

## Case Study



### First Command Financial Services

#### Achieving a Competitive Edge Through Distinct Digital Experiences

With military clients located around the world and only one branch to serve them, First Command Financial Services relies heavily on digital banking to provide day-to-day services. First Command Bank deployed Architect™ from Fiserv, an end-to-end digital banking solution for retail and business, to deliver more personalized digital experiences.



First Command Financial Services provides career military families with comprehensive financial planning and products and services designed to help them become financially disciplined and confident. More than 500 financial advisors coach clients face-to-face from more than 170 offices worldwide, most near major military installations.

An extensive study of the overall client experience, including client engagement and brand perception, helped First Command uncover key challenges in its digital offering.

“We learned we were efficient at delivering digital financial services, but we were not doing enough to engage and emotionally connect with clients,” said Sherry Sitton, vice president of Digital Solutions. “Our experience included three separate login portals depending on which product clients wanted to view.” The result was a disjointed, less than ideal user experience.



#### Client Profile

First Command Financial Services coaches U.S. military families in their pursuit of financial security. Since 1958, the company's financial advisors have been shaping positive financial behaviors through face-to-face coaching with hundreds of thousands of client families. Wholly-owned subsidiary First Command Bank, a federally-chartered savings bank located in Fort Worth, Texas, serves more than 85,000 military professionals and their families worldwide.



First Command saw an opportunity to enhance service and increase loyalty by improving digital experiences. Using Architect, which was designed to give financial institutions the control and flexibility needed to personalize digital experiences, the company set out to develop a more relevant, tailored digital journey based on the life stages and financial needs of clients.

### **Closing the Engagement Gap**

To close the engagement gap, First Command set out to develop unique dashboards tailored to the needs of prospective and current clients.

With the help of Fiserv, the company leveraged an optional software development kit (SDK) to streamline the development of the new capabilities. The SDK enables open .NET development and easy API integrations so that financial institutions can customize their digital services for mobile, tablet and desktop delivery.

New dashboards were developed that allow prospective clients to provide all of their information digitally, streamlining the onboarding process.



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First Command also developed consolidated dashboards that let clients view and manage all of their financial services – banking, investments, wealth management and insurance – on a single screen with a single login.

“We pride ourselves on helping our clients get financially squared away, from the start of their military careers to retirement and beyond,” explained Sitton. They may come on board when they’re very young, have very few assets and need basic budgeting help. As they experience a variety of life events, whether it’s getting married, having children or buying a home, we are committed to providing them with a digital experience that supports the focused attention that they receive in their face-to-face coaching interactions with our financial advisors.”

## Creating Personalized Digital Experiences

The open platform, modular framework, and robust configuration capabilities of Architect enabled First Command to build unique, engaging digital connections and interactions. “Being able to personalize client experiences based on our understanding of where they are in their life cycle is very, very important,” Sitton said. “Architect gives us the freedom to create the unique experiences we want to offer.”

### Challenge

After an extensive study of client experiences including engagement and brand perception, First Command Financial Services realized it was not doing enough to engage and connect with clients through its digital banking services.

### Solution

The bank used Architect, an open digital banking platform, to develop unique dashboards that personalized the digital experience for prospects and clients based on their life stage.



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