THIS MONTH IN DIGITAL

August 2026

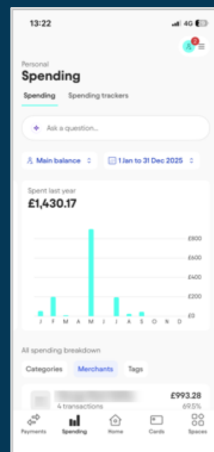
Digital experience insights from Advisors PLUS

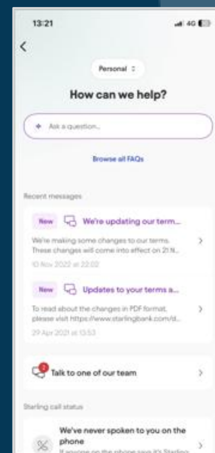
Starling's Holistic AI Approach

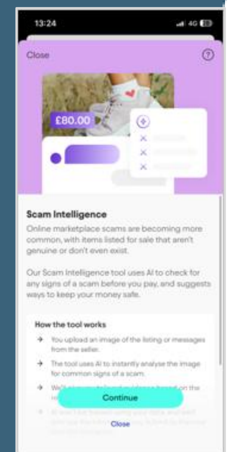
UK-based Starling has embedded multiple AI-powered assistants and tools across key servicing.

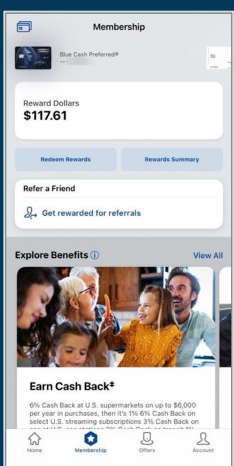
In addition to the General Assistant on the bank's homepage, these include Spending Intelligence, which provides personalized spending insights; Smart Search within Help and Support, which generates contextual responses to customer queries; and a scam intelligence tool within the Payments journey that helps customers evaluate potential fraud risks.

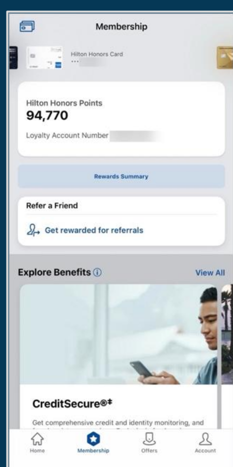
By integrating purpose-built AI capabilities throughout, Starling delivers a more seamless and contextually relevant banking experience.











Amex's Clear Benefits Navigation

American Express customers with multiple products can now seamlessly swipe between their cards' rewards and points views without navigating to separate sections of the app.

Card benefits are highlighted based on the card currently in view, such as cashback opportunities for the Blue Cash Preferred cardholders, Zone 5 priority boarding for the Delta SkyMiles gold card and the benefit tracking for Platinum cardholders. Quick links provide a direct entry point to redeem available cashback/rewards points.

Amex's approach aims to minimize navigation effort while reinforcing the unique rewards and benefits of each card – and cardholders who actively engage with their card benefits typically spend more and demonstrate higher levels of loyalty.

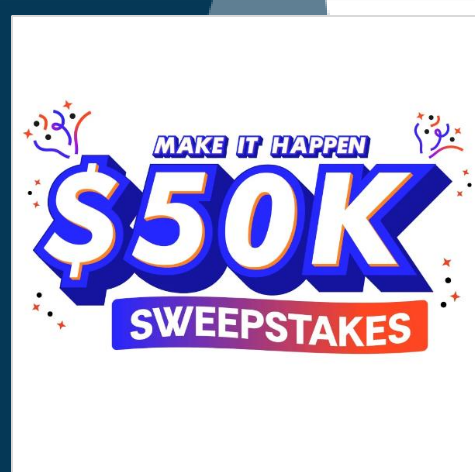
Happen Bank Gamifies Card Transactions

Happen Bank – previously LendingClub – announced a sweepstakes-led strategy to encourage debit card use among new and existing LevelUp Checking customers.

For every qualifying debit card transaction, customers receive a drawing entry – turning everyday spending into a reward-led experience and creating an additional reason for customers to actively use the account.

The offer is promoted primarily through targeted customer communications, with limited visibility across broader public marketing channels. This targeted distribution strategy helps balance acquisition and promotional costs while maximizing the incentive's impact on customer engagement and loyalty among existing and opted-in customers.

Sweepstakes, with a cash bonus, can encourage users to adopt the institution as primary payments or checking account provider.



Advisors Plus on… American Express' Focus on Benefits Display

Prominently displaying card benefits helps drive both card usage and cardholder retention by increasing awareness of available value. When cardholders understand and regularly engage with benefits, they are more likely to shift spending onto the card, build stronger loyalty and perceive greater value in maintaining the relationship over time.

Brian Day | Solutions Consultant
Brian.Day@Velera.com

Advisors Plus | Digital Consulting
www.advisorsplus.com/consulting/digital-experience

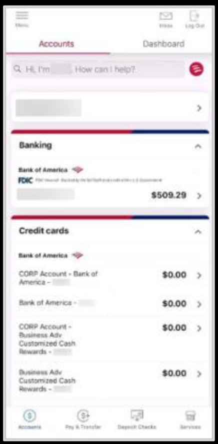
August 2026

In Focus: Leading Providers Prioritize Experience Unity

Until recently, financial institutions have struggled to bring together personal and business banking experiences with customers of both products forced to jump between different mobile applications. Over the past few years, many of these providers have consolidated technology stacks and core platforms to offer a single experience that provides seamless cross-product financial management.

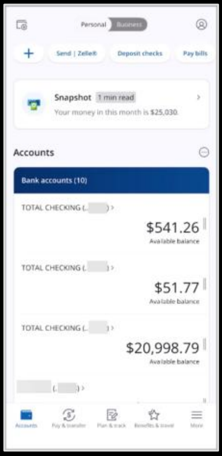
The value of a unified financial view is compelling for both customers and providers: Customers benefit from a more complete financial picture, reduced login fatigue and easier money movement; while providers gain stronger retention, greater cross-sell opportunities, richer customer insights and lower servicing costs.

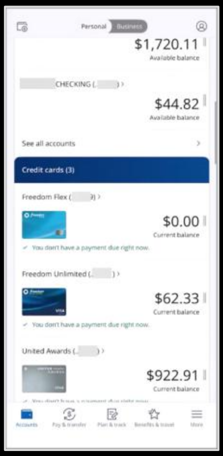
In most instances, providers such as Bank of America offer dedicated product categories (Checking, Savings, Credit Cards, Loans and Investments) rather than presenting all accounts in a single list. Capital One offers color-coding to show account hierarchy, improving account identification, navigation and overall financial position.

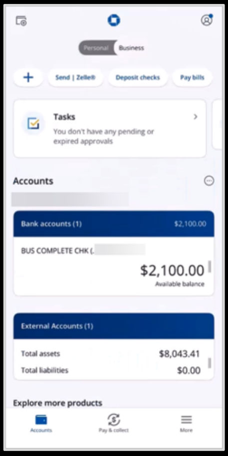


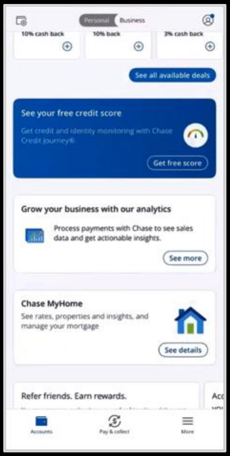
See how your digital banking experience measures up.

Download the [ACE Whitepaper](#).









When compared to Bank of America and Capital One, Chase takes a different approach to the combination of consumer and business banking. Chase enables users to seamlessly switch between personal and business banking experiences, reducing friction while maintaining a clear distinction between account types within a single app.

On the web, consolidated balances, rewards and card payment dates are accessible with marketing tiles providing details of available features.

Data and insights powered by

curinos

ABOUT THIS MONTH IN DIGITAL
Velera, formerly known as PSCU/Co-op Solutions, the nation's premier payments CUSO and an integrated financial technology solutions provider, supports the success of more than 4,000 financial institutions and processes more than 16 billion transactions annually. The newsletter is produced by Velera's digital banking Advisors Plus consulting practice in partnership with Curinos and its Curinos' Digital Banking Analyzer platform of digital banking content and journeys.