

BRETT KING



BANK 3.0

WHY BANKING IS NO LONGER
SOMEWHERE YOU GO - BUT
SOMETHING YOU DO



BRETT KING

BANK 2.0

HOW CUSTOMER BEHAVIOR
AND TECHNOLOGY WILL CHANGE
THE FUTURE OF FINANCIAL
SERVICES.



BRETT
KING

BRANCH TODAY, GONE TOMORROW

THE CASE FOR THE
DEATH OF BRANCH
BANKING

The future bank...



BANCO NACIONAL DE PANAMA

XII CLUB 2012
panamá

Innovar con tecnología...

brettkingauthor

@brettking

AMERICAN BANKER
Innovator of the Year 2012

disrupted...



PHYSICAL



Search:

Music

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Save big now on our [top 200 bestselling music albums](#)

Categories

Featured in Music

- [Imports](#)
- [Collections](#)
- [Bargain Bin](#)
- [Vinyl on eBay](#)

- [Blues](#)
- [Children](#)
- [Christian & Gospel](#)
- [Classical](#)
- [Comedy](#)
- [Country](#)
- [DJ & Dance](#)
- [Easy Listening](#)
- [Folk](#)
- [Holiday](#)
- [Jazz](#)
- [Karaoke](#)
- [Latin](#)
- [New Age](#)
- [Oldies](#)

Music

[Sign in now](#)

Start getting **Music recommendations** by telling us about your interests.

New Releases in Music



The King Is Dead [Digipak] [CD & DVD] by Decem...

Decemberists (The)
(CD, 2011)

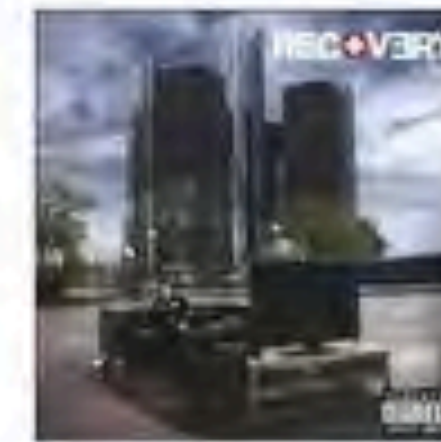
Buy: \$14.88 Save 40%



Doo-Wops & Hooligans by Bruno Mars (CD, Oct-201...

Bruno Mars
(CD, 2010)

Buy: \$7.29 Save 26%



Recovery [PA] by Eminem (CD, Jun-2010, Intersco...

Eminem
(CD, 2010)

Buy: \$5.00 Save 64%

Hot Deals



DIGITAL PRODUCT

The screenshot displays the iTunes Library application window. At the top, there's a navigation bar with categories like Music, Movies, TV Shows, App Store, Books, Podcasts, iTunes U, and Ping. The main content area features a large promotional banner for Trey Songz's album 'Trey Songz', which includes the text 'Listen to Entire New Album for Free + Pre-Order Now'. To the right of the banner is a promotion for 'iTunes Festival' and 'A Symphony of British Music'. Below the banner, there are sections for 'Albums, EPs, and Pre-Orders' and 'Singles', each with a grid of album covers and their respective titles and artists. On the right side, there are two vertical panels: 'Music' with quick links and 'TOP CHARTS' showing a list of songs.

LIBRARY

- Music
- Movies
- TV Shows
- Books
- Apps
- Radio

STORE

- iTunes Store
- iTunes Match
- Ping
- Purchased

GENIUS

- Genius

PLAYLISTS

- iTunes DJ
- 90's Music
- Classical Music
- Music Videos
- My Top Rated
- Recently Added
- Recently Played
- Top 25 Most Played
- Hans Zimmer - Incepti...

Music

MUSIC QUICK LINKS








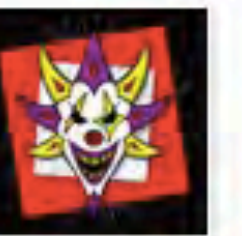
- All Categories
- Free Single Of The Week
- Recent Releases
- Music Videos
- New Artists **NEW**
- Complete My Album **NEW**
- Mastered for iTunes **NEW**
- iTunes Essentials
- Pre-Orders
- Just Added
- Purchased **NEW**

TOP CHARTS



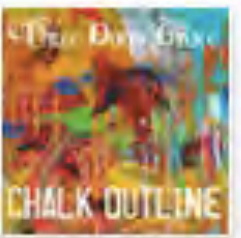

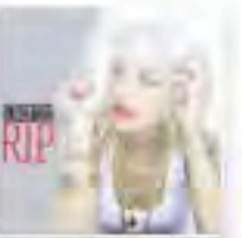

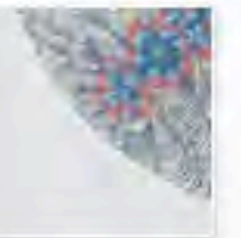

Songs [See All >](#)

- We Are Never Ever Getting Back To...**
Taylor Swift
- Home**
Phillip Phillips
- Whistle**
Flo Rida
- Some Nights**
Fun.
- One More Night**
Maroon 5
- As Long As You Love Me (feat. Big ...**
Justin Bieber
- Good Time**
Owl City & Carly Rae Jepsen
- Call Me Maybe**

Albums, EPs, and Pre-Orders [This Week](#) [Recent Hits](#) [See All >](#)

| Album Cover | Album Title | Artist |
|---|-------------------------------------|--------------------|
|  | Based On a T.R.U. Story (Deluxe...) | 2 Chainz |
|  | Southern Air | Yellowcard |
|  | Jesus At the Center (Live) | Israel & New Breed |
|  | A Symphony of British Music:... | Various Artists |
|  | Top of the World | Slightly Stoopid |
|  | Blood | In This Moment |
|  | Mile High | Kottonmouth Kings |
|  | The Mighty Death Pop Box Set | Insane Clown Posse |

Singles [See All >](#)

| Single Cover | Single Title | Artist |
|---|--------------------------------------|----------------------|
|  | We Are Never Ever Getting Back... | Taylor Swift |
|  | Lamborghini Angels - Single | Lupe Fiasco |
|  | Chalk Outline - Single | Three Days Grace |
|  | Goodbye - Single | Slaughterhouse |
|  | R.I.P. (feat. Tinie Tempah) - Single | Rita Ora |
|  | Gold (feat. Tyga) - Single | Neon Hitch |
|  | Strange Man / Long Progressio... | Red Hot Chili Pep... |
|  | Bad (Afrojack Remix) [feat.... | Michael Jackson |

CHANGING BEHAVIOR



ROBSON ST. ONLY
hmv
STORE CLOSING!

STORE CLOSING



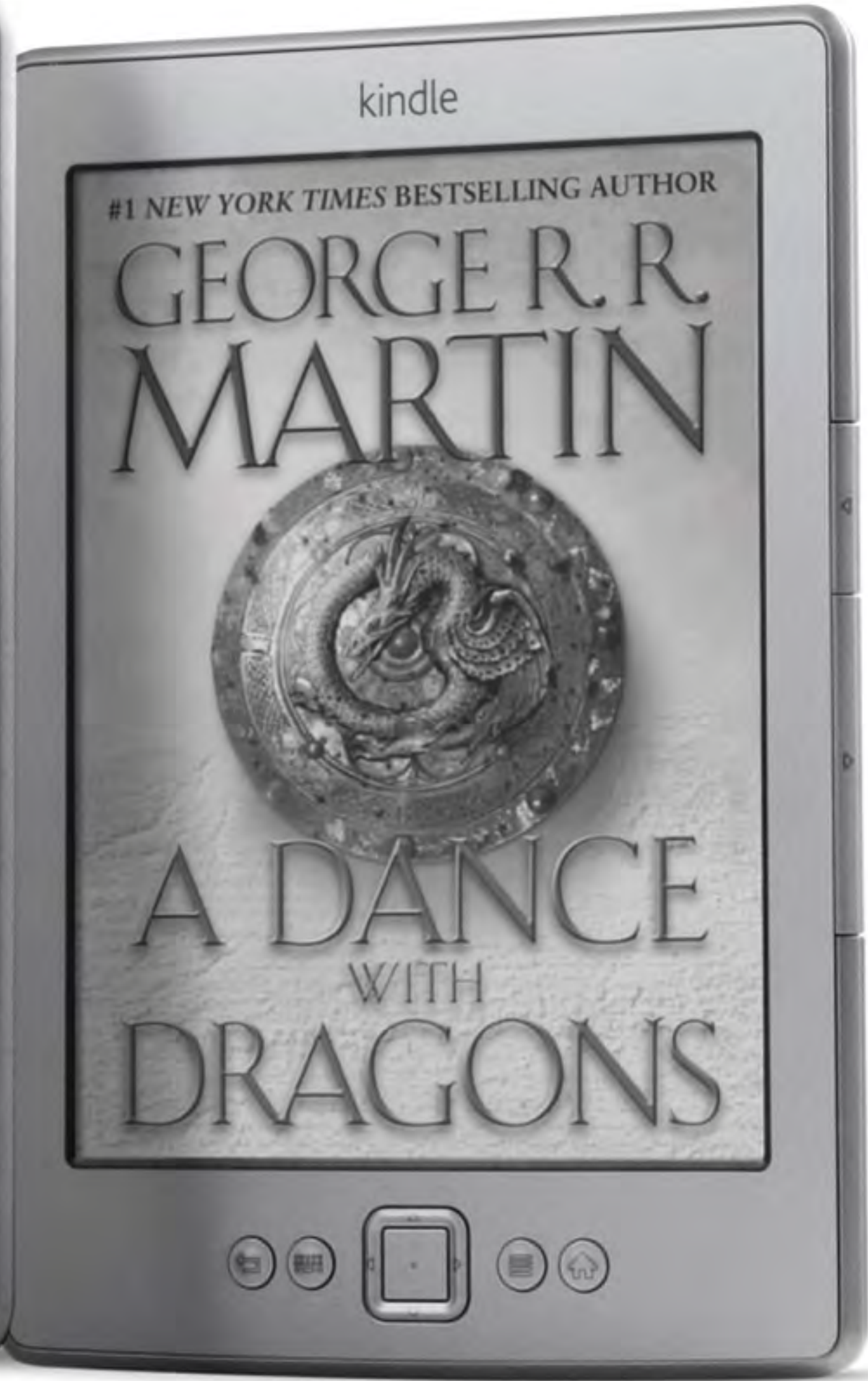
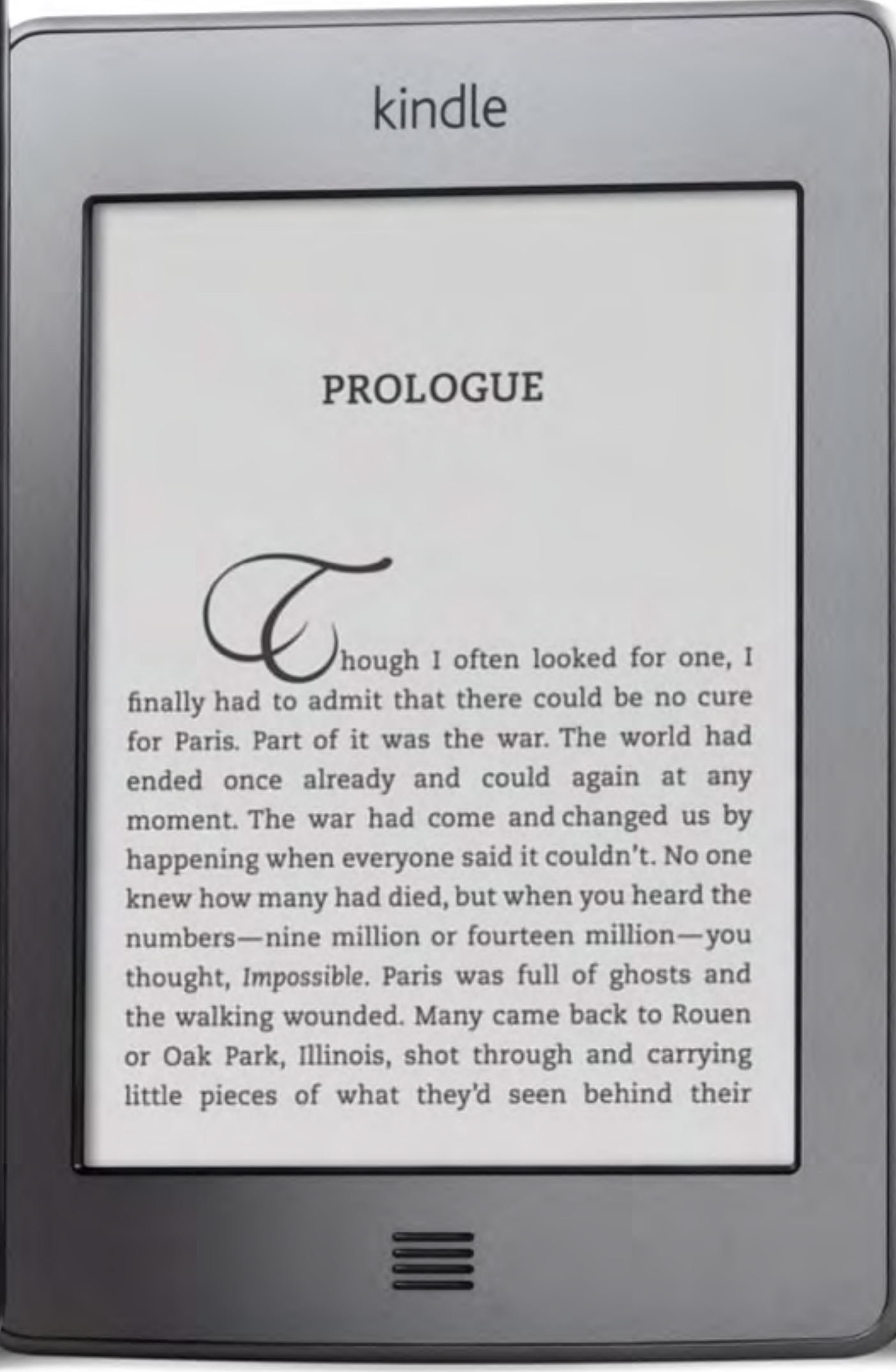
PARADIGM SHIFT



PHYSICAL



PARADIGM SHIFT



**banking
different?**

PHYSICAL

Interior of the Peoples Bank Woodhull Ill

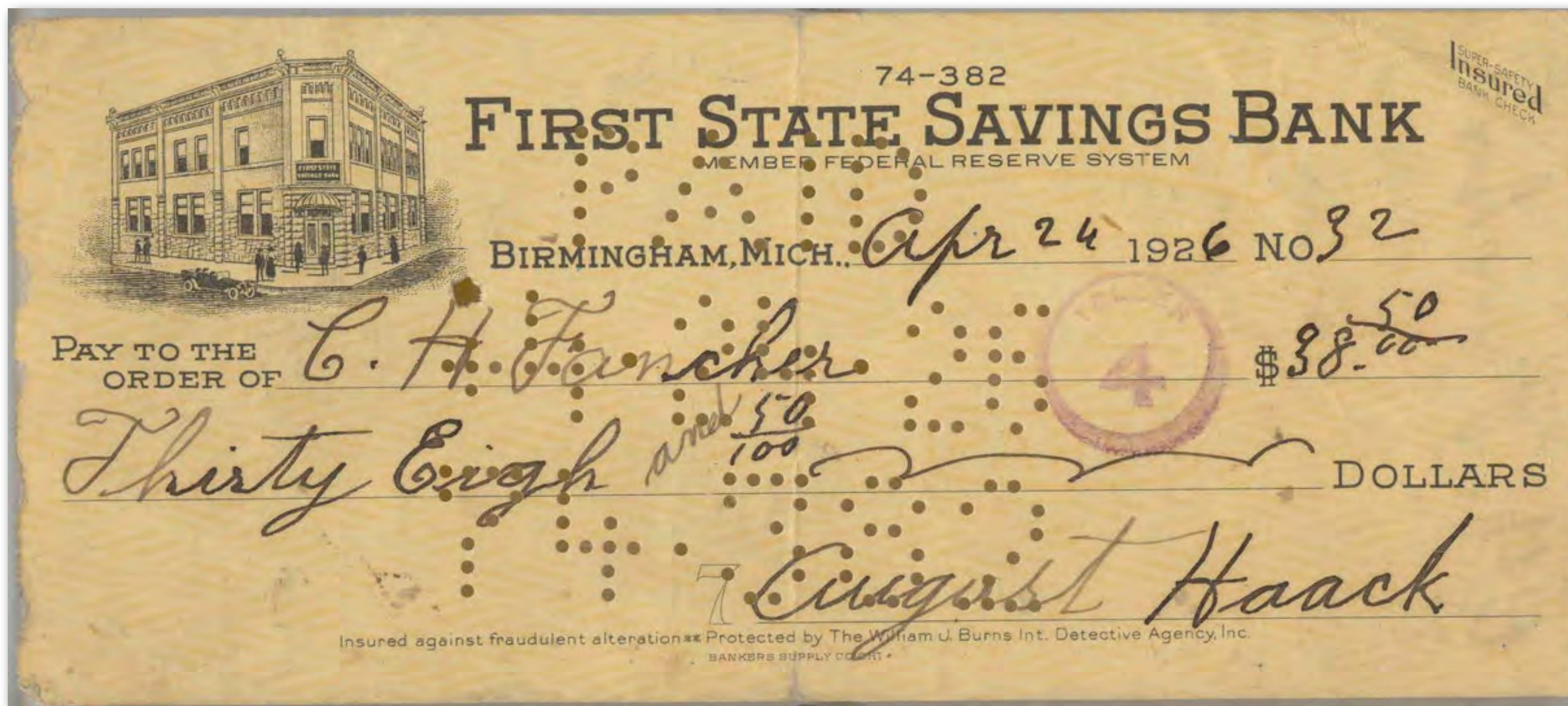


PHYSICAL

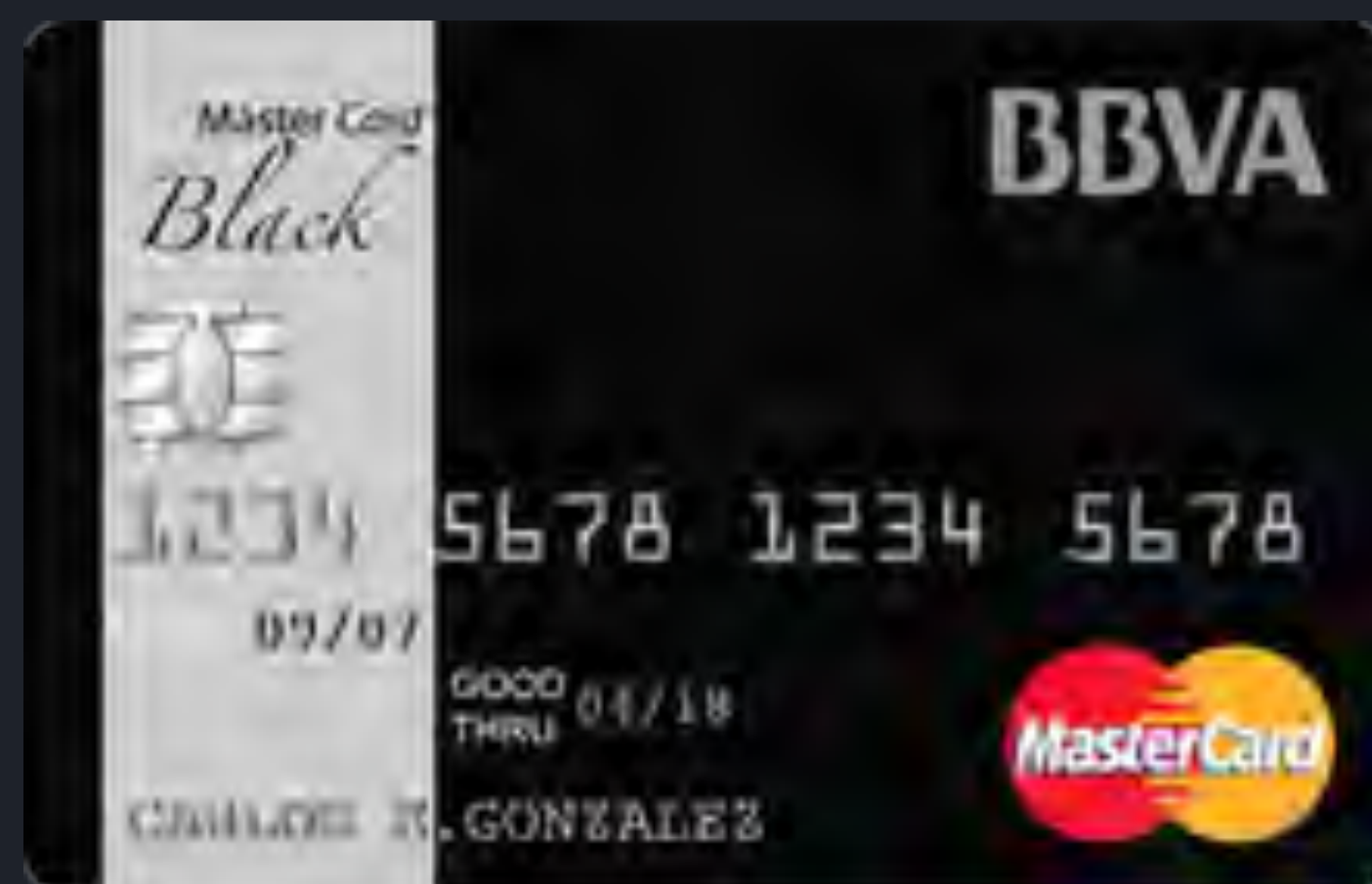
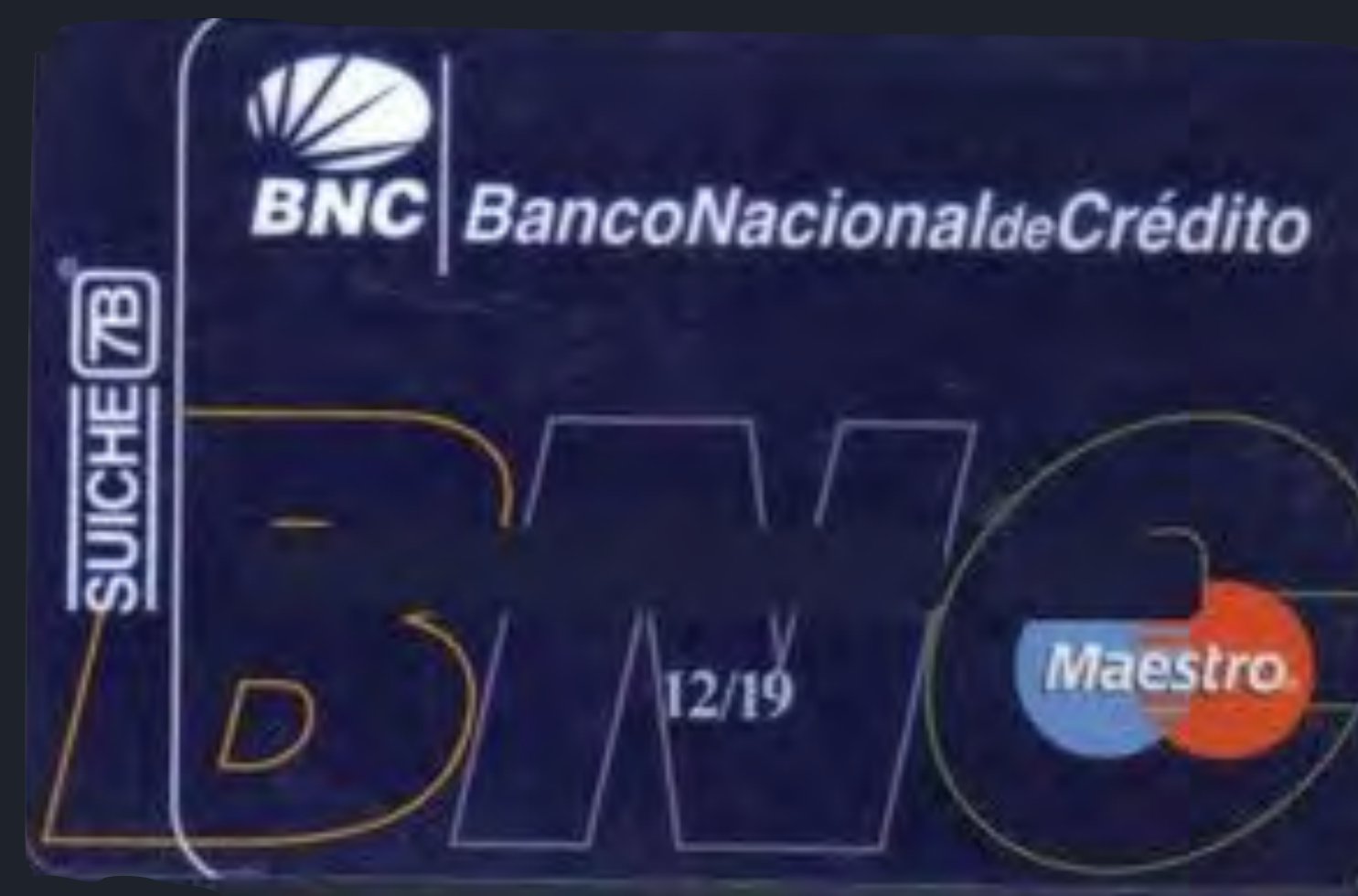
| | | | | | | | |
|----|-----------|----------------------------|---------|--|-----------|-------------|------|
| 5 | JAN 11-63 | | | | | | |
| 6 | JAN 28-63 | | | | K***35.00 | *****513.06 | KA |
| 7 | APR 19-63 | | | | K***50.00 | *****563.06 | *A |
| 8 | JAN 14-64 | DEC. 31, 19 <u>63</u> DIV. | **11.47 | | | ***574.53 | Ju |
| 9 | JAN 14-64 | | | | *****1.00 | ***575.53 | * KA |
| 10 | JAN 21-64 | JUNE 30, 19 <u>63</u> DIV. | **10.47 | | | ***586.00 | * Ju |
| 11 | JAN 31-64 | | | | | ***586.00 | * Ju |
| 12 | JAN 31-64 | | | | ***65.73 | ***651.73 | * KA |

| | | | | | | | |
|----|-----------|----------------------------|---------|--|-----------|-----------|------|
| 13 | MAY 11-64 | | | | ***39.70 | ***691.43 | * KB |
| 14 | OCT 30-64 | | | | *****5.00 | ***696.43 | * KA |
| 15 | NOV -6-64 | JUNE 30, 19 <u>64</u> DIV. | **13.08 | | | ***709.51 | * Ju |
| 16 | DEC 22-64 | | | | *****6.00 | ***715.51 | * KB |
| 17 | JAN 18-65 | DEC. 31, 19 <u>64</u> DIV. | **14.11 | | | ***729.62 | * Ju |
| 18 | JAN 18-65 | | | | ***35.00 | ***764.62 | * KA |
| 19 | JAN 29-65 | | | | ***17.50 | ***782.12 | * KB |
| 20 | FEB 26-65 | | | | ***17.50 | ***799.62 | * KA |

PHYSICAL



PHYSICAL





more give, less take

Thursday 16 August 2012

[Help](#)

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NAB Internet Banking

NAB ID

Password

Login

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Send money overseas

Save time and money. It's quick and easy online with International Funds Transfers.



Change your daily limit

Need to send a bit more? Change your daily limit easily via NAB Internet Banking.



Security awareness

NAB supports National Consumer Fraud Week 2012. Learn how to protect yourself against fraud at scamwatch.gov.au.

Home > Banking > Current account

Close X

first direct

Banking

How to apply for a 1st Account

Banking

Current account

Switch to us

First Directory

Ways to Bank

More information

PDF first direct Account Terms and Conditions

Related Links

- First Directory
- Discover first direct
- Awards
- Using your debit card
- Responsible lending

Already a customer?

Log on to apply >

Once you've logged on to Internet Banking, just select 'Apply', and choose '1st Account' from the left hand menu.

If you haven't yet registered for Internet Banking, simply click on the link below and enter your support and access ID details. If you haven't received your support and access IDs, please call us on 08 456 100 100.

> Register for Internet Banking

Not yet a customer?

You can apply online or talk to us anytime on:

☎ 0800 24 24 24

> Apply for a sole account

> Apply for a joint account

If you've previously been a customer, please call us on:

☎ 0800 24 24 24

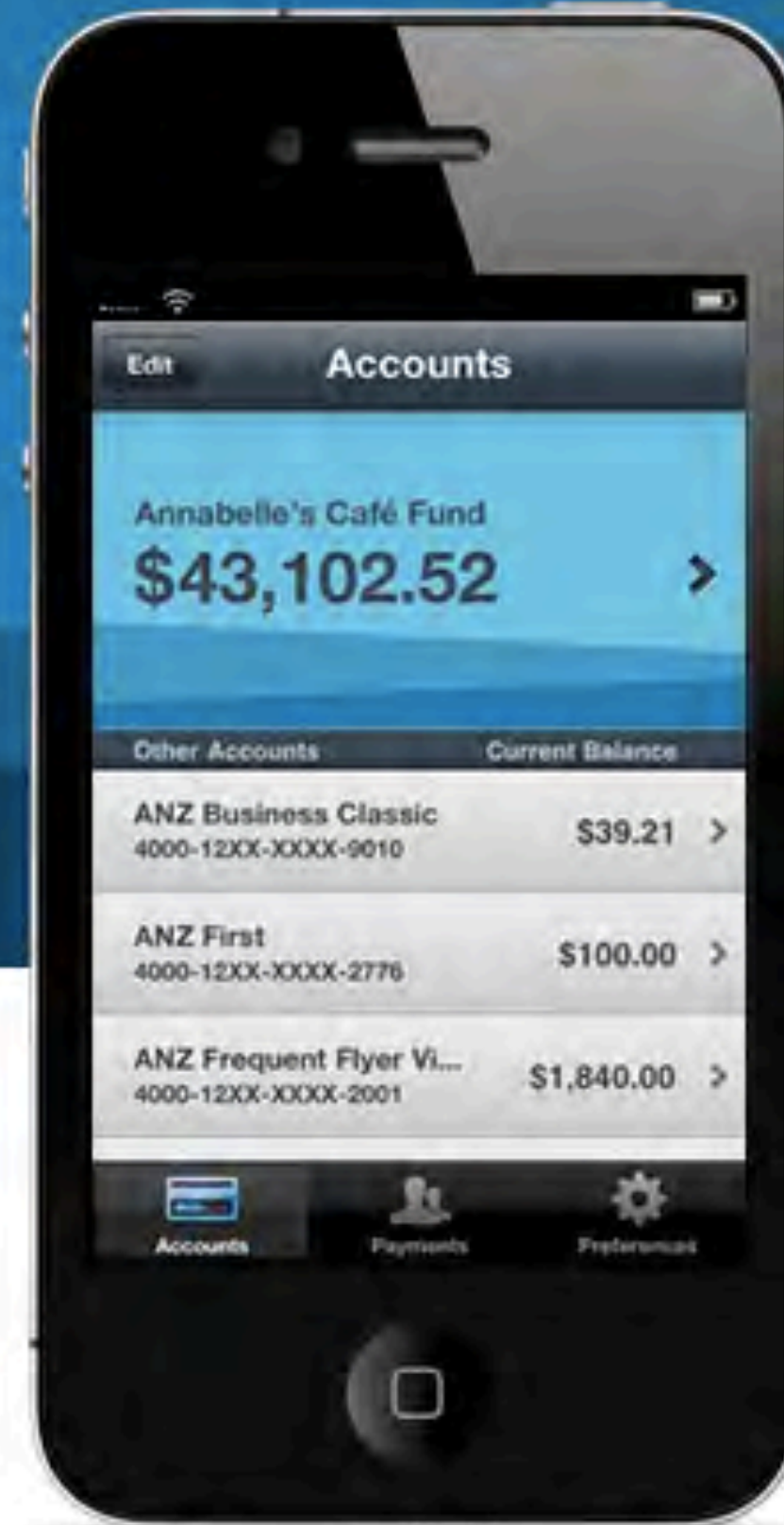
Before you apply, please read the following:-

PDF first direct Account Terms and Conditions

[Important Notes](#)

PDF Interest rates and charges

ANZ goMoney™

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Simplify your banking.

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A convenient way to bank.

Carry your bank with you 24/7

There's a great way to bank with ANZ, when and where it suits you[^]. ANZ goMoney is designed specifically for your iPhone so that it's easy to use, secure and friendly on your mobile data plan.

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Available on the
App Store

Not an ANZ customer?

You'll need an ANZ Transaction account to get started.

DIGITAL PRODUCT



Average In-Branch Transactions per Month across the US

11,400

2000

40%

8,100

2010

20%

6,800

2011

CHANGING BEHAVIOR



1995

23.6 visits per year

Bank of America



2010

3.4 visits per year



中國銀行
BANK OF CHINA

金鷹
文
街

ME&CITY

Metersbonwe

炫地購物中心

中國銀行 BANK OF CHINA

中國銀行 BANK OF CHINA

24

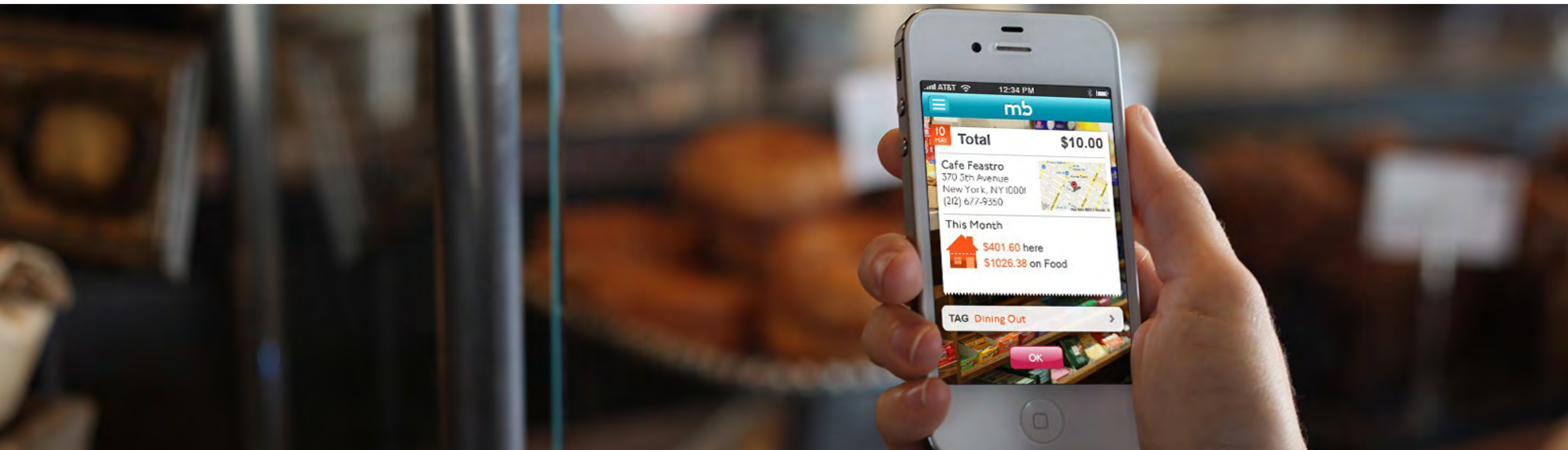




PARADIGM SHIFT



PARADIGM SHIFT

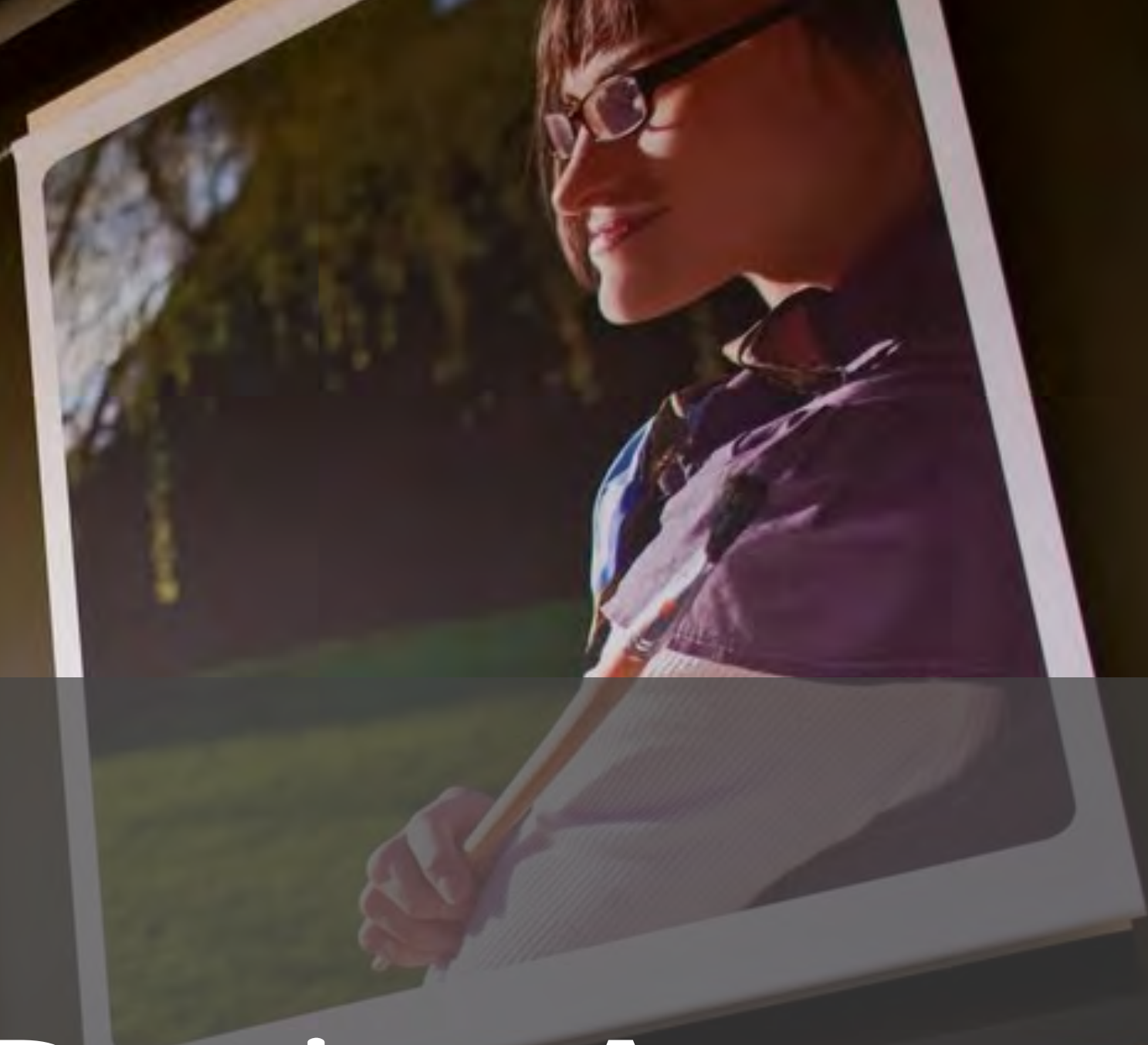




Will new “Apple Store” branches save banks?



18 years \$12Bn in Assets



4 years \$10Bn in Assets




13 30 80 
> Contact us, we're always open


Apply online
> Fast and easy application

Login to UBank
to access My Money

[Login to My Money](#)

> Not registered? Sign up!

 Security

[Home](#) [My Money](#) [Products](#) [Rates](#) [Money Tools](#) [Money Box](#) [Who We Are](#) [Help](#) 

**ALL NEW LOOK.
ALL NEW FEATURES.
ALL NEW U.**

Welcome to our shiny new website. It doesn't just look fresh. There are more useful tools. More features. And more ways to manage your money, your way.



Feature Products



USaver
High Interest Savings
5.71%
p.a.
includes 0.70%p.a. Savings Bonus



Term Deposits
Lock in a great rate
5.06%
p.a.
6 month Term Deposit



UHomeLoan
Refinance online
5.62%
p.a.
variable & comparison rate includes 0.20%p.a. Loyalty



SMSF
Secure investment
5.61%
p.a.
variable rate with bonus interest

mPESA

Chan Chap Computers
Computer & Accessories Laptops, Projectors
Mobile Phones Repair & Accessories

mPESA
IMAGE CONNECTION
MAJI SODA RAIDI
Fresh MILK
"YOGHURT"

6 years 50% of Kenyans





60% of the world is unbanked



85% of the world's population has a mobile phone



Within 2 years **80%** of the Chinese population will own a smartphone

The world has a new **bank account**



behavior

drives

change...

Innovative

Digital is not *new*, to digital natives...

direct

alternative

disruptive



3,364

average SMS
messages/mth
13-17 year olds

63% of teens send
a text message
daily

31%

of teens
never use
a landline









But you might need to help them understand the **connection** between these two things



And why you had to *rewind* this before you returned it to the store...



And why you used this to send money...



As dependence on cash declines, ATMs will change form

Point of Impact

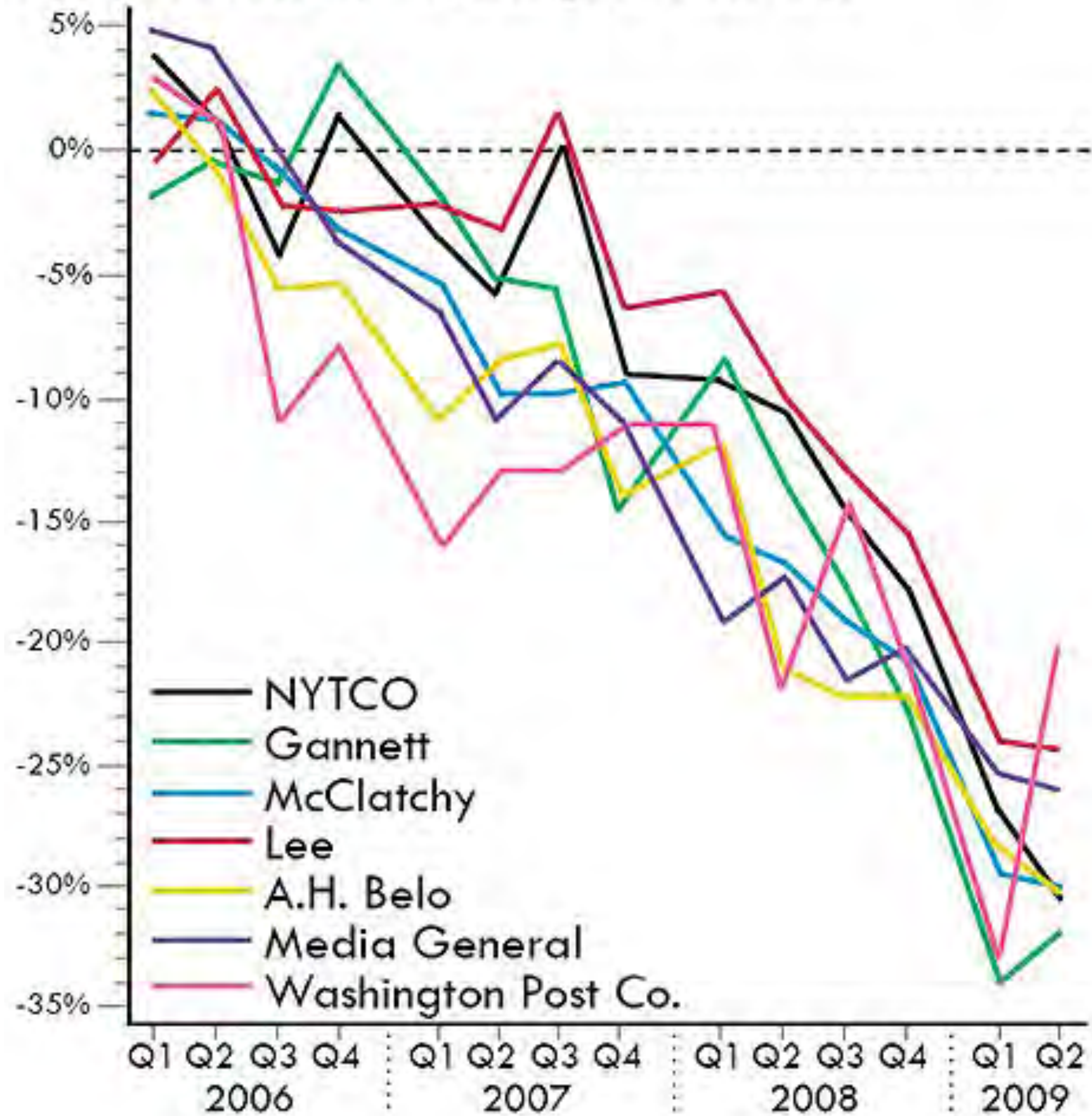




How can we help you?[®]

Interest rate and approval based on risk profile. High ratio mortgages are not eligible. The Half & Half™ Rate is a variable rate. When the Coast Capital Savings prime rate goes up or down, the Half & Half Rate goes up or down by one-half of the change in the prime rate. Visit your local branch for complete details.

Year-over-year change in newspaper ad revenue:
 NYTCO, Gannett, McClatchy, Lee, A.H. Belo,
 Media General, Washington Post Co.



Our credit union showed us how we
 will **save over \$7,100** on our mortgage.



2.99%*
4 Year Fixed Mortgage Rate

Save more on your mortgage plus be entered into a **\$1,000 cash draw.**

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focused on me





shop Gitzzy Glam

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- NEW ARRIVALS ▾
- MAKE-UP, TOTES AND DUFFLE BAGS ▾
- SLOANE RANGER ▾
- BRUSH HOLDERS ▾
- DRINKWARE ▾
- ACCESSORIES & NECESSITIES ▾
- JEWELRY ▾
- FOR THE



NEW QUILTED BAGS!

Tote all your essentials to work with one of our new quilted totes. Matching zip case included. Monogramming available. 15"x 13"x 5.5"

350 million views, 1.7m views per week





韩寒

Han Han has received over 300 million views to his blog



I trust the crowd more than I trust your brand...







Big data will drive risk assessment... in real-time



Flights

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Offers from: Los Angeles

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Would you like to buy travel insurance for all passengers? Policies are provided by QBE Insurance (Australia) Limited and do not cover passengers with [existing medical conditions](#) or over certain [age limits](#). If you need cover for an existing medical condition or would like to insure just one person, visit [qantas.com/insurance](#) after you complete your booking.

[International Comprehensive Insurance](#) for \$350.00(AUD) per person. Qantas Frequent Flyers earn 1 point for every A\$1 spent. [Summary of benefits.](#)

[Annual Multi Trip Insurance](#) for \$545.00(AUD) per person. Qantas Frequent Flyers earn 1 point for every A\$1 spent plus 1000 extra points. [Summary of benefits.](#)

No I don't want the above insurance.

You have selected an insurance policy provided by QBE Insurance (Australia) Limited and confirm you:

- Accept the cover.
- Have read and accepted the [Duty of Disclosure](#) and [Combined Financial Services Guide, Product Disclosure Statement and Policy Wording](#) for the policy selected. You agree these documents have been provided to you via these links and understand that you may print copies of them.
- Have noted the exclusions and limitations, which include passengers with [existing medical conditions](#).
- Are authorised to buy travel insurance on behalf of all passengers in this booking, and for the Annual Multi Trip Policy all passengers are Australian residents or citizens.

Login

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Manage Your Booking

Online Check-in

Membership No.

Last name

PIN [→ Forgotten your PIN?](#)

Remember details

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Find out about our latest specials to Australia and New Zealand. [→ View offers](#)

See Australia with the Qantas Walkabout Pass

New Zealand Save up to 50%

NEW non-stop flight from Dallas/Fort Worth

New checked baggage allowance starts 1 June

Travel Insider



E-Plus 0:59

Messages HSBC Premier Edit

Call

Contact Info

Text Message
18 Mar, 2012 0:58

Leaving so soon? Don't risk a trip without travel insurance. HSBC offers you 25% off today. Click here

Text Message Send



Financial Services will become contextual...



...when and where you need it



...removing friction from old processes

Behavior is at the 'core' of new banking
Mobile + behavior = *context*





BRETT KING
BRANCH TODAY, GONE TOMORROW
THE CASE FOR THE DEATH OF BRANCH BANKING



brettkingauthor



@brettking

Banking is no longer a place you go,
just something you do...