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@DaveDeFazio

strategycorps 

amazon.com
 ***Prime***





amazon **GO**

amazon  nmatch

amazon  nhigh

amazon  pie

amazon 

AMAZON LIE

amazon

The Amazon logo, featuring the word "amazon" in a bold, black, sans-serif font. Below the word is a curved orange arrow that starts under the 'a' and points towards the 'n', resembling a smile.



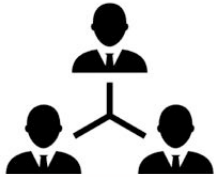
purchase reviews



added value



2-day shipping



merchant referrals



shopping advice



hassle free service



communication updates

The Amazon Prime Effect

"A person's last experience is
their new expectation."

- Warren Tomlin





DOLLAR SHAVE CLUB



CHASE

citi

Bank of America

WELLS FARGO

usbank





CHASE 



WELLS
FARGO

Bank of America



usbank

Digital Assistant Era



Voice & Text Interfaces



amazon alexa



Digital Assistant Era

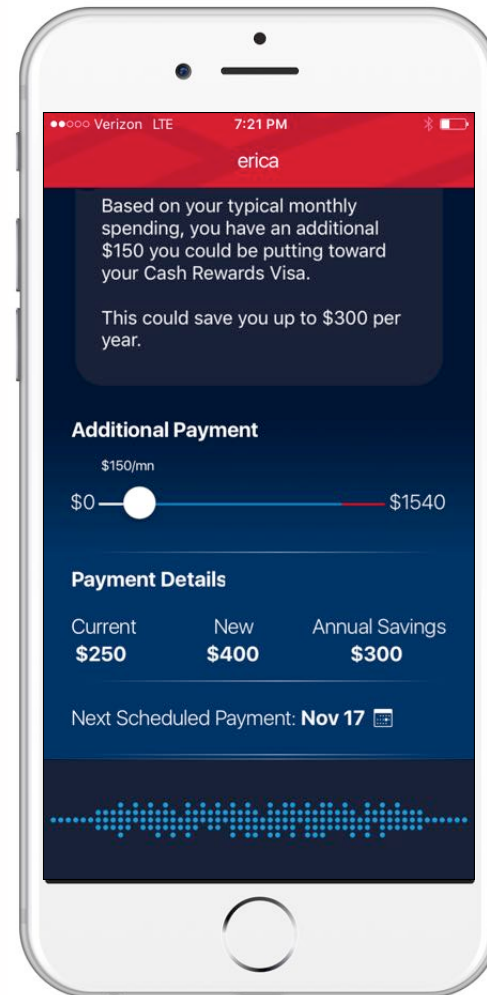
Digital Assistant Era

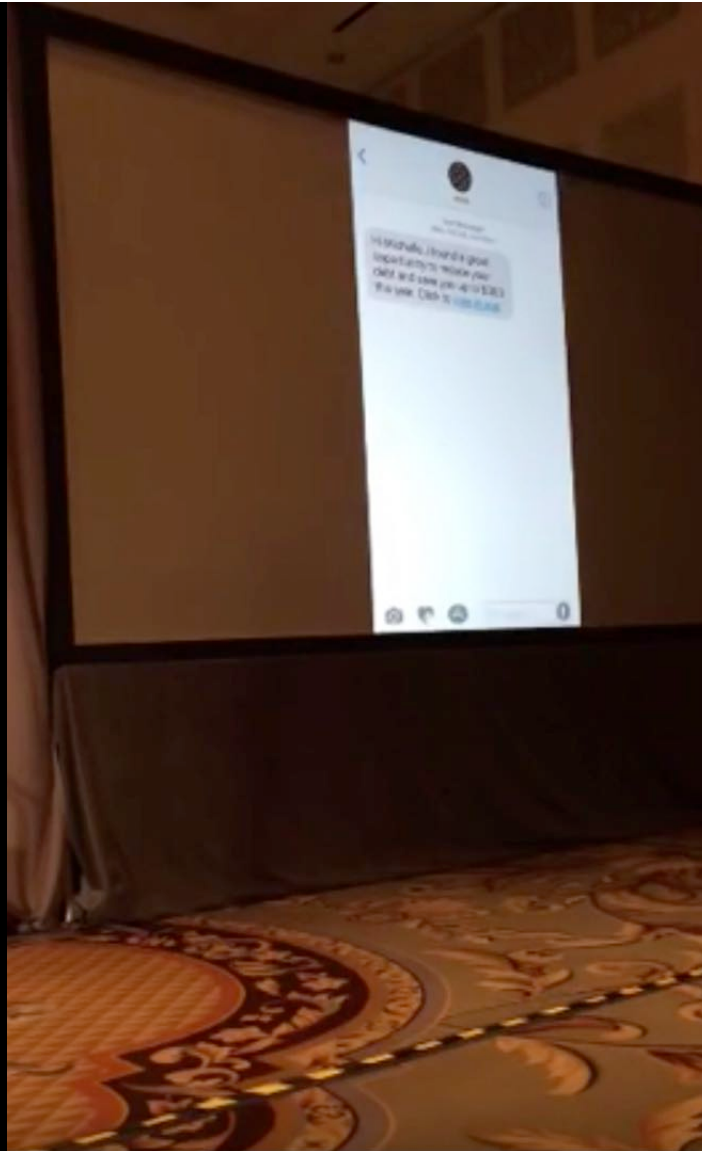
33 million voice first devices by EOY 2017
24.5 million shipped in 2017

Hands-free Banking Era

33 million voice first devices by EOY 2017
24.5 million shipped in 2017

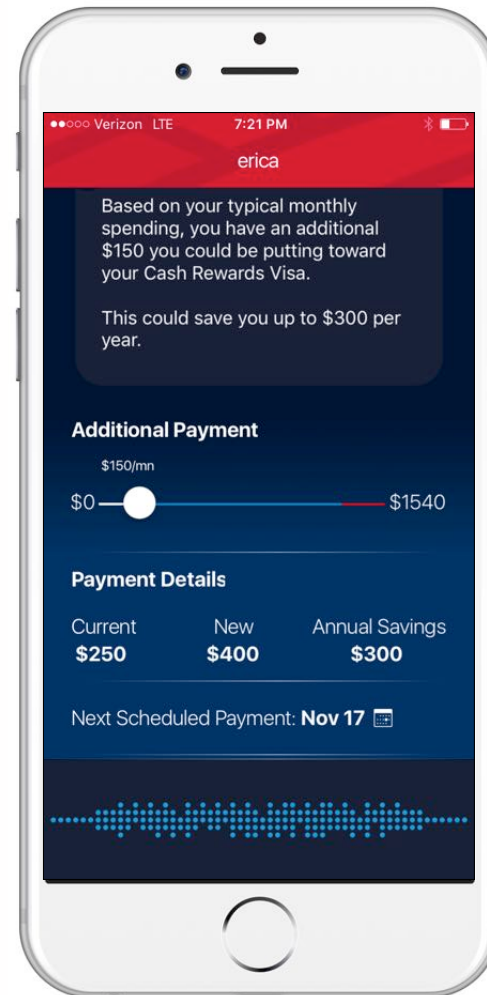
Bank of America





Source: YouTube, Chris Messina, 20/20 2016

Bank of America

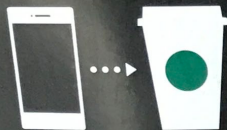


UX Leaders

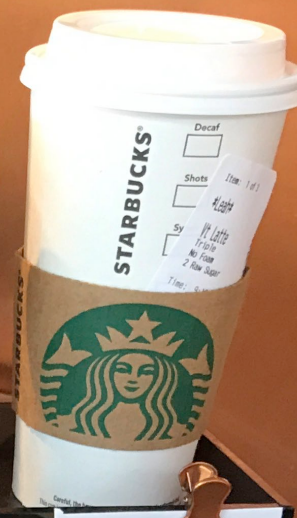
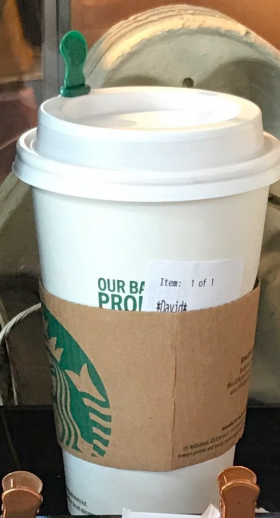


MOBILE ORDER

pick up here



starbucks.com/mobileorder

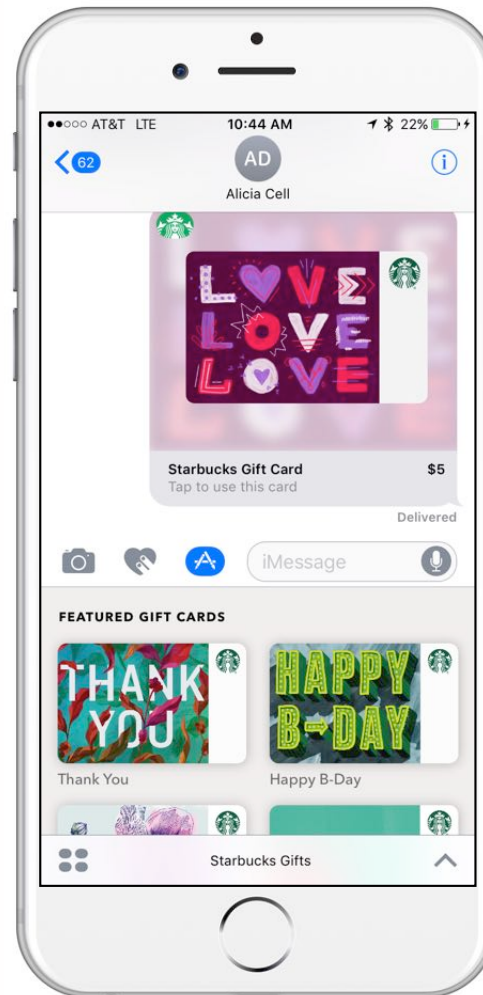


David

Gr Americano
>MOBILE<
Receipt # 791267
Reg: 9 9:15:20 AM

Leah

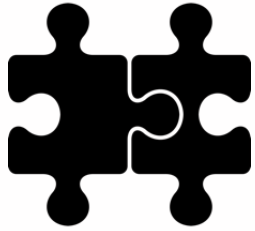
Vt Latte
Triple
No Foam
2 Row Sugar
Bacon Gouda Sandwich
Gr Carmel Macchiato
>MOBILE<
Receipt # 791291
Reg: 9 9:18:34 AM



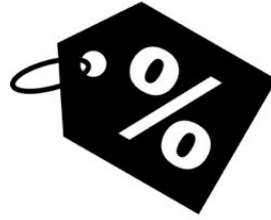
Disappearing Payments







App Integration



Deals



Voice & Text



P2P Payments



Automatic Advice



P2P Payments

venmo

venmo

How One College Student Got 3,000 Strangers To Venmo Him Beer Money

Apparently, football fans are at their most generous when impressed on Game Day.

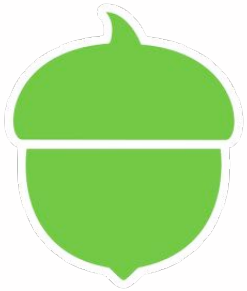


venmo



venmo

zelle



acorns



SIMPLE



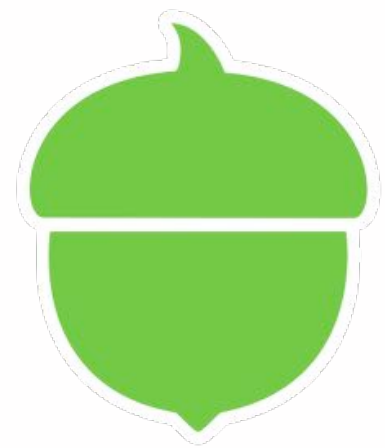
Dave.com



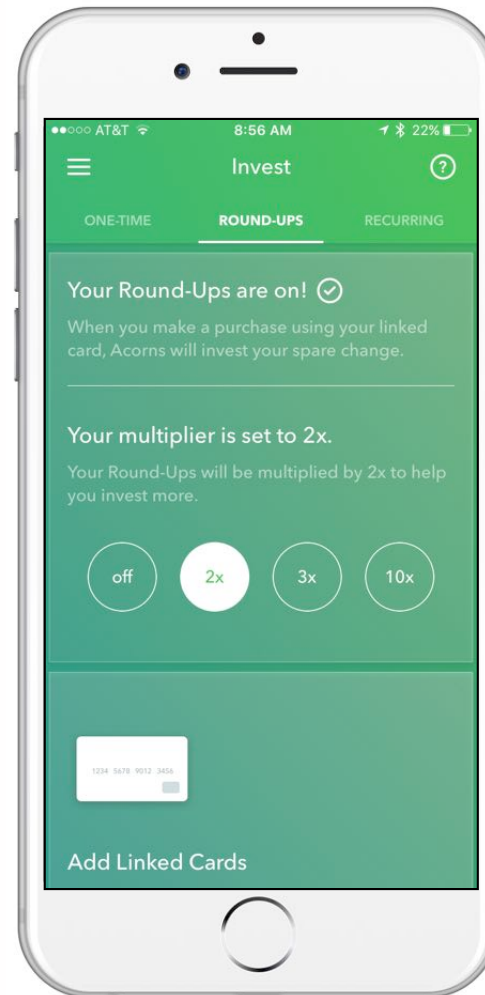
Penny

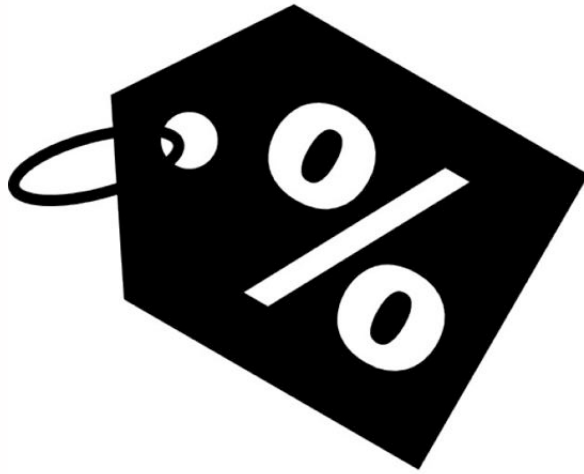


digit



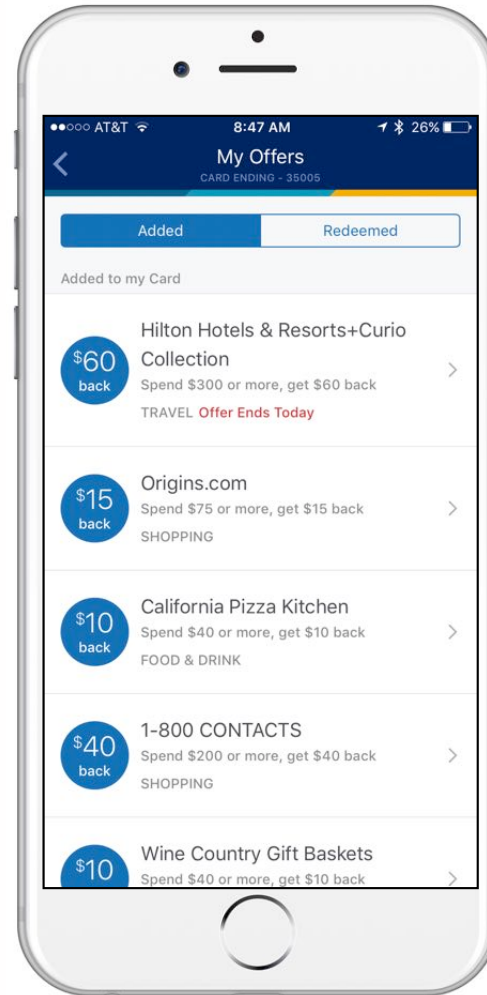
acorns





Deals





On the subject of fees...

100% of FIs need fee income

0% members want to pay





DOLLAR SHAVE CLUB



NETFLIX





85 million



DOLLAR SHAVE CLUB

3 million



100 million

NETFLIX

100 million



38 million



85 million



56 million





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 | 

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Terms & Conditions apply. See FAQs below for more details.

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\$9.99

1. Subscribe to Premium.

Pay \$9.99 per month before taxes. Family and Student plans are also eligible.



Earn 1.5% cashback on every purchase, every day.

2. Pay with Quicksilver[®].

Pay with your Quicksilver or QuicksilverOne[®] card. Don't have one? [Apply here.](#)



3. Get 50% back.

Get 50% back on Spotify Premium with Quicksilver through April 2018.

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BANK MEMBER FDIC



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Available 24/7 and free to use, up to \$80 in service charges.



Shop & Save Local

Local discounts and deals from national retailers – save on shopping, dining, and more.



Pharmacy, Vision & Hearing Savings

Save on prescriptions, eye exams, frames, lenses, and hearing aids.



\$6 per month



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