



## Delivering Delightful Experiences:

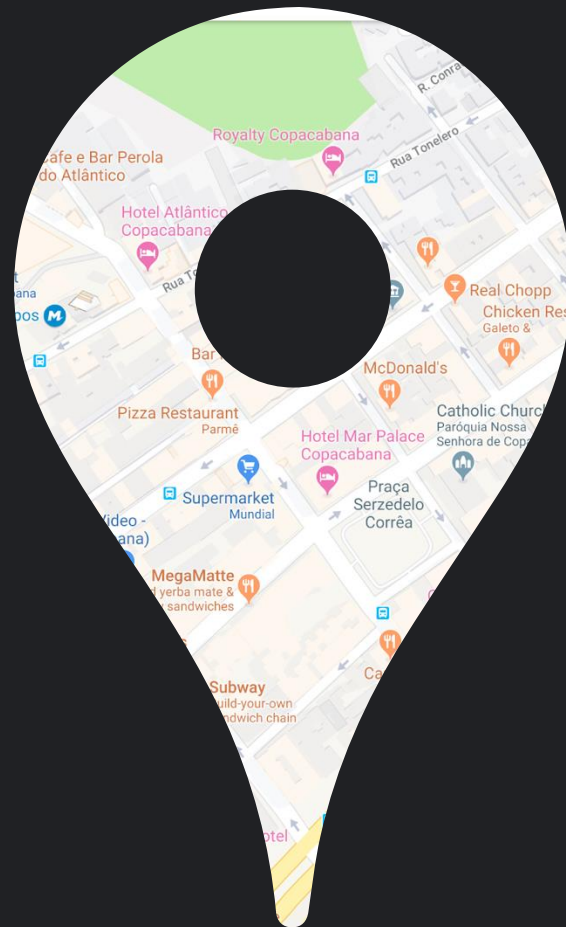
Use of location intelligence for digital banking



Google Maps Platform



# Location data matters more than ever



# Most of the data in the world has a location component





# Obsessed with mapping the world



99%

coverage of the world

Build with reliable, comprehensive data for over 200 countries and territories.

25 million

updates daily

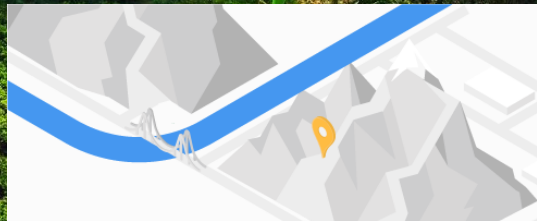
Count on accurate, real-time location information.

1 billion

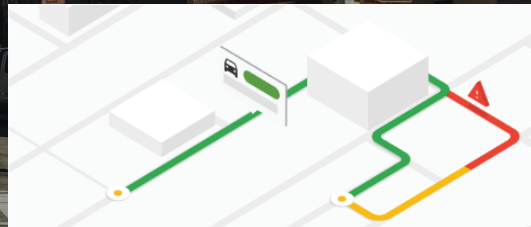
monthly active users

Scale confidently, backed by our infrastructure.

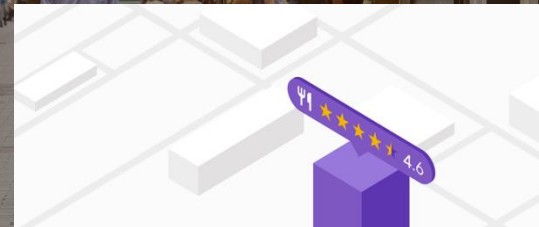
## Maps



## Routes

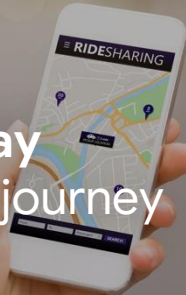


## Places

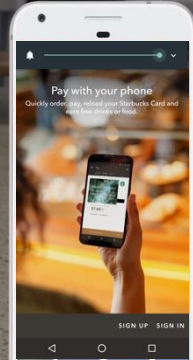
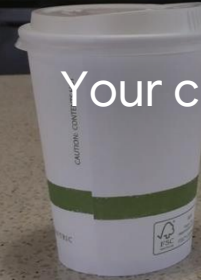




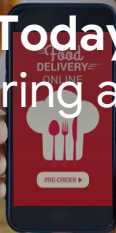
Today  
Booking a journey



Today  
Your coffee awaits...



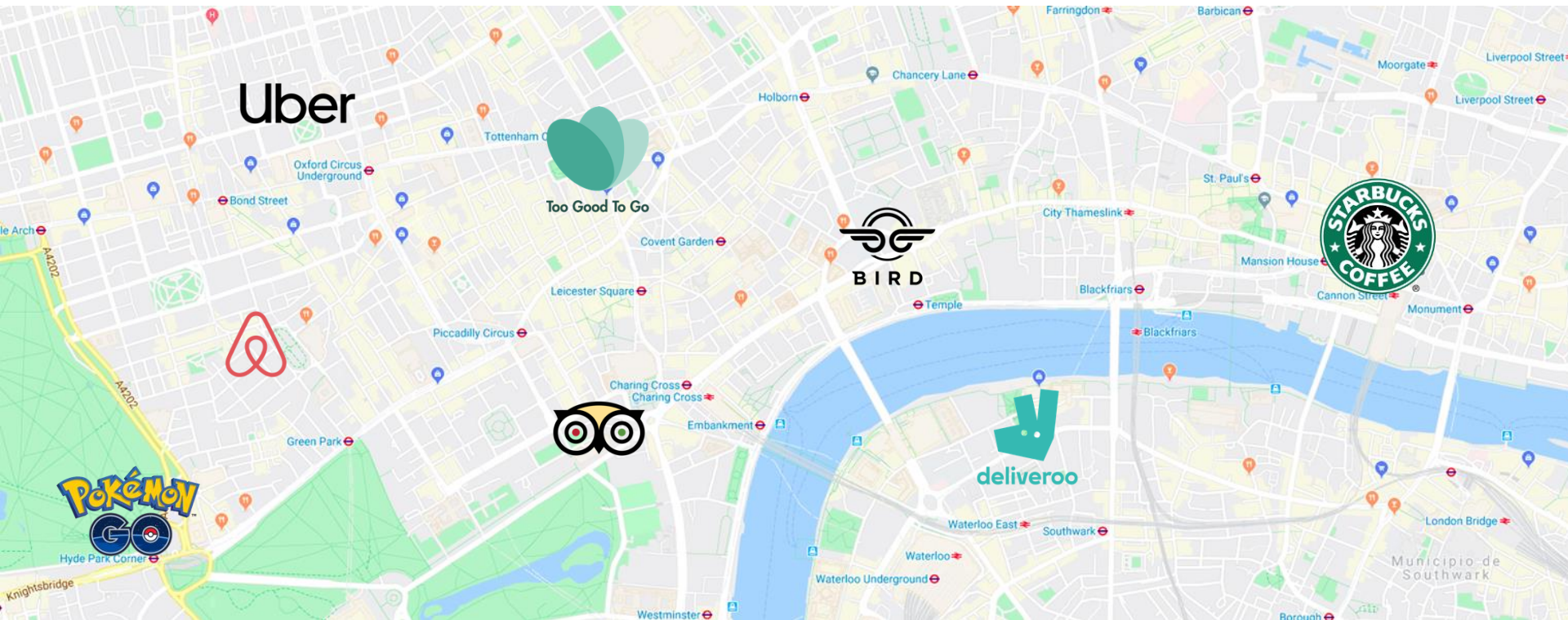
Today  
Ordering a meal



Today/Tomorrow?  
Intelligent heater



# We have become accustomed to Location Intelligence

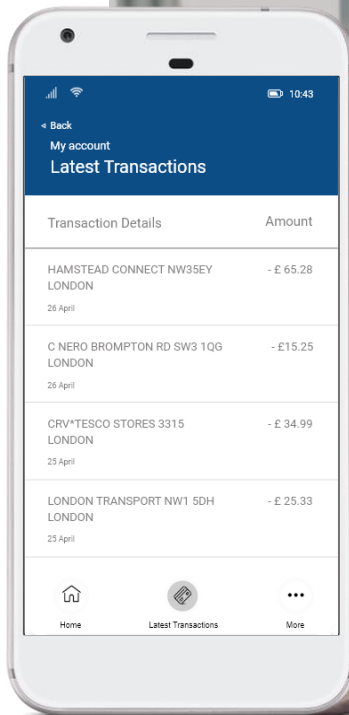




# The problem: today's banking experience

Banks usually engage with customers on a monthly basis with a statement. Often customers do not understand transactions with messy data leading to a dismal experience.

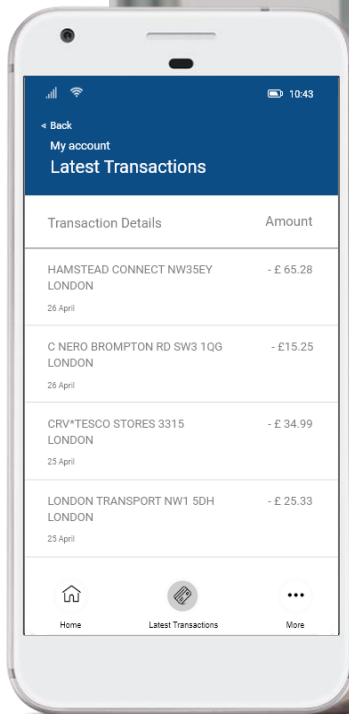
- This confusion around transactions creates tremendous **anxiety for consumers**.
- Around **15%** of calls to banks in the UK are from customers trying to understand a transaction.
- The average cost for a bank to handle each call is around **£10** (€5 to 7 in EU markets) according to our customers.





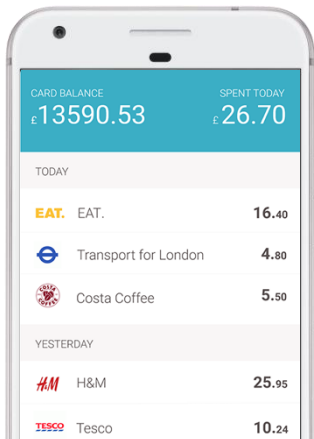
# The problem: today's banking experience

Main Street Bank (illustrative)	
Transactions per day	3,000,000
Customer service calls	x 4%
Calls/day due to unrecognised transactions	<b>120,000</b>
Cost of customer service calls	x \$10/call
Daily cost of customer service calls due to unrecognised transactions	<b>\$1,200,000</b>
Reduction in customer service calls with GMP	x 50%
Daily cost savings with Google Maps Platform	<b>\$600,000</b>



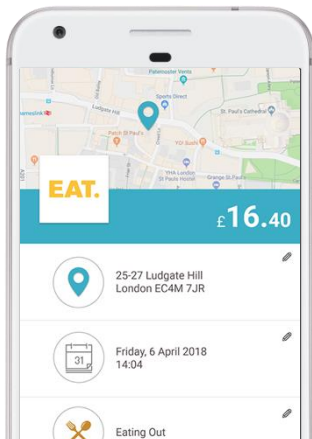
# Merchant Reconciliation System API: A delightful user experience

Snowdrop's MRS enables the following enriched transaction views:



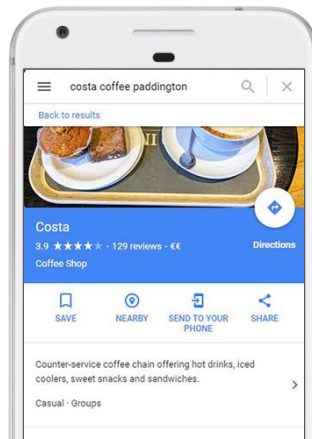
## Enriched Statement

Merchant logo and place category are provided by Snowdrop, but Location is presented



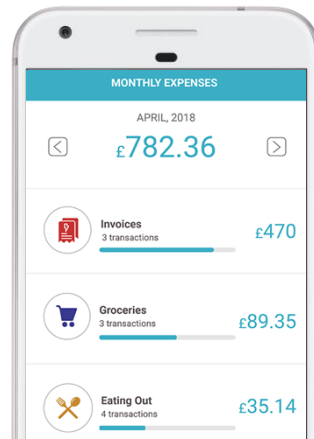
## Situate Merchant

When Merchant Logo, location and Place category are provided by Snowdrop after reconciling data



## Merchant Details

Opening hours, reviews, photos, etc. Plus content overlays (loyalty points...)

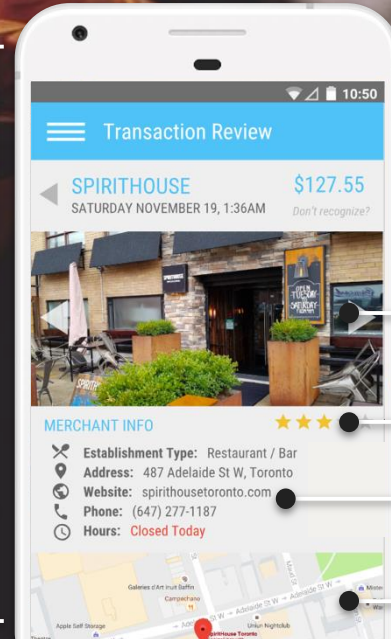
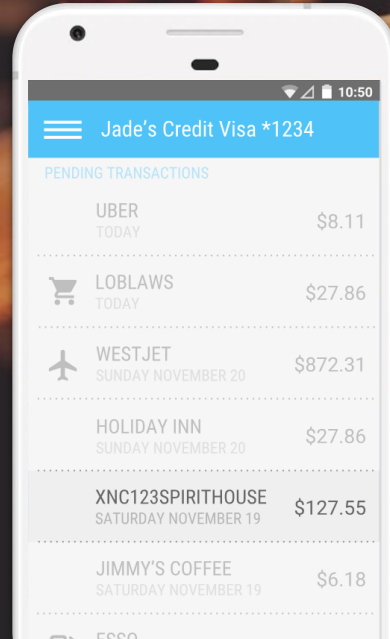


## Categorised spending

Expenses reports and dashboards can be created by using the Place category field or by location

# Reduce call centre expenses

Customer is unlikely to know what this transaction is

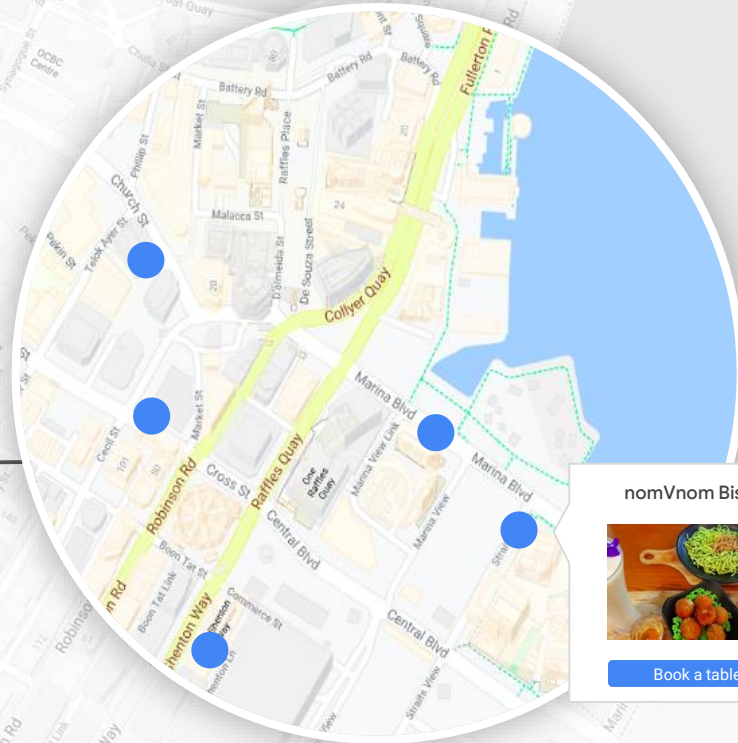
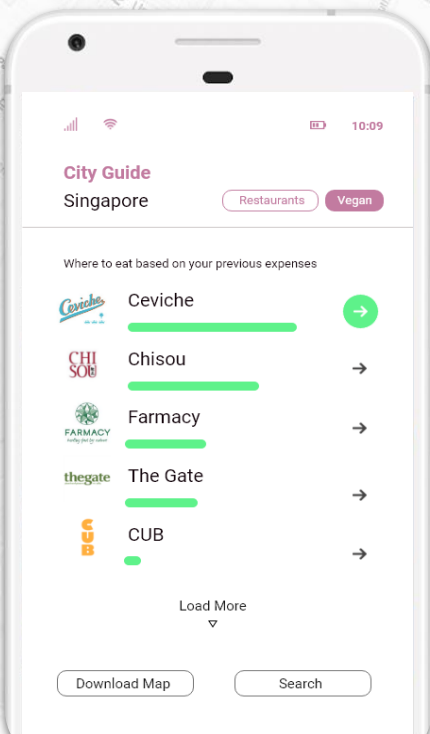




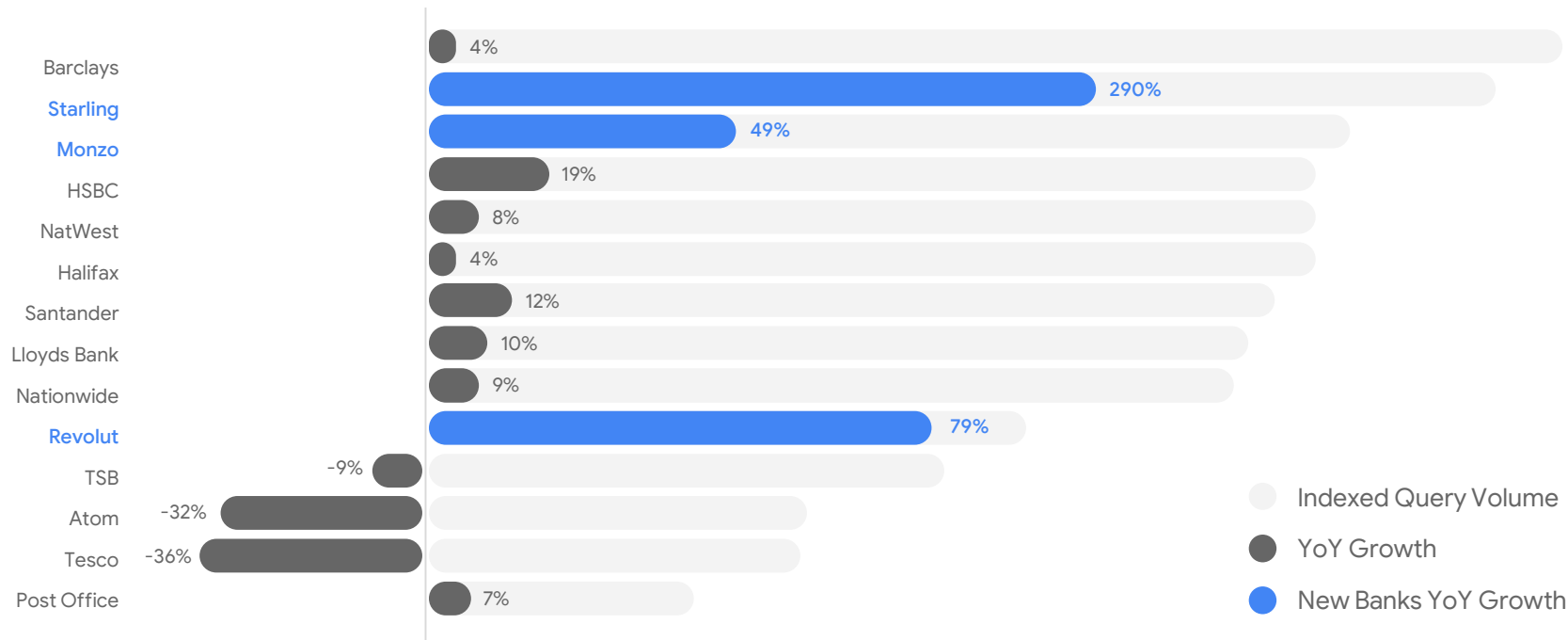
# Travel Rewards and City Guide

## FinTech + Travel

Useful information taken from the user financial behaviour that the bank keeps to turn into personalised suggestions when travelling



# Why does this matter? Consumer behaviour is radically **changing**



# People everywhere are expecting **more value** from banking...

“I am constantly being bombarded with loans. **I want to be rewarded** as a saver though. How about offering me a points card? Or, cashback on bill payments?”

“I always go onto the apps once a week to see if they have any new offers. I like going on these offers as **it makes me feel I’m getting value from being with that bank.**”

“They can (and should) proactively recommend the offers in my opinion, **it can be a great value add and may end up in people staying and feeling more loyal** if they do a good job of it.”



# Lessons Learned with Location in London

Creating new experiences can be difficult for existing banks.  
Here's a few principles based on our work in London.....

## Why you?

Try and make sure you  
can answer - Why You?

How can you **uniquely**  
help?

## Who benefits

Identify the moments  
when you can best help,  
and understand who will  
benefit.

Don't try and be all things  
to all people...

## Be Open

Look outside of  
traditional banking to  
incorporate best  
experience elsewhere.

Often riskier for people  
to try (and maybe fail)  
then not to try at all.



# Thank you!

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Google Maps Platform

