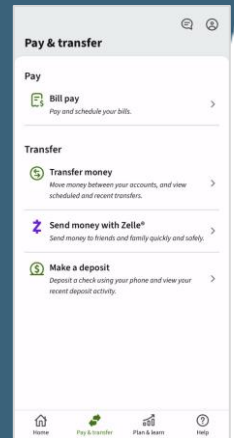
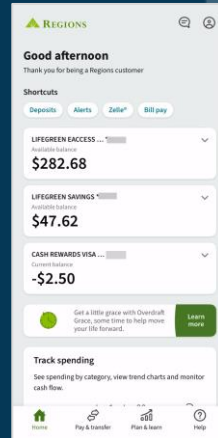


## Regions Launches New App

Regions Bank, which serves customers across the South, Midwest and Texas, announced a new version of its app, featuring a refreshed home page layout and updated navigation.

Shortcuts in the form of pills have been added to the top of the home page with a bottom navigation menu directing users to a new payments hub, a planning section and help section. Accounts are laid out in rounded boxes, with balances displayed and direct links to deposits, transfers, account and card management features and display settings. Content options and personal financial management (PFM) journeys are listed below the accounts view. Profile details and account settings – including biometric IDs, alerts, device management tools and the ability to nickname and hide accounts – have been centralized. A new help section has also been added to better guide users. Upon updating the app, users are asked to confirm account details through one-time passcode to email or text.



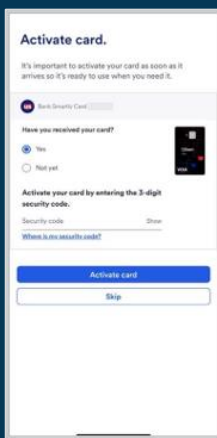
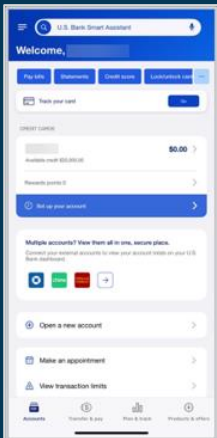
## U.S. Bank Tracks Card Delivery

To encourage users to activate their physical card as soon as it arrives, U.S. Bank now displays a full-screen takeover prompt on their app's home screen, linking to a real-time card delivery tracker.

The link is visible after the user has been approved for the account and is anchored on the home screen until the user has received and activated the card.

Clicking on the link navigates the user to a dedicated "Track your card" interface, where they can view the status of their card delivery as well as reconfirm the address set up during the application. Once the card arrives, the user simply confirms receipt and enters the security code to complete the activation process.

U.S. Bank's tracker helps to focus the activation experience while building anticipation, encouraging the user to engage with the card when it arrives.



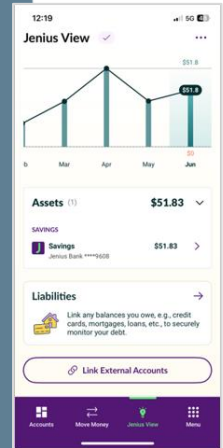
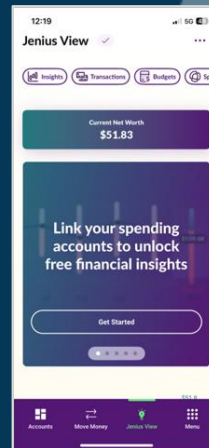
## Jenius adds PFM Tools Across Platforms

Digital-only Jenius Bank has added a range of personal financial management (PFM) tools to its mobile app and desktop platforms.

Users access the PFM tools through the all-new Jenius View, a hub for the new insights and planning capabilities. To promote the new tools, the bank has placed a carousel with educational screens on the app and desktop menu pages.

With Jenius View, users can access a summary screen with financial insights, budget creation, and detailed transaction information, including withdrawal and debit insights along with spending trends.

Jenius encourages users to link their external accounts for a holistic financial view – a PFM mechanism that has become increasingly standardized across the industry. A prominently placed button on the Jenius View screen facilitates a seamless account linking experience via open banking API.



## Advisors Plus on... Tailored Digital Experiences

As Chase launches the Sapphire Reserve card and updates its digital presence (detailed below), it will be interesting to observe whether the creation of tailored digital experiences for cardholder segments is a trend that gains traction. The premium consumer segment is a good starting point because cardholders are drawn to unique digital experiences that emphasize exclusivity.

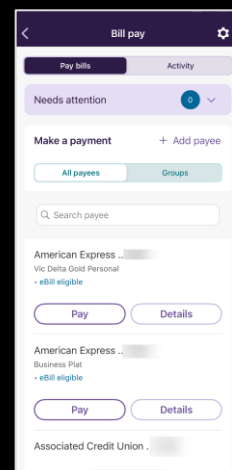
## Truist Refreshes App and Widgets

Truist has updated its app with a refreshed design, refining its transaction and account views while expanding widget capabilities.

The home page continues to list Accounts, Recent Activity, Insights, Experian Credit Center, Spending, Budget, Goals and Deals. While the layout will be familiar to the bank's customers the design is cleaner and more minimalist than previous iterations, with an emphasis on white space and less of the brand's trademark purple.

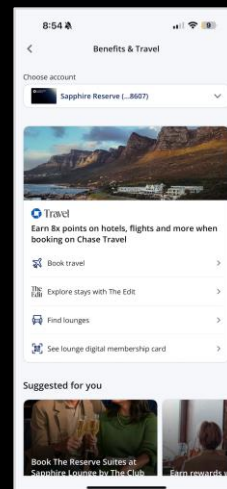
Users can manage upcoming transactions on the accounts detail page – accessible through the updated accounts page – and manage payee details in the bill payment experience.

The new widget capabilities are unique, allowing the user to initiate Zelle, card controls, balance checks, transfers and check deposit journeys from the device homescreen. Truist has also added a widget for Plan & Track (the PFM tool added to the app in February) and deals.



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## Chase Transforms App for Sapphire Reserve Launch

Chase has updated its app with a new design and experience refinements exclusively for customers with the Sapphire Reserve card, the bank's rebranded premium credit card. The digital product refresh plays a large part in the bank's strategy to target affluent customers – in particular HENRYs (high earners, not yet rich), wealthier millennials and the emerging affluent – with the card's exclusive travel bookings and associated high-end brand benefits emphasized throughout the app.

The new Sapphire Reserve app features new color schemes, visuals, image treatments and iconography positioned around premium lifestyle banking and travel for the up-and-coming affluent. Throughout, a modern bold, premium dark blue font sits on a classic off-grey background with new icons presented on standard menus and page infrastructure.

This is a market in which banks must obsess over experiences that create the perception that cardholding opens doors to areas – whether lounges, events or app – that rivals do not. Through visual hierarchy and status signaling, Chase evolved its digital product in the channel that affluent customers increasingly prefer with travel (the dominant spend category for the sector) emphasized throughout.