

# Single platform challenge

## How do you know if you are on a single platform?

A vendor may claim that they offer a single platform, suggesting value from a single technology infrastructure. However, most vendors layer new technology on top of their old, internet banking-based, infrastructure. So, before you choose your next digital banking partner, ask yourself these **seven questions**:

### 1. Do your iPad, iOS and Android Apps all look a little bit...different? Okay, really different?

Start with the basics. Do your apps and internet sites look the same, or at least based on the same design? Yes, there are certain conventions that each device uses, but the overall look and feel should be consistent.

### 2. Do your entitlements carry over from business to consumer?

Can you apply entitlements to consumers, set a limit at the individual user level, or turn on and off certain features within the digital banking platform? These are all examples of entitlements being applied to the consumer digital banking base.

### 3. Do you have two separate logins for consumer and business?

A business account holder with personal accounts has two separate logins, as the accounts are on separate digital solutions. A single platform allows a business owner to view and maintain personal accounts along with business accounts at the same institution.

### 4. Do you have separate logins for mobile and internet banking?

Digital means your account holders should be able to log on anytime, anywhere, regardless of the device they are using. Maintaining two different usernames and passwords, for mobile and internet banking, causes confusion, frustration, and runs the risk of the user storing the information improperly.

### 5. Are your new business features just for business users?

Every institution has a special account holder with unique needs. Some may want to do a wire transfer, while others might require more advanced cash flow reporting. With a single platform, and a robust entitlements engine that applies to all types of users, this is easy to facilitate.

### 6. Do you have separate reports for mobile and internet banking?

Reporting should be combined, but also differentiated based on need. You should be able to differentiate between mobile and internet usage.

### 7. Are you paying for both internet and mobile banking?

Since mobile banking emerged years after internet banking, most providers charge an additional fee for the add on service. Once for internet and once for mobile. Being charged twice is a direct result of two infrastructures being potentially present. Two charges, two different things to maintain.

## Your Results!

Please add up the number of "Yes" responses you selected and check the charts below to see whether or not you're on a single platform.



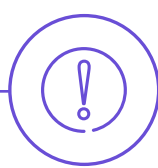
### 0-1: You may be on a single platform

**Congratulations!** You understand the economic and operational benefits to a single platform. Your users benefit from a cohesive and wholistic digital banking experience, regardless of their device or location. With the foundation laid, you can focus on strategic initiatives like [segmentation](#) and targeted growth strategies through [open APIs](#).



### 2-3: You are probably not on a single platform

It may not be the right time for a full digital banking evaluation. However, now is a great time to start learning and strategizing on your future needs. As you begin your wish list, be sure to review [8 Questions to Ask Your Digital Banking Provider](#).



### 4 or more: You are definitely not on a single platform

There are a plethora of benefits to buying a single digital banking platform, including the overall [user experience](#), ease of maintenance, significantly lower costs, and the proverbial one "throat to choke" if things go array. Schedule time to speak with a [Digital Banking Specialist](#) for a personal consultation on how Fusion Digital Banking, powered by Malauzai, can help.