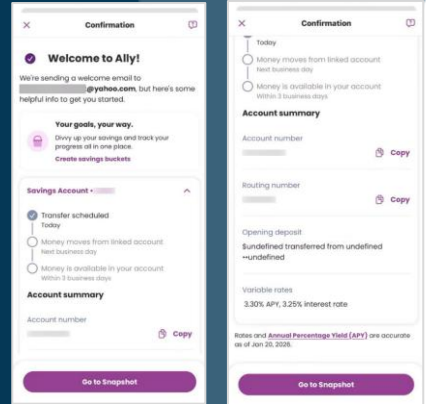


Ally Adds Savings Funding Tracker

Ally has redesigned its onboarding journey with a new deposit tracker that shows the status of the opening deposit – right on the confirmation screen. The tracking appears once the applicant completes the opening deposit and delivers step-by-step updates, from scheduling and fund transfer from the linked account to availability in the newly opened savings account.

The deposit tracker helps Ally strengthen its digital onboarding journey, setting clear expectations around the funding process and the availability of funds. Providing this information earlier in the journey reduces ambiguity at a key decision point, boosts applicant confidence, and helps prevent unnecessary post-opening inquiries. This transparency also helps customers plan any account activity more effectively, creating a smoother transition from application to usage.

While progress trackers are not uncommon to savings applications, only Ally, CIT Bank and Marcus by Goldman Sachs offer visuals to showcase the funding timeline among savings brands monitored by the Digital Banking Analyzer.



Frictionless Onboarding

The Digital Banking Analyzer's Journey Effort Score shows that providers are continuously refining onboarding journeys to deliver simpler, more streamlined experiences.

The score is calculated by measuring user input throughout the entire onboarding journey, beginning at the first page of the application and ending as the applicant reaches the serving homepage. Scores range from 0-200; the lower the score the more efficient the journey.

Simplified application journeys – featuring fewer questions and earlier enrollment – are key drivers in reducing onboarding friction. Financial institutions that regularly review their onboarding processes, ensuring that every question and step is essential, can create a more intuitive experience for applicants.

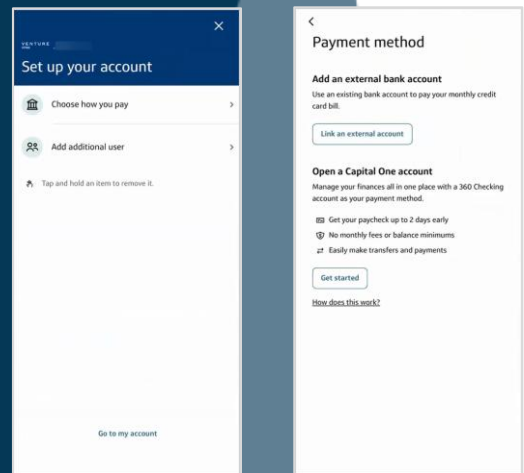


Capital One's Card Payment Push

Capital One now encourages users to open a checking account as an alternative to linking with an external funding source – right at first login as they are setting up their new credit card payment.

As part of the process, Capital One highlights benefits such as early paycheck access, no monthly fees, and seamless transfers and credit card payments. In so doing, the bank aims to increase awareness of its banking products without requiring users to navigate to other product menus.

This cross-sell approach is presented at a moment when customers are actively considering a new product (credit card). By expanding visibility of Capital One's banking ecosystem, at a strategically placed point of the application journey, the provider positions convenience and value at the heart of the digital experience.



Advisors Plus on... Digital Cross Selling

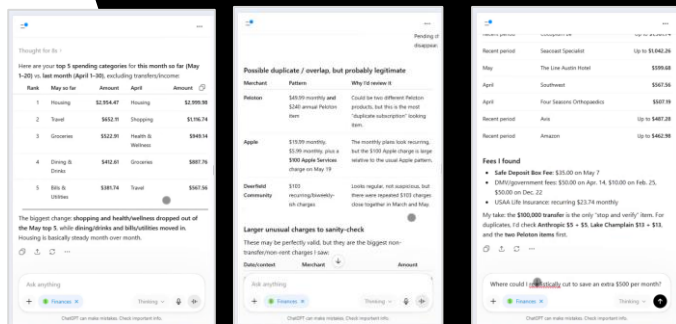
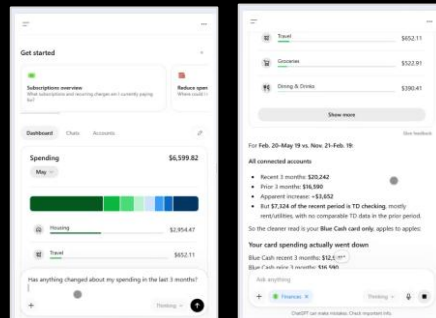
As Capital One demonstrates, embedding targeted recommendations in applicant journeys allows financial institutions to increase product penetration, improve applicant experience, and drive revenue growth. Effective strategies balance relevance and timing while minimizing friction and maintaining trust through transparent, applicant-centric engagement.

In Focus: The Increasing Voices In Conversational Finance

OpenAI has entered the consumer banking space with account information services historically limited to banks and fintech platforms.

Through partnership with Plaid, US-based ChatGPT Pro subscribers can connect to more than 12,000 institutions including Chase, Schwab, Fidelity, Robinhood and Capital One. Contextual conversational intelligence, branded as ChatGPT Personal Finance, delivers insights and recommendations at the account, category, and transaction levels, along with personalized product-fit guidance based on market-wide analysis.

A dashboard with spend category insights begins the experience, with a visual breakdown of the user's recent finances and links to accounts and chats.

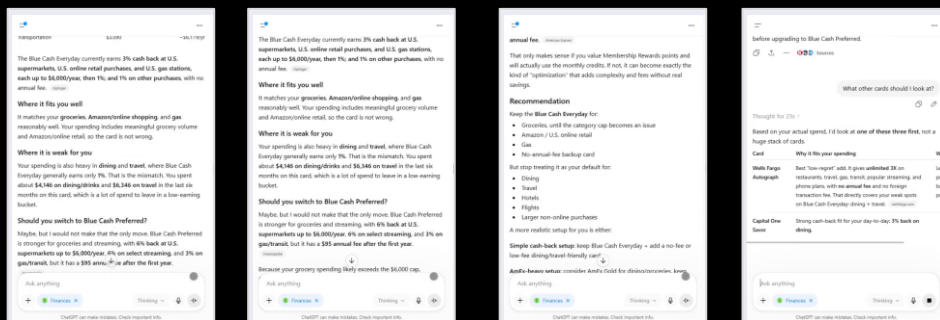


When prompted, the platform delivers detailed spending assessments across accounts, timeframes and categories, flagging fees, duplicate or suspicious transactions, and periodical behavioral change.

It can provide "realistic" category-specific suggestions to manage spending more proactively based on historic outgoings, with a recommended monthly budget for each spend category. Notifications can be set to alert the user when a category limit is approaching.

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On prompt, the platform analyzes the individual's suitability with their current checking account and credit cards, with recommendations for more appropriate products.

Effectively, ChatGPT Personal Finance leapfrogs PFM tools on offer in many financial institutions' owned channels and ecosystems. The offering is currently in preview and available only to users who opt into the \$100 ChatGPT Pro subscription. Over time, the fee may decline, with account information services likely expanding across broader pricing tiers. OpenAI is unlikely to stop there, with the firm having signaled intentions to integrate TurboTax and QuickBooks to offer tax preparation and small business banking tools.

Financial institutions face increasing competitive pressure as ChatGPT blurs the line between a general-purpose AI assistant and a consumer banking platform. With ChatGPT's breadth of service, broad usage and strength of capabilities, it has positioned itself to win share of attention over ecosystems that focus on specific services. As ChatGPT moves toward payments capabilities, community financial institutions must act proactively, exploring partnership models or expanding their own functionality to retain account holder attention and relevance.