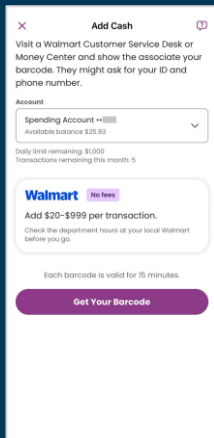
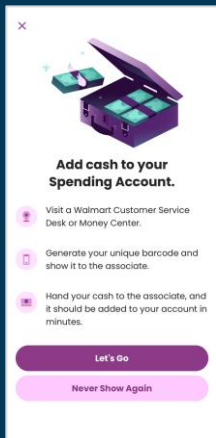
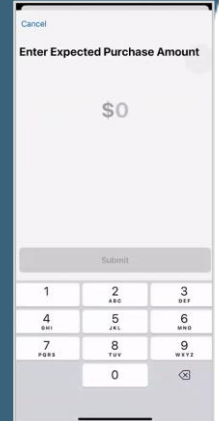
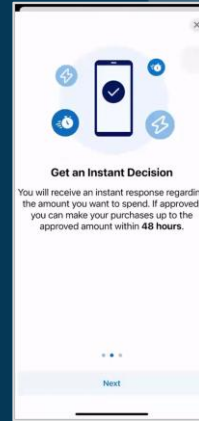
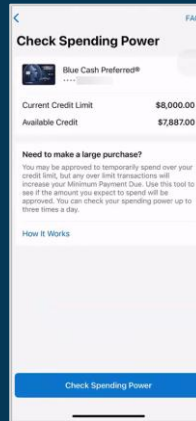


Amex Offers Flexible Limit Insights

American Express's Spending Power tool offers cardholders purchasing flexibility beyond their stated credit limit without requiring a permanent limit increase.

Users are guided to learn how the feature works, including the required timeframe to complete the purchase after approval. Along the way, they are reassured that their credit score will not be affected when they check out the Spending Power feature.

Notably, this capability is not limited to premium products and is available on mass market cards such as the Blue Cash Preferred card, which allows a wider range of cardholders to access more flexible spending controls.



Ally Unlocks Walmart Cash Deposits

Digital-only Ally Bank customers can now deposit cash into their accounts at Walmart stores, joining Cash App, Chime, PayPal and One for a "phygital" banking experience that combines digital and physical journeys to remove friction.

In store, customers use the Ally app to select an account and generate a one-time barcode. The Walmart representative scans the code, takes the cash and the deposit is complete – with funds appearing in the account within minutes. No fees apply. Transactions are limited to \$20–\$999 each, with a maximum daily limit of \$1,000.

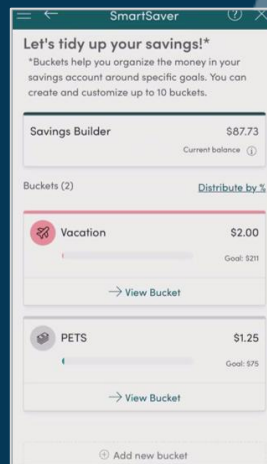
The continued popularity of cash highlights a key gap for digital only banks, where cash deposits remain a significant source of customer and operational friction. Around 90% of the U.S. population live within 10 miles of a Walmart, so this partnership creates a significant jump in accessibility for Ally's customers.

CIT Bank Launches Savings tools

CIT Bank recently implemented SmartSaver – a range of digital tools that allow users to automate and organize their savings. SmartSaver automates saving through recurring transfers, direct deposit and Savings Boost, which analyzes linked external accounts to identify excess funds and automatically transfers them into a CIT savings account. Savings organization comes in the form of customizable savings goals, which users can establish in up to ten different savings buckets.

Automated savings tools have become important features across the market. Among institutions tracked in the Digital Banking Analyzer for retail savings, 20% allow users to set savings goals and 28% offer some form of automated savings feature.

Automated savings features help users build strong savings habits effortlessly, offering a convenient, hands off way to save consistently and improve long term financial health.



Advisors Plus on... Expanding Physical Touch Points

Ally's partnership with Walmart extends its physical reach without adding branches. By enabling cash services and customer touchpoints inside Walmart locations, Ally creates a branch like network. This model lowers fixed costs, improves convenience and meets cash dependent customers where they already shop.

Capital One Adds Home Screen Quick Links

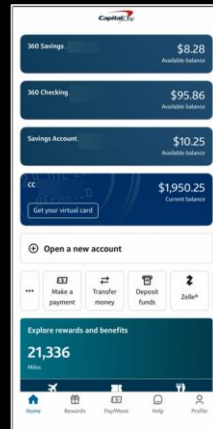
Capital One has integrated a range of quick links as part of a recent home screen update, providing easy access to commonly used features such as payments, transfers, deposits and Zelle.

Quick links play an important role in digital banking, enabling users to turn intent into action with little friction while offering a swift and seamless banking experience.

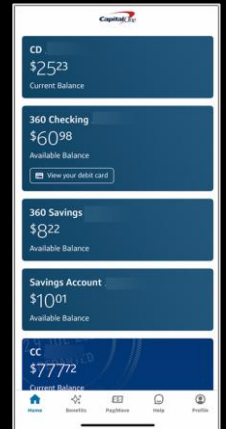
Capital One's quick links are located right below the user's balance information tiles; each link features a relevant icon to indicate the type of functionality for easy recognition.

Quick links support "in-the-moment" banking, allowing users to act immediately upon opening the mobile app, reducing time spent navigating through screens to access the desired functionality.

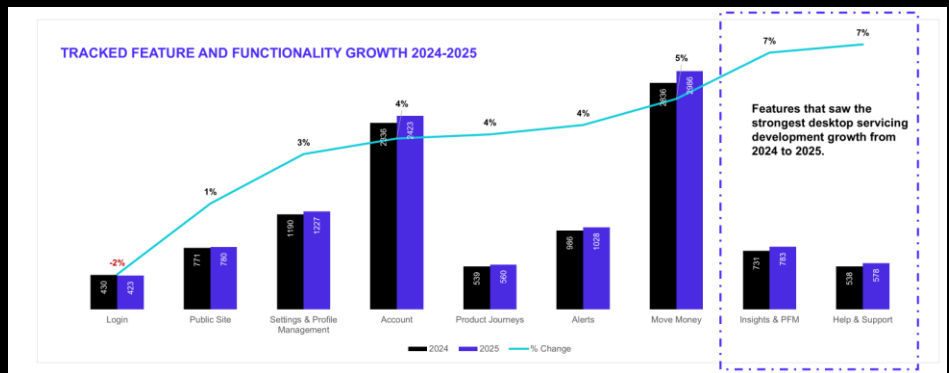
NEW INTERFACE



PREVIOUS INTERFACE



TRACKED FEATURE AND FUNCTIONALITY GROWTH 2024-2025



Now Available 2026 Digital Experience Boardroom Report

Learn how financial institutions can leverage digital experiences to strengthen consumer relationships and remain competitive.

Support and PFM Lead Desktop Adoption

Between 2024 and 2025, support and personal financial management (PFM) tools emerged as the strongest areas of growth on desktop servicing platforms for U.S. retail checking providers tracked by the Digital Banking Analyzer. Support capabilities broadened as providers focused on integrating engagement across digital platforms, while PFM tools expanded with contextual indicators such as average monthly spending trends.

Regular banking tools have been a significant desktop focus area for providers, with money movement capabilities and account functionalities the most prominent investment area across the market. To sustain longer-term customer value, institutions have recently focused on the digital tools that can help build deposits and account engagement.

This change reflects a broader shift in relationship management, as banking institutions look to move from transactional engagement to nurturing customer connections. As most consumers now hold products with multiple providers, financial institutions are working harder to increase loyalty, investing in financial wellbeing tools, open banking account linking, AI driven personalization and cross product loyalty programs.

ABOUT THIS MONTH IN DIGITAL

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