

# Digital Banking

Deliver a Seamless, End-to-End  
Digital Banking Experience.

Digital banking today goes far beyond online banking, mobile apps, and bill pay. It includes intelligent automation, personalized financial insights, real-time payments, robust fraud prevention, and open banking integrations – all designed to meet evolving customer expectations and help you remain competitive.

By embracing innovation through modern technology and strategic partnerships, banks and credit unions can lead confidently through digital transformation. From core modernization and cloud enablement to AI-driven customer service and data-driven decision-making, digital tools empower you to be more efficient, reduce costs, improve security, and stay ahead of the competition.

## How We Help

We partner with financial institutions to ensure every customer or member interaction – whether on desktop, mobile, in-app chat, or voice – is intuitive, secure, and value-driven. Our comprehensive services go beyond basic digital services, supporting you across:

- Online and mobile banking
- Digital onboarding and account opening
- Embedded finance and API integrations
- Real-time payments and digital wallets
- Security, compliance, and fraud prevention

Together, we ensure your digital ecosystem supports your institution's long-term success while delivering the seamless experiences your customers expect.

## Our Process

Each project is guided by a dedicated strategic consultant who works collaboratively with your team to drive your digital banking initiatives forward and deliver impactful results.

### Discovery

We begin by thoroughly gathering your business requirements and strategic initiatives to gain a deep understanding of your unique challenges and goals. Our discovery process is designed to not only identify areas where you can differentiate yourself in the market but also to pinpoint opportunities for improving operational efficiencies.

### Evaluation

We guide you through the evaluation process, equipping you with the knowledge and insights necessary to make strategic decisions and stay competitive in a rapidly evolving environment. Our team helps you select vendors for the evaluation, ensuring that each candidate is thoroughly assessed. We conduct detailed demonstrations and highlight the strengths and weaknesses of each vendor. This comprehensive approach allows you to make an informed decision, confident that you are choosing the best partners for your business.

### Selection

We ensure that the chosen providers not only meet your business needs and strategic goals but also align with your cultural values. Through exploration demos, executive partnership forums, and reference onsite visits or calls, we provide you with a holistic view of each vendor. We complete a thorough gap analysis, ensuring that any potential custom needs or discrepancies are addressed, and ultimately help you select the vendor partner that best fits your organization. This process is designed to give you the confidence and clarity needed to make a well-informed decision.

### Negotiation

Leveraging our proprietary tools and technology, we work to maximize your savings and reduce expenses. We negotiate business terms on your behalf, ensuring that the agreements benefit your organization and mitigate any potential risks. After successfully executing the contract, we facilitate a smooth conversion transition, ensuring that the implementation process is seamless and aligned with your business objectives. Our goal is to empower you with the best possible terms and conditions, allowing you to focus on your core business activities.

## Why We Are Different

Our personalized approach is tailored to your financial institution's specific needs and goals. Education is the basis of our approach, and we strive to ensure our clients are in the best possible position to make informed decisions, both now and in the future.

Our people make us different. Every member of the Engage fi team has been hand-selected for their profound domain expertise and extensive industry experience. Coupling domain experience with industry expertise, our consultants come from either the vendor side of the industry, where they know the inner workings of negotiations, systems, and processes, or from credit unions and banks where they have walked in your shoes, can understand your needs, and will empathize with your current state.