

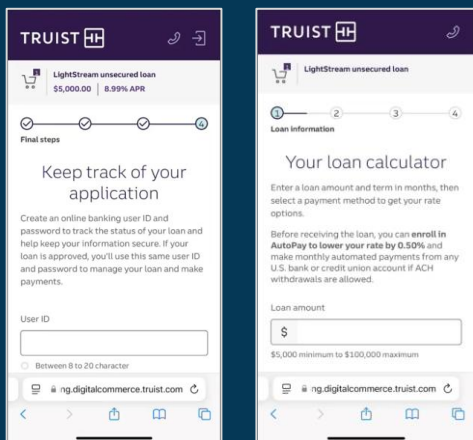
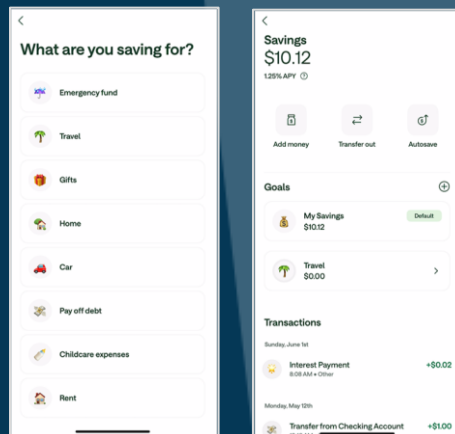
Chime Broadens Savings Tools

Chime has expanded its range of savings tools with a new goal feature, giving users a gamified way to set and track personalized financial targets within their savings accounts.

The feature is accessible directly from the savings screen, where users can complete the setup journey by selecting their goals and target amount. They are then given the option to deposit funds.

With the launch of its savings goals feature, Chime has aligned itself with other key fintech competitors: 73% of U.S.-based fintechs tracked by the Digital Banking Analyzer offer savings goals as part of their PFM tools.

When gamified, savings goals can motivate consumers by grabbing attention and creating engagement through fun. Showing users how to successfully save creates a win for consumers and for financial institutions, as consumers build healthier banking habits and financial institutions grow deposits.



Truist Updates Loan Applications

Recently, Truist made several updates to its unsecured lending application.

Key among the enhancements is optimizing the form for mobile data entry, adding smaller content sections that minimize the need for long scrolling. A redesigned progress tracker offers multiple visual cues throughout the application.

A loan calculator allows users to insert their chosen amount, term and payment method (autopay/no autopay) before multiple loan options are presented. This flexible approach to product discovery demonstrates a best-in-class collaborative and user-centric application journey.

The updated journey is accessed through the national bank's website, branded with Truist's online lending division, LightStream, as LightStream Unsecured Loan. LightStream's website is newly labeled LightStream by Truist and wears the national brand's colors.

BECU Adds Spend Limits and Notifications

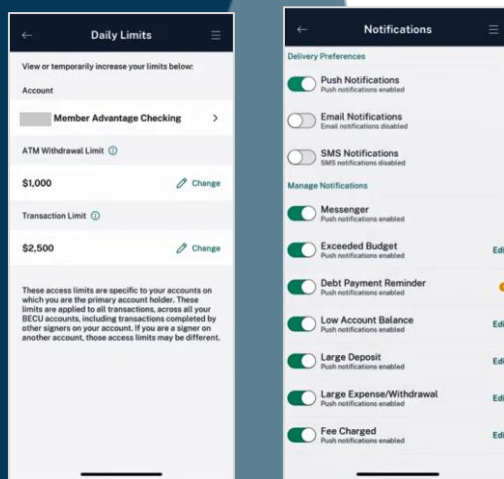
BECU now offers the ability to create and change ATM withdrawal and transaction limits from its app, while updating push notifications to include transaction and budgets.

Previously, members had to send a message to the credit union to set daily access limits. Now they can manually enter transaction and spend limits in increments of \$100.

Transaction and budget information can now be received as a push notification, having previously only been available as email or SMS.

Card spend limits are offered by 31% of all U.S.-based providers tracked by the Digital Banking Analyzer, including 48% of credit unions.

Not only do push notifications offer a superior user experience over email or SMS alerts, they provide better engagement performance, personalization and behavioral triggers, as well as cost savings.



Advisors Plus on... Push Notifications

As consumers receive fraudulent text messages for unpaid tolls or for packages that are "stuck" and require a small fee for delivery, SMS has become a channel that many look at cautiously. In addition to the benefits mentioned above, push notifications have become a more trustworthy way of delivering information to consumers versus text messages.

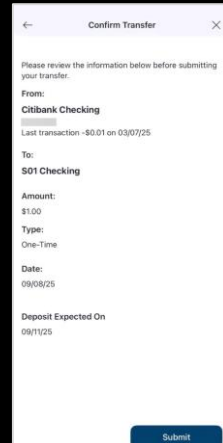
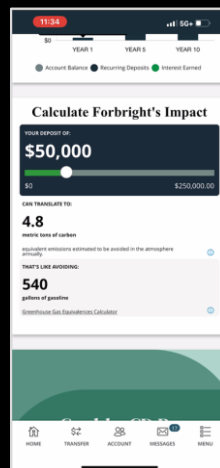
Wescom Adds External Transfer Timing

Wescom Central added expected deposit dates to external transfers in the credit union's app, raising the standard of an increasingly competitive feature.

The ability to transfer funds using an external account via open banking payment initiation APIs is relevant and valuable to consumers: 85% of all U.S.-based retail checking providers tracked by the Digital Banking Analyzer now offer the service.

Integration with other service providers within an owned channel is a critical competency that is likely being actively compared by customers and members.

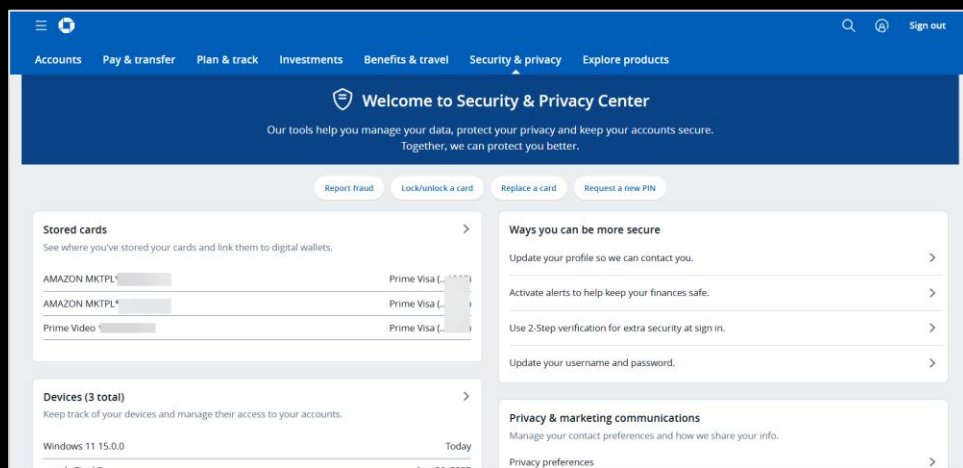
In the 2024 Curinos U.S. Shopper Survey, more than 50% of consumers who recently switched their primary financial institution had more than four active checking relationships. Adding value to each customer's network of banking providers will help a provider maintain primary financial institution status.



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In Focus: Security Centers

As fraud and financial crime continue to grow, financial service providers have invested more in deterring activity that could harm them or their consumers. In-app and online centralized security management centers allow users to manage various security settings in one place, improving the experience while encouraging better security practices.

Chase's accountholder security hub offers a centralized location for all issues related to account data privacy. It is part of the main menu bar after login on desktop and on the main account menu in the mobile app.

The top of the page features pill button quick links to report fraud and various security related card controls. Further down the page is information about linked accounts, stored cards and data sharing, with interactive controls to make changes as needed. The desktop and mobile app versions offer complete parity in almost every aspect, an important feature in cross-channel usability.

Other major providers – including Bank of America, Wells Fargo and U.S. Bank – offer similar security centers in-app and online, with important tools like the ability to update password, review account activity, manage alerts, set up two-factor authentication and report suspicious activity.