

THE WAY WE
BANK NOW



bba

Banking on the move

The next revolution has begun



A revolution is underway in how people spend, move and manage their money . . .

Millions of customers are harnessing easy-to-use technology that allows you to bank wherever and whenever you please.

Some apps offered by banks have already had more than a billion uses. In a single year the number of mobile phone banking transactions has doubled. This is a much faster take-up than internet banking experienced in the last decade.

This technology is saving customers money and time. Opting to receive text alerts can help avoid charges. Debit cards fitted with contactless technology cut queues in shops.

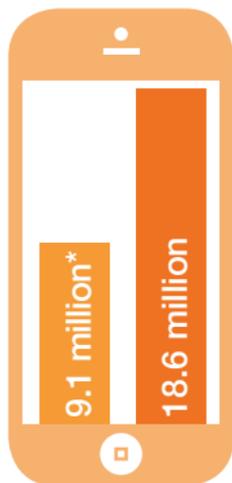
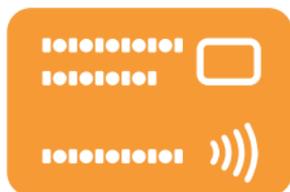
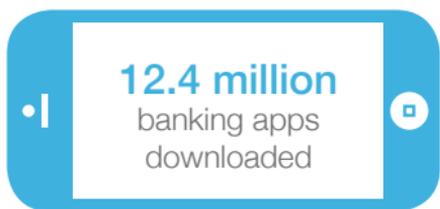
The Way We Bank Now is a world away from just a few decades ago, when a customer could face a weekend without cash if they failed to make it to their bank branch by 3:30pm on a Friday afternoon.

For millions of people today, banking is on the move.



Consumer-led and industry-wide ...

Technology is connecting banks and their customers more strongly than ever before, giving consumers the service they want and deserve.



2012 2013
average app uses
a week



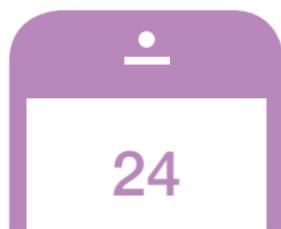
average mobile and
internet banking
transactions per
week in 2013

Mobile banking ...

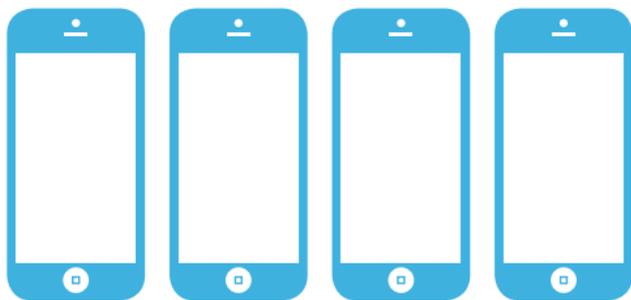
Customers can do a range of banking services from the palm of their hand.



increase in the number of weekly downloads of Santander's app between 2012 and 2013



the average number of times a typical Barclays customer uses mobile banking each month



4 million

users of the RBS and NatWest banking apps expected by the end of 2014
– up $\frac{1}{3}$ in a year

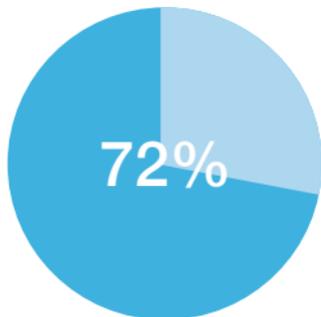


Internet banking . . .

Convenient and secure, internet banking continues to grow strongly.



Santander customers typically log-on each day



of interactions between HSBC and its customers are by telephone or through the internet



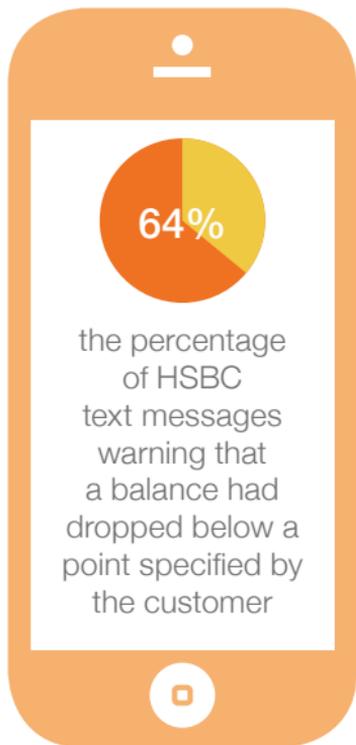
5.6 million

RBS and NatWest customers now bank online – equivalent to the population of Denmark



Text alerts ...

Millions of people have signed up to receive SMS messages giving regular balance updates or warning them when they are close to reaching their borrowing limit.



302 million

the number of texts sent by Lloyds Banking Group to its customers last year



Contactless payments ...

Not long ago every plastic card transaction needed a laborious signature. Then came Chip and Pin technology. Now you can pay by plastic with just a tap of a card reader.



4.5 million

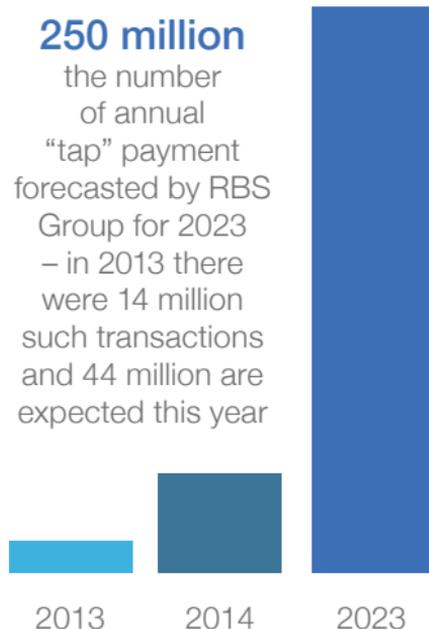
the amount of HSBC contactless debit cards in circulation as of January 2014



the increase in contactless transactions expected per month by Lloyds Banking Group this year

250 million

the number of annual "tap" payment forecasted by RBS Group for 2023 – in 2013 there were 14 million such transactions and 44 million are expected this year



Branch of the future

The branch will remain at the heart of banking in the 21st century, but the high street outlets of our banks are changing. Counter transactions are falling sharply, but many customers still want to see staff for those “big life” decisions, such as arranging a mortgage.

3 minutes

the time it takes to open a Barclays account with one of the bank's 1,000 in branch iPads – using a conventional PC can take 60 minutes

5,000

Barclays Digital Eagles, staff trained to help customers harness new banking technology

97%

of HSBC cash withdrawals are now made via a cash machine

