

# What's in a word - *integrate or interface?*

Seamlessly integrated or barely interfaced - there's a world of difference.



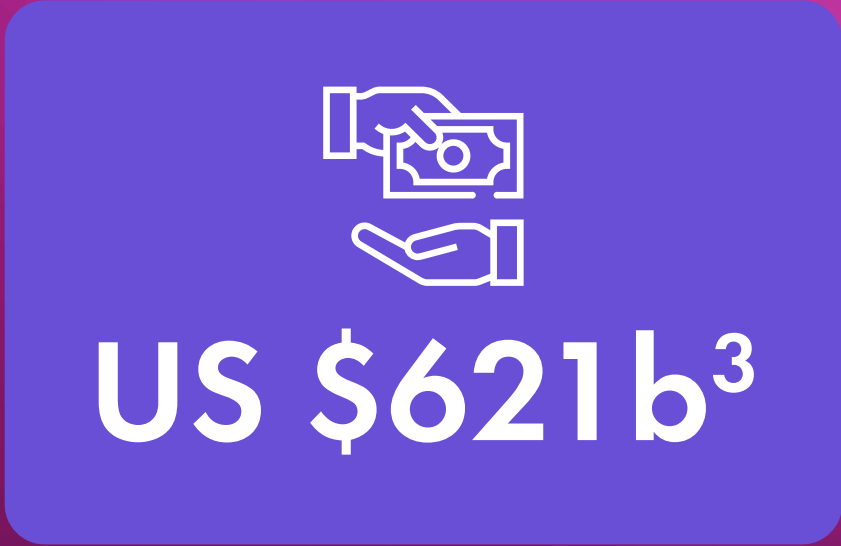
## The promise of technology

The financial services industry is not really about money. It's more about 1s and 0s. It's about digital representations of money and assets.

It has been for decades, and the increasing shift to online and virtual has only accelerated this. More digital, less physical, fewer checks, less paper, fewer branches, more access, more channels – technology is perfectly suited to this world.

The question is why are so many customers unhappy with traditional financial services?

Banks & other financial institutions spend a fortune on technology



**But** most of it is spent to keep the lights running, leaving little for improvement.

⊕ Hover over the colored bar graph to know more



## What does this mean for lending?

Most banks operate in silos. Too many systems increase costs, risk and time to market. More complexity leads to more friction for customers and staff, hampers the ability to upgrade and increases manual efforts. The bottom line – unhappy customers.



## There is a better way

### Integrated lending is here.

The days when lending existed in separate silos are gone. Modern core banking platforms bring retail and commercial lending together, in a single, integrated system. They dramatically reduce cost, consolidate systems, lower risk and speed to time to market.

By reducing complexity, they eliminate friction for customers, members, staff and partners. They simplify upgrade paths and dramatically reduce manual workloads.



Customers are not split into silos, your systems shouldn't be either.

Customers want to be treated as individuals, with specific needs. Customers want their financial services providers to make their lives easier not more complex. The technology exists to integrate lending - isn't it time you took advantage?

1. [businesswire.com/news/home/20221221005098/en/Over-70-of-Millennials-Ready-to-Switch-Banks-for-Better-Savings-APY-M1-Survey-Finds](https://www.businesswire.com/news/home/20221221005098/en/Over-70-of-Millennials-Ready-to-Switch-Banks-for-Better-Savings-APY-M1-Survey-Finds)  
2. [fortune.com/2021/10/12/plaid-fintech-use-adoption-us-consumers-baby-boomers/](https://fortune.com/2021/10/12/plaid-fintech-use-adoption-us-consumers-baby-boomers/)  
3. Global Bank IT spending in 2022 - Gartner  
4. McKinsey