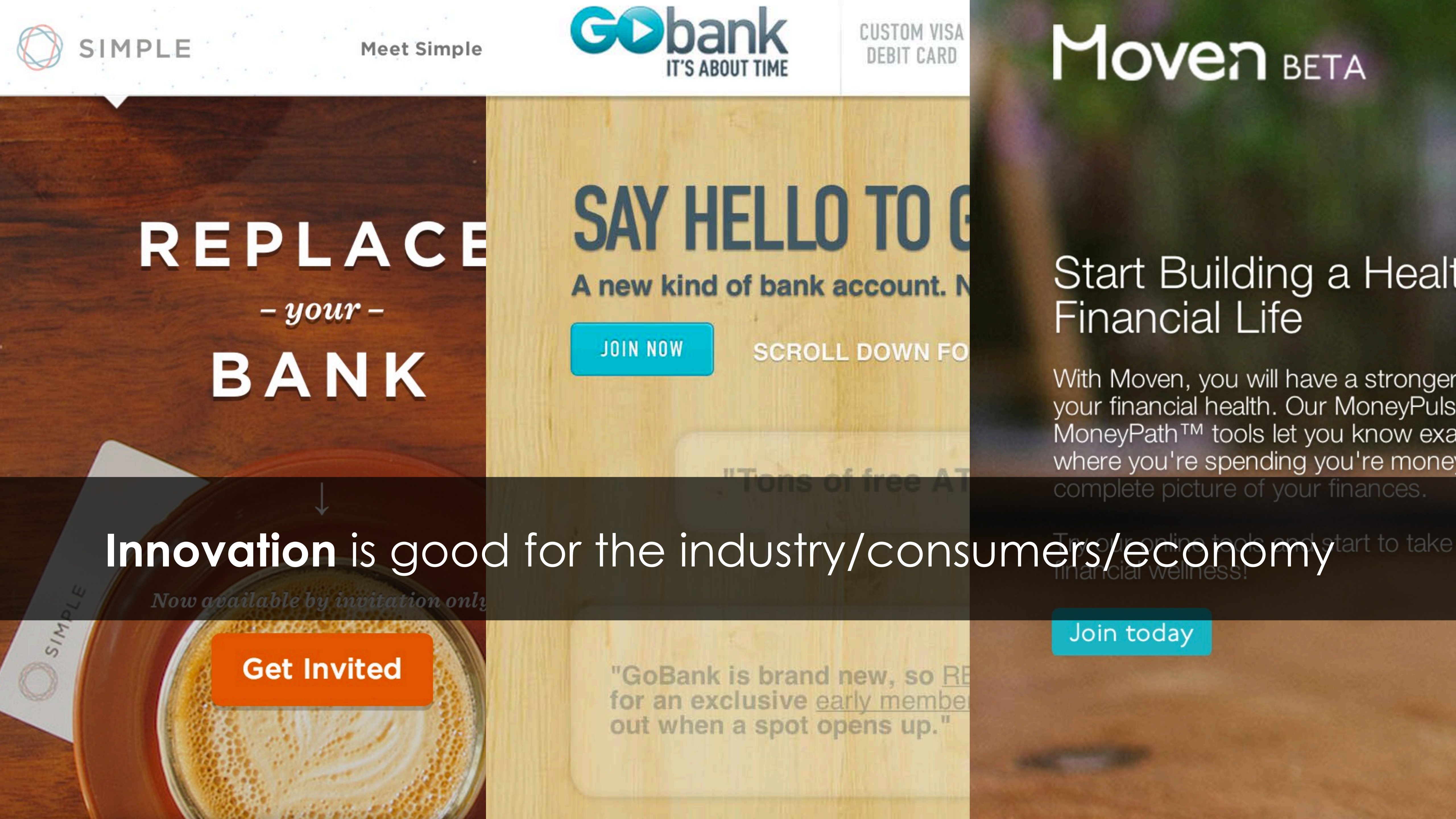
Date _____ Initial _____ Account _____
Opened _____ Deposit \$ _____ Accepted by _____

Tax ID # 13 270 9967 REGULAR CHECKING ACCOUNT
SIG 1-19-69

Explicitly support removal of **physical paperwork**



Real-time payments and utility is key



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and enable smarter, safer **behavior**



[illegible]



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The more friction in the system,
the more likely disruption will occur