

# WHAT SHOULD BANKS BE FOCUSING ON TO IMPROVE CLIENT EXPERIENCES

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**Alan Verschoyle-King:** I think increasingly the client experience is about transparency. You know, giving clients information at the right time and the right place. And having them understand that there's a value associated with that, that hopefully, they're willing to pay for. So, for me, transparency is the key to the client experience.

**Dominic Broom:** I think it's delivery of seamless global service. That's of paramount importance to us. Initiatives such as the SWIFT GPI are there to ensure that clients from an end-user perspective can see transactions passing around the globe and enabling them to better manage their business through better data sources that underpin their own transactional activity.

**Doug Shulman:** Client experience has a couple of dimensions. One is clients expect it to be easy to do business with us. Second is clients depend on us to be trustworthy and to protect their assets. So, it's everything from our front-end interfaces to the resiliency of our system to our innovation that makes our client experience great.

**Samir Pandiri:** I think how we deliver the information that clients need. The technology and the ease of use are important factors. And the other thing is really, are we helping our clients improve and have a better experience and really helping them do their day-to-day work more efficiently. I think that's really what client experience is all about.

**Michael Cole-Fontayn:** It's about collaboration. It's about listening. It's about partnership. And then it's about being very agile with clients in relation to working on their challenges, their opportunities and their needs.



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**Mike Bellacosa:** I think in the payments space, a lot of it is around transparency, cost reduction and being more efficient in terms of how it delivers transaction information to the client. For BNY Mellon, it's around NEXEN and what we're doing there to make APIs and that experience much more usable for our clients.

**Scott Coey:** Coming from a client meeting I've just literally finished, the client is talking about how we can run the bank stuff better. How we can enable them to be quicker to market. So, how KYC (Know Your Customer), how account opening can be moved quicker and more into a faster online payment. Doing more with less in a shorter period of time.

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