

**f** in У

## Digital Signage for Financial Institutions

As financial services become more complex and educating consumers becomes increasingly critical, digital signage is playing an ever-more-important role in the communication process.

By Richard Slawsky | Contributing writer, Digital Signage Today

DEVELOPED AND PUBLISHED BY:

SPONSORED BY:





## CONTENTS

Page 3	Introduction	Reinventing the bank experience with digital signage
Page 4	Chapter 1	Benefits of digital signage in financial institutions
Page 7	Chapter 2	The value of content
Page 11	Chapter 3	Locations for digital signage
Page 13	Chapter 4	Up-and-coming uses of digital signage in the banking industry
Page 17	Conclusion	

Published by Networld Media Group © 2017 Networld Media Group Written by Richard Slawsky, contributing writer, DigitalSignageToday.com Tom Harper, president and CEO Kathy Doyle, executive vice president and publisher Brittany Warren, custom content editor Paige Hobbs, custom content coordinator

### About the sponsors

**LG Electronics** is a solutions provider with industry experts offering tailored display solutions for vertical markets, including digital signage, corporate communications, retail, QSR/foodservice, hospitality, health care, education and government. Customers' specific needs are identified and turnkey display solutions are developed to build brand image, enhance the quality of customer experience and produce immediate return on investment.

**DigitalSignageToday.com**, operated by Louisville, Kentucky-based Networld Media Group, is the leading online publisher of news and information on the emerging world of digital signage, dynamic messaging and cutting-edge business communication technologies. The content, which is updated every business day and read by professionals around the world, is provided free of charge to readers.



By Richard Slawsky | Contributing writer, Digital Signage Today

# Reinventing the bank experience with digital signage

Few industries have changed as much in the past few years as has the banking and financial services industry. It's rare that customers visit a branch these days to cash a check or make a deposit. Many of the services consumers used to handle at a brick-and-mortar location now are done at the drive-thru, online or via smartphone.

So when customers do visit the bank branch, financial institutions face tremendous pressure to communicate with them quickly and effectively.

And digital signage is helping them accomplish that task.

Financial institutions were among the first businesses to deploy digital signage years ago, and they continue to innovate when it comes to incorporating digital technology in communicating with customers. Instead of a cardboard counter sign touting the latest rates for an auto loan, a digital display shows a video of a young couple driving off in their new car. Instead of a brochure explaining mortgage products, a digital sign shows a family moving into their new home. Instead of a banner advertising retirement planning, a digital sign shows a gray-haired couple traveling around the country.

Thanks to teleconferencing, even the most far-flung branch can provide access to the same services and expertise that customers can find in the bank's downtown headquarters.

As the financial services industry continues to evolve, digital signage has become an integral part of the customer experience, allowing institutions to customize branch operations with a level of personalization and visual appeal that has never before been possible. It is an evolution that is in process and one that is resulting in the continual reinvention of the bank branch.

We would like to thank LG Electronics for its sponsorship of this guide, which allows us to bring it to you free of charge.



## Benefits of digital signage in financial institutions

Despite predictions of the demise of the bank branch, studies show they still play an important role in serving the customers of a financial institution. A December 2015 survey by Bankrate. com indicates that 80 percent of Americans have visited a bank branch within the past year, with nearly half having visited a branch in the past 30 days.

The key difference, though, is that those customers are only spending between 5-10 minutes in the branch. That means that FIs need to communicate their message as quickly and effectively as possible.

As a result, FIs are changing the manner in which they are delivering those messages. Digital signage is proving to be the most powerful visual medium to connect with customers within that abbreviated timeline.

Information such as interest rates can change on a daily, if not hourly, basis, meaning that print marketing materials can be obsolete before they are shipped to the branch. Print marketing simply doesn't do an effective job of conveying the value proposition of many of the products offered by financial institutions today.

As the financial environment evolves, institutions have diversified their offerings to continue to entice long-time customers and to attract new ones. In addition, they have modified their physical locations, clearing out static displays and anchoring flat screens throughout the facilities — in full view of those who go inside.

But deployers aren't simply staging displays and piping in visuals. Any graphics displayed must have purpose.

"The financial products provided by banks offer intangible benefits that many times are better illustrated with dynamic pictures and images rather than static numbers," said David Little, marketing consultant for Keywest Technology, a Lenexa, Kansas-based digital signage provider.

### "[Digital signage] enhances the customer's experience in several ways. It could be by providing information and education, or it could simply be reducing stress if they're waiting in line to do a financial transaction."

- Clark Brown, vice president of sales, LG Electronics

"Digital signage can provide meaningful illustrations showing the results of intangible benefits, like the CD that was cashed in paying off a daughter's wedding, or the second mortgage that just put the children through college," Little said. "Digital signage can target rich media at the point patrons are thinking about financial decisions, and that may be just the ticket to arouse need recognition."

Those messages can be deployed virtually anywhere a financial decision might be made. Places where a customer travels when in the bank — such as the ATM, the forms counter, the foyer and the teller line — all are candidates for digital signage placement. And with developments in outdoor displays, even the drive-up window is a possibility. Each is an area where additional financial information that is potentially useful to the customer could be imparted.

Digital signage also can serve functions beyond the obvious display of ads touting a bank's products and services. Interactive touchscreen displays can handle some of the functions previously accomplished by a teller, allowing that person to accomplish other, more profitable tasks. A display outfitted for teleconferencing can serve to connect customers with an off-site expert.

"A key opportunity for financial institutions is lowering transactional costs by moving from traditional tellers toward digital services," said Miko Rahming, senior vice president of innovation at New York-based media and technology company Intersection.

"Connected, location-aware digital displays can play a role by directing people to the nearest ATM location, for example," Rahming said. "Interactive touchscreen displays could even fulfill a subset of ATM functionality by providing simple services like balance inquiry or branch finders."

When the branch is closed, digital signage can be used to train bank employees on new procedures, eliminating the need to send trainers to individual branches.

### Laying the groundwork

Plans for a digital signage deployment always should include a credible statement of goals along with a realistic set of metrics or measurements to assess the performance of the system against those goals, said Burt Jepson, national vertical sales manager for banking and retail with LG Electronics USA. Also important is a commitment by the internal team to periodically evaluate performance to revise and ensure the types of information or the way it is presented effectively leverages the dynamic nature and power of a digital signage system.

A variety of key performance indicators should be identified prior to a pilot program being rolled out with a clear understanding of what is expected of the messaging.

"I call it vision building," Jepson said. "What do we want to accomplish? Do we want an uplift of home loans? Do we want to have more of a customer experience where customers feel like it's their hometown bank and there's more of a loyalty that happens both to the brand and to the location?"

The way to improve the ROI of a digital signage application is by looking at a couple of factors, said Roberto Moctezuma, CEO of Houston-based management consulting firm Fractal River.

"One is to make sure that the content the FI is delivering is really relevant to the customers, and another is to make sure you are taking advantage of those alternate uses, such as training or teleconferencing," Moctezuma said. Those can contribute tremendously to the ROI of a digital signage solution.

"We do believe in the future as the capabilities of context awareness of signage and interactivity become more sophisticated, then measuring the impact of that application is going to be easier," he said. "As we move beyond just measuring the cost savings and really start getting into measuring the interaction with customers and how people react to the sign, I think that will become even more interesting than the cost savings."

Using digital signage helps retain customer loyalty by making an emotional connection, intensifying the personal relationship with the customer and pushing sales activities. Driving that experience means driving an uplift in sales, which in turn supports ROI.

Customers who are educated and entertained by digital signage are better informed, have a higher recall rate for the messaging displayed and are more easily motivated to purchase.

"One bank I worked with did a pilot of digital signage at 14 locations and compared them to control branches that had print media," Jepson said. "They did exit interviews with customers and asked them about what was being shown on the posters in the control branches and what was being shown visually and dynamically on the digital signage. It was around a 60 percent recall rate on at least one of the campaign topics for the digital compared with about 10 percent for the print."

### **ROI** benefits of digital signage

- Increased deposits
- Increased sales of financial products
- Reduced staffing needs
- Lower training costs
- Increased customer satisfaction
- Strengthened brand loyalty
- Quick communication of messaging



### The value of content

With financial markets changing by the second, one of the main benefits of digital signage is the ability to control and update information on financial products such as interest rates on CDs, mortgages and auto loans, as well as to quickly and efficiently promote information about services such as retirement planning and other investments.

Content is the foundation of digital signage. Nearly 70 percent of customers say in-store messages sway their decisions, according to studies by New York-based research firm Nielsen Media Research.

Still, large displays and flashy graphics are no replacement for meaningful messaging that ultimately generates a call to action. Winning over consumers through digital signage advertisements involves more than simply throwing up images or specific calls to action. Effective use of the digital technology entails developing and using the right content at the right times.

Videos offer operators a means to promote items and services by combining words with motion and true-to-life imagery that quickly catches a customer's eye. Done right, the collective additional revenue generated through the sales and investments can quickly pay for a digital system.

"Video is a captivating method of expressing your brand and marketing messaging," said Sarah White, creative director for New York-based digital media solutions provider D3 LED.

"It allows a quicker deployment of content changes, and can be changed more frequently at no additional cost as opposed to print media," White said. "Typically, promoted programs and services experience a significant uptick with video content on digital signage over still imagery or print media."

However, static displays still can work at times, particularly when there's no urge to draw attention to certain products or when items might be ancillary to other items.

Even digital boards can take on characteristics of static displays. An institution wanting to promote upcoming bank-sponsored events or activities that produce little profit but still have

value and warrant advertisement might show images associated with those for longer periods, rather than as part of a rotation that includes dynamic displays.

While digital displays bring financial institutions into a new visual medium, they're also eliminating the need — and high cost — to print material as part of the business's overall communications strategy.

Shipping, disposal and distribution costs disappear as well. Many financial institutions have saved thousands of dollars a year by making the switch.

Digital systems eliminate the need to have employees physically change out items, prices and static images at various points of the day. In addition, the technology guarantees the displays will show the proper messaging no matter where they are located.

"I won't name the bank, but it was a very large operation, and they used whiteboards in their branches to post interest-rate information," LG Electronics' Jepson said. "I went into five or six of their branches in New York, and in some the boards were erased and had the rate written, and some of them showed yesterday's rates. There's some real compliance issues that could come into play by not posting the proper rates."

Along with providing information about interest rates and so forth, engaging digital displays and content can help shorten perceived wait time, making a trip to the branch a more enjoyable experience.

LG Electronics, for example, has seen promising results from the deployment of its stretch displays in bank lobbies. These unique digital signage monitors, available with a 17:5 or 17:6 aspect ratio, are half the height of a traditional 16:9 display and can communicate multiple messages at once without seeming obtrusive. With a 178-degree viewing angle, content is viewable from almost every angle.

"They could be placed over a teller in view of the customer in horizontal mode or mounted on a pillar or placed freestanding in portrait mode," LG's Brown said. "So while I'm standing in line, instead of thinking, 'Hurry up, what's taking this person so long?' the screens could be communicating to me right there while I'm waiting."

Content used on displays also can play key roles in associate training and enhancing associates' experience, two areas related to content that often are overlooked. How can everyone chainwide consistently be on the same page? Via email? Via newsletters?

Introduce digital signage. This incremental messaging is a very powerful support for employee training, experience and knowledge of the product.

First, the associate experience is affected by the customer and by customer attitudes.

Digital signage can directly affect customers' attitudes. In turn, this affects associates' attitudes on a daily basis.

Second, the associate learns passively by being exposed daily to the messages on digital signs. The associate absorbs the messages and becomes more knowledgeable about the products being promoted.

Finally, specific messaging and training for associates can be held before opening and after closing once or twice weekly. Most associates do not have access to company email. Digital signage is a powerful tool for the corporate office to communicate with associates about products, news, events, community philosophy, contests and special offers. Some of the same customer content assets can be used to create these messages for associates.

Financial institutions also should think about digital signage as a vehicle to promote nearby products and services offered by their small-business customers, Intersection's Rahming said.

"Using digital signage for local discovery can entice new business customers with a valuable marketing channel, and also drive people to spend at local businesses, increasing transaction fees for the institution," Rahming said. "Such a platform also enhances how people experience a city by helping them discover local goods and services they may have not known about otherwise."

### Bank customer survey shows digital signage impacts brand

A 2014 survey conducted by Dayton, Ohio-based Stratacache, a provider of scalable digital signage, content distribution and enterprise video acceleration technologies for banks, examined the impact of digital signage on retail banking customers in North America. The survey focused on three distinct areas: attitudes toward digital engagement, brand impact and brand effectiveness.

The study, "Understanding the Role of Digital Signage in Retail Banking," was administered by brand valuation and market research firms Brand Finance and Luth Research. It found that digital signage when used in a retail banking setting has a measurable impact on brand perception and strongly suggests that in-branch media merchandising drives meaningful and quantifiable brand value.

Findings from the survey include:

The presence of unique customer profiles: There are four distinct customer profiles with similar attitudes toward technology and banking activity.

- These profiles have been categorized by Brand Finance as "Aspiring Alvins," "Digital Daves," "Simplicity Sues" and "Retired Rays," each with varying opinions on the impact of digital signage in retail banking.
- "Digital Daves" and "Simplicity Sues" provide the greatest opportunity for retail banks in their digital marketing efforts, especially relating to digital signage.

Attitudes: Digital signage is perceived as an effective form of communicating with customers.

- Retail banking customers have a more positive view of digital signage than online interaction.
- Digital signage is seen as less intrusive and more innovative than other media.
- For U.S. banks, Citibank yields the highest digital signage scores; in Canada, Royal Bank of Canada is in the lead.

Brand impact: 77 percent of U.S. respondents agreed that banks employing digital signage are more innovative than those that don't.

• When banks are seen as innovative, they also score more highly for customer satisfaction.

Brand effectiveness: Consumers recall digital signage just as much as they do other traditional and digital advertising outlets.

- When compared with the high cost of TV advertising, digital signage yields a slightly higher recall rate than TV at a much lower cost.
- Among people who have been exposed to digital signage, the ratings for digital signage versus TV become more favorable, indicating that greater exposure will lead to even greater favorability over time for the digital signage medium.

Advertising effectiveness: Digital signage is effective as an advertising medium, as exposure increases satisfaction and net promoter scores.

- Digital signage is efficient as an advertising medium, as consumers recall digital signage just as much as they do other traditional and digital advertising outlets.
- Digital signage is effective, as it's able to easily capture the user's attention and generate a positive change in banking behavior.
- Banks that do not use digital signage lose out on easy advertising and upselling opportunities with their own customers.

"Our North American retail banking clients care deeply about brand impact when designing their digital marketing programs," said Chris Riegel, CEO of Stratacache, when the results were announced. "Brand Finance's analysis and Luth Research's data uncovered that in-branch digital signage has a measurable effect on customer brand perception of retail banks and the potential to drive significant value for these organizations. The analysis strongly supports the fact that in-branch digital merchandising drives meaningful and quantifiable brand value."

In the study administered by Luth Research, 3,963 respondents were surveyed via an online panel across 17 North American banks between January and February 2014. Respondents were asked 50 questions pertaining to their attitudes toward their banks, bank usage, demographic information and perceptions of technology. Based on the results, Brand Finance combined brand strength indices, business details and survey data to measure the brand value of retail digital merchandising investments. The findings detail the brand impact, in dollars, of investing (or of not investing) in in-branch digital merchandising initiatives.



### Locations for digital signage

Digital signage locations these days are scattered about inside and outside banks. Almost every spot provides an opportunity to quickly convey a message or strengthen the brand. Here are some of the key areas that can deliver impact:

**Front of building.** High-impact, brief, product- and brand-building content is displayed on the store-front window and affixed to the exterior of the building, enabling messages to reach passersby on the street. This content quickly engages, builds brand recall and presents a call to action, either to visit the bank or the institution's website for more information.

**Welcome area.** As customers enter a bank, they can be greeted with a network of large-format digital signage designed to help inform and guide them to the appropriate place inside. Such screens can show localized news and weather content from selected web/RSS feeds presented within a bank's template.

**Counters.** Screens at service counters can provide part of the queue-management system. While a bank promotes its products and services, having something to watch while they queue gives customers the impression their wait times are shorter. Once customers reach the counters, they are likely to feel more positive and better informed than they would be without a network.

**Community areas.** Additional boadcast screens (one-way communication channels) can be located in key areas throughout the bank, including consulting areas and other areas where queuing is likely.

**ATMs.** When discussing digital signage in financial institutions, it is important not to overlook one digital screen that has been part of the branch for a long time: the ATM.

Incorporating screens into ATMs while customers wait to receive their money enables banks to convey messaging to additional customers who rarely, if ever, go inside to be exposed to information the institution wants to deliver. Because patrons spend only moments at an ATM, messages must be focused and targeted.

Modern ATMs boast color screens, and many of them use a loop that displays marketing and branding messages in between transactions, making good use of that wasted screen time. ATMs are able to integrate with the bank's customer relationship management platform, allowing targeted messages to be delivered to the screen during a transaction. Once the transaction is finished, the ATM screen can prompt a customer to sign up for specific services such as text-message alerts or paperless statement delivery.

#### The drive-thru

Although the value of the drive-thru is changing thanks to mobile and online banking, advances in outdoor displays are opening the opportunity to place displays in drive-thru lanes. A captive audience waiting in line can learn about products and services within the bank, and messages reinforcing the brand help reduce perceived wait time and hopefully result in action.

### **Communicating with both customers and employees**

Brian Nutt, president of Louisville, Kentucky-based Codigo, a provider of internet-based digital signage systems, points to four specific reasons why FIs should consider using digital signage to communicate with both customers and employees.

- 1. Training: This is a critical component for banks and credit unions. Most have several branches and many have dozens or even hundreds spread across large geographic areas. Banking also is one of the most heavily regulated industries and many of these complex regulations flow down to the teller level, where turnover can be as high as 50 percent per year.
- 2. Cross-selling: The cross-sell is at the core of a financial institution's success story. There is substantial research that shows the more products a person purchases from a financial institution, the less likely it is that person will leave for another bank. This is a critical issue, because the ability of a bank or credit union to effectively execute the cross-sell often falls on the tellers. Yet the tellers usually are underpaid and understaffed and have not received an adequate amount of training.
- 3. Experience: Banking is a commoditized industry that has few differentiators outside of the brand experience. That experience starts when the customer walks through the door and hopefully carries forward with that person even after he or she leaves the branch. It involves interaction with the employees of the bank, traditional advertising outlets, the internet and the interior and exterior of the branch. Digital signage offers the opportunity to enhance the brand experience that customers receive each time they enter the branch.
- 4. Drive-thru: The drive-thru often is the most overlooked part of the digital signage equation in a branch. Yet the statistics prove that it should be one of the most carefully planned and executed. Between 40 and 60 percent of customers use the drive-thru on a regular basis. That's a staggering number, especially when the importance of the cross-sell is considered.



# Up-and-coming uses of digital signage in the banking industry

While digital signage can assist with a financial institution's marketing efforts, its capabilities go far beyond serving as an advertising tool. Digital signage can be an integral part of tying an institution's multiple service channels into a consistent brand experience.

Color schemes, logos, messaging and other design components can be incorporated into digital signage, as well as ATM attractor screens and online content, to promote a cohesive message.

In recent years, advances in digital signage technology have opened new avenues for institutions to interact with their customers. In addition, changes in the layout of bank branches are fostering new opportunities for the deployment of digital displays.

One of the most promising applications of digital signage involves the use of touchscreens.

More than 72 percent of the adult population in the United States currently owns a smartphone, according to the Pew Research Center. The increasing level of smartphone ownership means consumers are comfortable interacting with screens. In fact, consumers increasingly expect to interact with the displays they see.

With the popularity of online banking, a touch-capable digital display can help the bank bring the convenience of online banking into the branch.

"When people walk into a branch just wanting to do a few things, there may be a line at the cashier," Moctezuma said.

"They can go to a sign, they can touch it, they can interact, and they can get what they need done," he said. "That helps the institution extend the online presence to the offline world."

"When you look at the banking experience, it has to do with providing information and providing a service, but there are multiple channels in which to accomplish that. For example, many people do their banking not only at a branch but online as well," he said. "Digital signage can help tie together the financial institution's online and offline presence."

- Roberto Moctezuma, CEO, Fractal River

But digital signage also enables the branch to offer services that were not available in the past. Touchscreens and the ability to incorporate teleconferencing mean that digital signage moves beyond just being a one-way channel into an interactive experience.

The majority of financial institutions do not have every kind of expert at every branch, so the ability to link not only to content but also to other talent across the country becomes attractive.

"I worked with a major institution that had what they call telepresence units set up throughout their banks, where someone would go in, get onto a video conference apparatus in a booth and talk to a loan officer across town or a state away," LG's Jepson said. "It definitely helped economize the head count for the bank and made the branch very effective."

Tablet computers are fostering a change in the branch as well. A tablet-based kiosk can be placed near the entrance, allowing customers to check in and have a seat while awaiting service, rather than having to stand in line.

In addition, many banking functions can be handled via a tablet, enabling customers and branch staff to sit down and interact wherever they choose.

The metal casing and scratch-resistant glass front promote durability, which is particularly handy in commercial settings where the machines can be handled by many people and with varying degrees of force.

"They're designed to be dropped," said Frank Olea, of Cerritos, California-based Olea Kiosks Inc. The company builds enclosures for the units for use in various business sectors.

Tablets also can be carried to community events, allowing institutions to set up tables and sign up new customers without requiring those customers to visit a branch.

#### What's old is new again

In the early days of digital signage, a typical deployment consisted of a 42-inch flat-panel display connected by cable to a media player the size of a desktop PC. Screen placement was limited to areas where the media player could be stored nearby. Content was deployed via a CD placed in that media player.

Today, open pluggable media players can be plugged into a slot on the display, eliminating the need to store a media player and to have a separate power supply. System-on-chip displays take the concept one step further, eliminating the need for a separate media player entirely and allowing displays to be placed nearly anywhere.

Most displays these days incorporate Wi-Fi, meaning content can be delivered from a central location without any action necessary from the branch staff. Promotions can be changed or updated on the fly based on results.

"Deployers are requesting SOC (system on chip) displays because they want to eliminate the extra piece of hardware, another point of connectivity, another power supply and another point of failure," Jepson said.

Displays themselves continue to advance as well. While 10 years ago a 42-inch flat-panel screen was considered top-of-the line, screens of 82 inches or even larger are becoming commonplace.

One area of screen development hearkens back to the origins of digital signage, when banks featured LED displays on the side of their buildings to show the time and temperature. Instead of the white lights that composed those displays, though, many of today's LED displays – otherwise known as direct view LEDs – feature LED modules just 0.8 millimeters apart, providing an image that looks nearly as crisp as a flat-panel display from just a few feet away.

A key advantage of those displays is that they can be constructed in almost any shape the deployer desires, providing nearly endless marketing possibilities. In addition, direct view LED panels have no bezels, so they can be tiled together to form a complete video wall. LED displays are also bright and energy efficient, with the best color accuracy and refresh rates of any display type on the market today.

But possibly one of the most game-changing developments in digital displays is organic lightemitting diodes (OLED) displays.

According to digital media industry analyst Lyle Bunn, OLEDs are ultra-thin, flexible and almost weightless and can be configured to view from both sides. OLED offers a superior image quality based on better contrast, higher brightness, a fuller viewing angle, a wider color range and much faster refresh rates, Bunn said.

OLED displays are created by placing a series of organic thin films between two conductors. When electrical current is applied, a bright light is emitted. Because OLEDs emit light, they do not require a backlight, and so are thinner and more efficient than LCD displays.

Many display manufacturers are banking on OLED making up a significant amount of display market share in the near future. LG, for example, said at the beginning of 2016 that it was investing \$380 million in increasing production of OLED displays, converting some of its LCD production capability to OLED.

"It's definitely turning heads," Jepson said. "I'm showing OLED displays to banks and retailers, and they're saying, 'There's nothing like that out there. We want to use that.'"

### **Protecting the network**

Although connecting digital signage to a central location via a network offers the opportunity to control content, add features such as news and weather crawls and update promotions on the fly, it raises an important question: How can a bank incorporate networked digital signage while protecting the network that carries sensitive customer information?



It's a valid concern. In 2013, for example, a

cybercriminal ring known as Carbanak infiltrated the networks of more than 100 banks in 30 countries, gaining access to key resources via the internet and eventually stealing more than \$1 billion through fraudulent transfers and hijacked ATMs.

It's obvious, then, that organizations need to do whatever they can to minimize the risk of a breach. Financial institutions have a number of options when protecting their networks.

"No security officer is perfect, and no system is foolproof," said Kent Woodruff, chief security officer of Boise, Idaho-based connectivity solutions provider Cradlepoint. "The best way to guard against the most severe consequences of technological and human failure is to build a network infrastructure designed to mitigate risk and minimize the effects of a breach."

One possibility for content distribution is IP over satellite. The institution simply places a satellite dish on the roof of a building to receive new content.

"It never touches the bank's internal network," Jepson said. "It's dedicated, it's low-cost, and you can send a global playlist all at once and then regional playlists thereafter if you want to send unique content to a particular branch."

Another possibility is parallel networking, leveraging 4G LTE wireless technology to deliver connectivity for applications such as digital signage without creating access to other, more sensitive applications. Because information carried on a parallel network is physically separate from the network that carries customers' financial information, there is absolutely no chance of the parallel network being used as a doorway for criminals.

Not only does a parallel network eliminate the possibility of a hacker gaining access to sensitive systems via a digital signage network, it also prevents insiders from accessing those systems. In other words, a junior graphic designer will be able to make changes to the digital signage network, but he or she won't be able to access the point-of-sale system or customer database or inadvertently introduce malware into those sensitive systems.



When customers go to a bank branch, the decisions they face are more complex than ever. The proliferation of financial products continues with each passing month, most transactions are cashless, and the branch itself looks more like a retail store than a bank.

The challenge for financial institutions is how to connect with and educate clientele when both the business and the clientele are changing so rapidly.

A well-thought-out digital signage deployment can help a financial institution simplify those choices for the customer by presenting information in a clear, concise and consistent manner. Rather than having to make an appointment, the customer can stroll into a branch and communicate almost instantly with a financial expert.

Not only does the customer benefit when a financial institution deploys digital signage in its branches, but the institution itself benefits as well, through lower costs and higher rates of customer satisfaction.

When one looks at the growth of digital signage over the past decade, it's clear that customerfacing screens have become part of our everyday lives. Digital signage continues to evolve, with the state of the industry in 10 years likely to be as different from today as today is from 10 years ago.

We're looking forward to the experience.