

What's On The Horizon?

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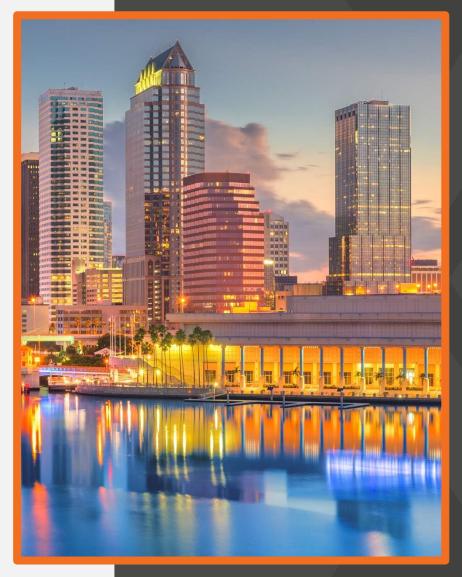
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Brought to you by: **Bank** Director.

Start Making Sense of Bank / Fintech

Business Model

Commercial Leader (~70%) Market-Focus Consumer (~20%) Dominant Niche (~3%) Private Wealth Leader (~3%) Diversified Regional (~2%) Digital Direct (~2%)

Distribution Model

Traditional ~50%

- Branch
- Turnkey
- Promote
- React

Embedded Fintech ~45%

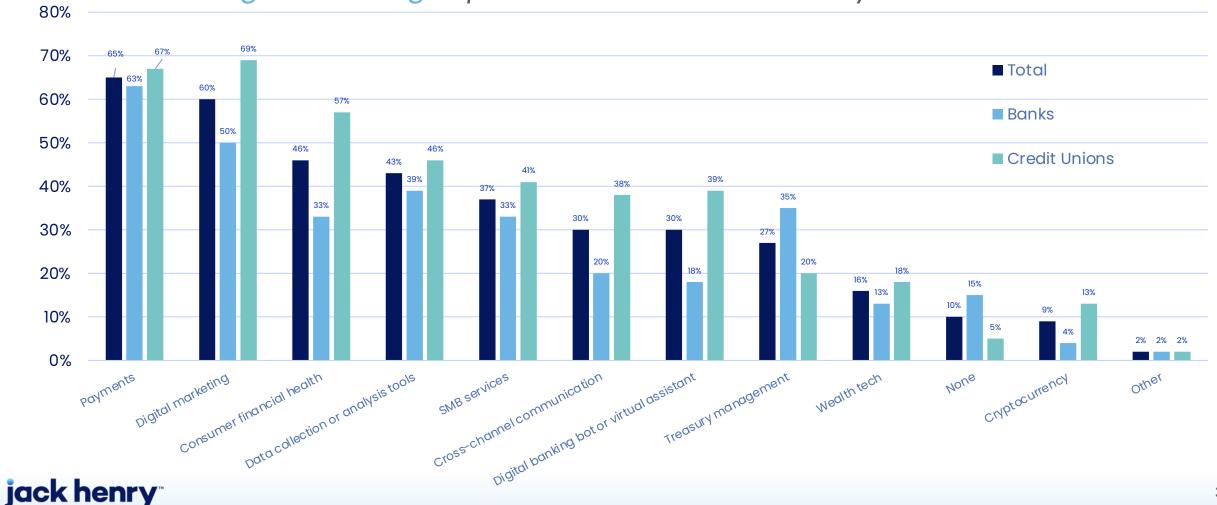
- Content
- Integrate
- Help
- Reach

Embedded Finance ~5%

- Support
- Open
- Empower
- Shadow

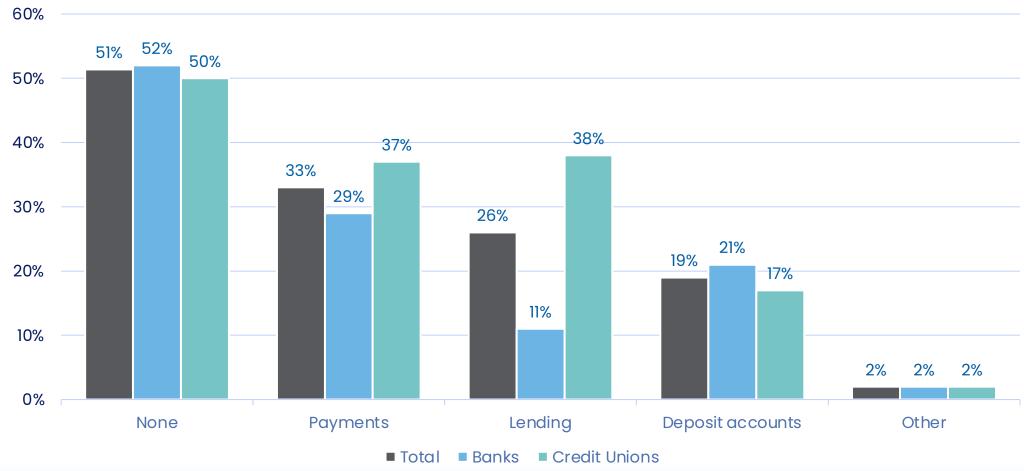
90% of FIs plan to embed fintech into digital in 2023-24

Select the type(s) of fintech you plan to embed in your digital banking experience over the next two years.



Half of FIs plan to embed services into 3rd parties

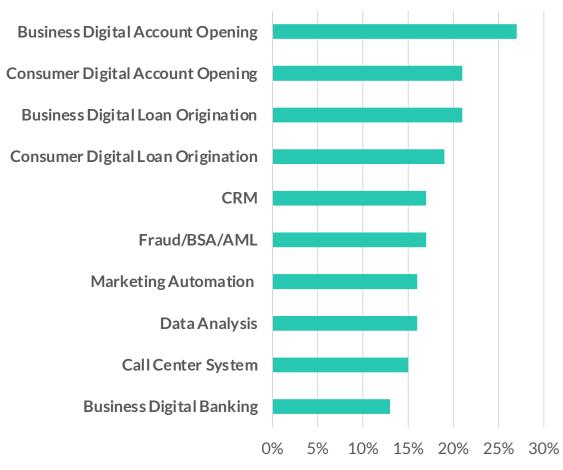
Which of your existing financial services do you plan to embed into non-financial brands/third parties over the next two years?



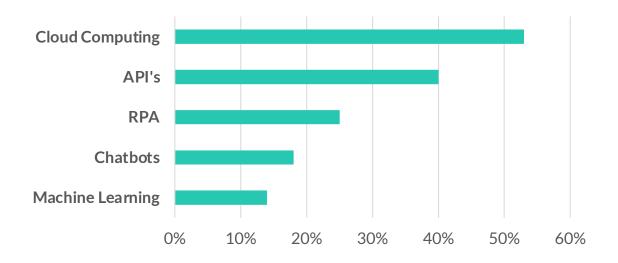


Top New Tech Activities in 2023

Top 10 Planned Additions

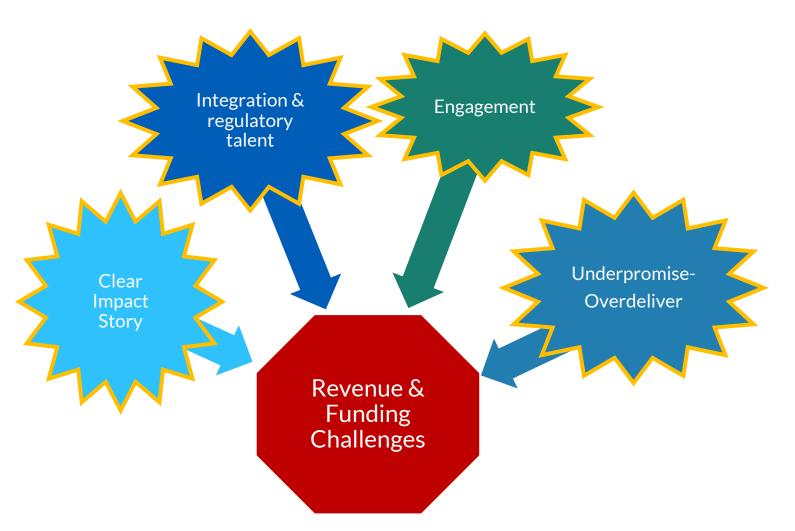


Deployed Emerging Tech





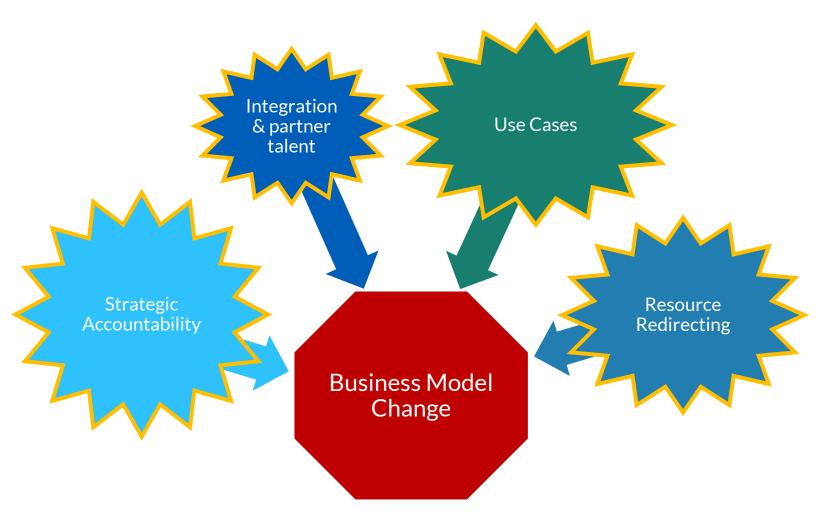
Fintech Success Factors





Free report on the Finxtech platform!

Bank Success Factors

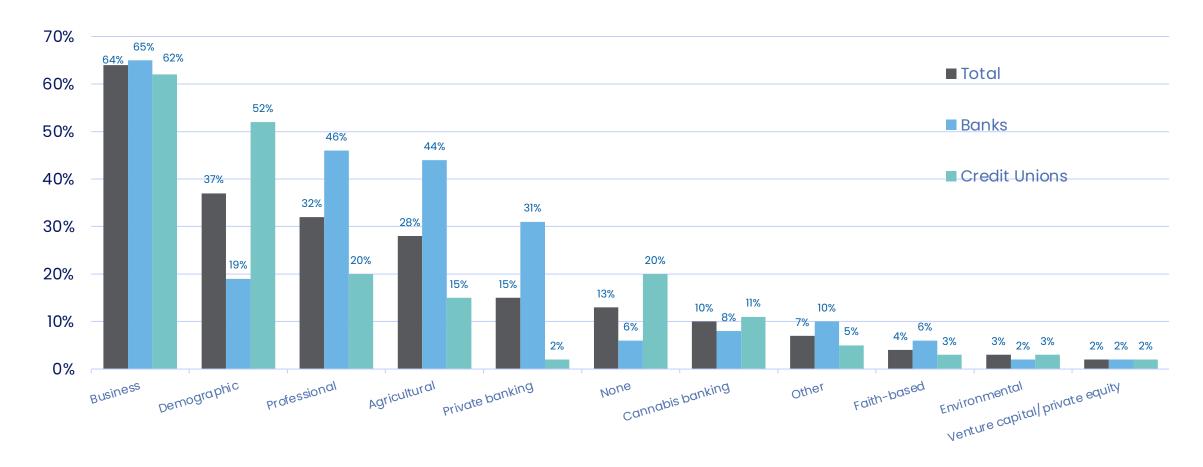




Free report on the Finxtech platform!

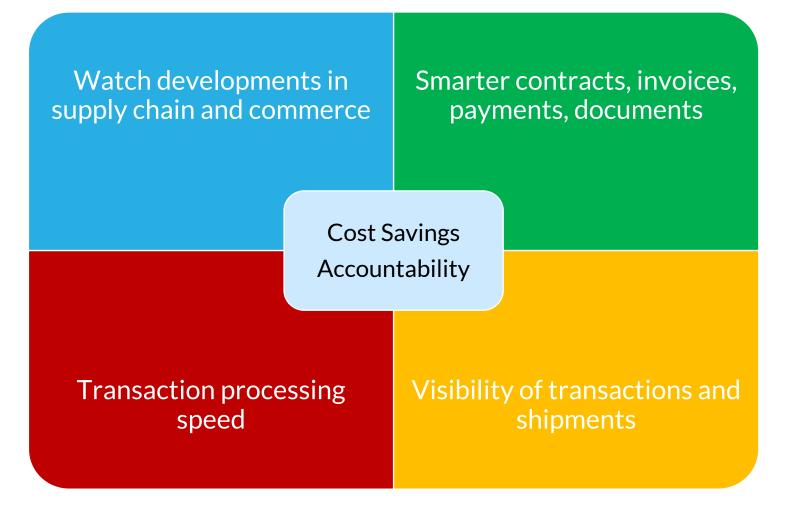
• 87% of FIs plan to serve a niche market

Select the niche segment(s) you plan to pursue over the next two years.





Blockchain: Emerging Wildcard on the Horizon



Source: Cornerstone Advisors analysis

Building Accountability Into the Horizon

- What are planned solution innovations/enhancements?
- Are solution providers helping us get impact?

Relationship Management

Performance Management

- Are solutions meeting SLA and roadmap?
- What incidents require attention?
- Are business areas satisfied with the solutions?

Strategic Requirements

- How is tech transforming our business?
- What use-case driven-capabilities do we need to win?
- What should our road map prioritize?

Market Intelligence

- What are peers and leaders doing?
- How are our solutions performing?
- Likely buy / build / partner alternatives?

Technology Transformation

- Do we renew our contract / SLA's or do we consider alternatives?
- Do we need to RFI / RFP?

Contract Negotiations

- How do we optimize pricing, terms, and conditions?
- What SOWs are required?