



## Selecting a Digital Banking Platform Provider

10 March 2020 By: Emmett Higdon

Selecting a digital banking platform today is rarely a singular decision. Institutions from \$1 billion to \$20 billion in assets are increasingly looking beyond their core banking provider's all-in-one solution in search of richer digital customer experiences. Traditional core providers have partnered with or acquired niche solutions to enhance their value propositions in such high-demand areas as account opening, money movement, and financial management. How should banks approach this fragmented marketplace as they evaluate competing solutions? Javelin maps digital banking vendors' core competencies and differentiating capabilities to look "beyond the RFP" at the experiences and customer engagement that these platforms can deliver.

### **Key questions discussed in this report:**

- Can a core provider's digital banking offering still be a one-stop solution?
- What functionality distinguishes commodity omnichannel providers from one another?
- What points of integration are most important between online and mobile channels?
- How are vendors working to increase engagement beyond transactional basics?

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