

2024
FINANCIAL SERVICES

TRENDWATCH



ATTRITION TO ACQUISITION
THE EVOLUTION OF
BANKING LOYALTY

THE FINANCIAL SERVICES INDUSTRY FACES A POWERFUL CONVERGENCE OF OPPORTUNITIES, CHALLENGES, AND CONFLICTING NARRATIVES

IN 2024. Vericast's **Financial TrendWatch** draws on wide-ranging and robust data from our *Awareness-to-Action Survey* to deliver a pulse check on consumer behavior, uncovering the layers of complexity that define customer acquisition and loyalty. It also explores the digital transformation of traditional banking practices and delves into the enigmatic, yet increasingly influential Generation Z. Financial TrendWatch offers marketers actionable intelligence, expert observations, and penetrating insights, empowering financial institutions to lead with forward-thinking strategies that resonate with a diverse customer base.

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01

REDEFINING LOYALTY IN FINANCIAL SERVICES

Understanding the New Dynamics of Customer Loyalty and Switching Behavior

Exploring the shifting landscape of customer loyalty in the financial services sector, this section highlights the influences on consumer decisions regarding their primary financial institutions. It focuses on key demographic trends and the factors that drive changes in loyalty and switching behavior.

DIVERSE FINANCIAL PORTFOLIOS

On average, consumers hold accounts with **2.6** financial institutions, a number that increases among affluent consumers (HH income **\$100K+**) and FinTech users (**3.1** and **3.4**, respectively).

NAVIGATING LOYALTY AND CHANGE

While **57%** of consumers tend to stick with their banks, unless presented with substantial incentives, **46%** are open to switching or using other banks for certain needs.

TOP REASONS FOR SWITCHING

The primary motivators for switching banks include better rates (**26%**), cash incentives for opening an account (**25%**), and major life changes (**21%**).

GENERATIONAL SHIFTS

A significant portion of Gen Z (**38%**) and Millennials (**34%**) express minimal loyalty to their current banks, showing openness to switching.

TECH APPEAL

Superior technology particularly influences Gen Z (**25%**), a figure that stands above the cross-generational average (**11%**).



01

REDEFINING LOYALTY IN FINANCIAL SERVICES



PRACTICAL APPLICATION

A Blueprint for Banking in the Age of Adaptation

Customer loyalty in financial services is not extinct but has transformed. Financial institutions that adapt by offering value, technological advancements, and personalized rewards can effectively attract and retain customers. This new era isn't about the death of loyalty; it's about its transformation and the strategic initiative and response that can turn change into opportunity.

For ways to further enhance customer retention, visit our blog:

[Top Strategies to Keep Your Loyal Customers Coming Back for More.](#)

Discover actionable insights to ensure your customers remain a part of your financial institution's future.

01

REDEFINING LOYALTY IN FINANCIAL SERVICES

BALANCING FINANCIAL WELLNESS AND LOYALTY REWARDS

LOYALTY REIMAGINED

Despite the belief that customer loyalty is waning, **52%** of financial institution customers consider themselves very loyal, primarily turning to their primary institution for financial needs.

FINANCIAL WELLNESS FOCUS

76% of customers seek ways to save money and increase earnings. Financial institutions should look to prioritize customer well-being, time, and money savings to encourage higher loyalty

REWARD EXPECTATIONS

A significant **77%** of customers expect to be rewarded for their loyalty.

(Source: Kantar/Mintel, Switching in Financial Services - US - October 2022, n=2,000)

MARKET OPPORTUNITY

A large majority of ZIP codes have shown a decrease in banking loyalty compared to last year. Now is the time for institutions to capture new customers, with many seeking the best deals.



Loyalty has decreased in **78%** of ZIP codes this year, according to S&P's Capital IQ Pro Data Navigator. That's a pretty big change. Cost-conscious customers are looking for the best financial deals. This presents a ripe opportunity for institutions to attract a customer base ready to move for better offers."

— Chris Phelan, Director, Sales Strategy & Analytics

02

BRANCHES: STILL A CORNERSTONE IN CONSUMER BANKING

Balancing the Digital Shift With the Enduring Value of Physical Locations

Investigating current consumer perspectives, Vericast analysis reveals the relevance of branch locations in the decision-making process for selecting financial institutions. It addresses the nuanced balance between the convenience of digital platforms and the continued importance of physical proximity for banking services.

BRANCH SIGNIFICANCE

Despite a digital shift, **39%** of consumers consider proximity to home as a crucial factor, while convenient hours and locations are important for **32%**.

EXPERIENCE ENHANCEMENT

A sweeping **95%** of banks are investing in initiatives to improve in-branch experiences, aspiring for more immersive and personalized customer engagements.

(Source: Vericast Industry Survey, September 2023, n=102 finance respondents)

WORKPLACE BANKING

A significant portion of consumers (**36%**) favor institutions with branches near their work, with **29%** emphasizing the importance of convenient ATM access.

GENERATIONAL PERSPECTIVES

Despite their increasing preference for digital channels, the strategic presence of ATMs and branch services remains critical for Gen Z and millennials (**27%** claim its importance), particularly as cash usage experiences a resurgence for transactions in services like dining out.

COMMUNICATION PREFERENCES

Nearly half (**49%**) still prefer branch interactions, although Gen Z's preference is lowest (**38%**). Financial offers are more likely to elicit a response (**62%**) when institutions have nearby branches.



02

THE EVOLVING ROLE OF BRANCHES IN CONSUMER BANKING



PRACTICAL APPLICATION

Balancing Digital Byte With Physical Might

The significance of branch locations is not diminished but redefined in today's banking sector. Institutions that blend the convenience of digital services with the personal touch of physical locations can cater to a broader spectrum of customer preferences, ultimately driving loyalty and engagement.



02

THE EVOLVING ROLE OF BRANCHES IN CONSUMER BANKING

CRAFTING THE FUTURE OF BANKING ACCESS

PHYSICAL MEETS DIGITAL

While the need for branch locations persists among consumers, **25%** of Gen Z would opt for a financial institution that offers a [completely online account opening process](#).

LOCATION AND LIFE CHANGES

The choice of financial provider is often reconsidered following a move, with **21%** contemplating new financial institutions during significant life changes.

STRATEGIC BRANCH DISTRIBUTION

The reduction of branches nationally underlines the need for strategic outreach, as each remaining branch serves a larger population, presenting both opportunities and challenges in a competitive landscape.

“As remote work grows, people are relocating to places they want to live, causing them to reconsider their financial providers.”

— Stephenie Williams, Vice President of Product and Strategy, Financial Services

“The banking landscape has seen a reduction of 7,000 branches in the past five years. With fewer branches serving more people, the strategic importance and potential reach of each location have grown, increasing both the opportunities and competitive challenges.”

— Chris Phelan, Director, Sales Strategy & Analytics

03

DECODING CHANNEL COMMUNICATION PREFERENCES

Harnessing Omnichannel Responsiveness in Financial Marketing

Current trends across the industries we serve revealed a revived sense of openness to receiving marketing offers via mailboxes and inboxes. Our study examined the receptiveness of different generations to various marketing approaches, emphasizing the importance of a strategic omnichannel approach.

ENGAGEMENT RECEPTIVITY

A sizable **71%** of consumers welcome offers from financial institutions, indicating a heightened receptivity compared to the previous year.

OFFER OPPORTUNITIES AND PREFERENCES

Direct mail, including postcards, appeals to **44%** of those who are receptive to receiving offers, while **46%** are open to email offers.

GENERATIONAL TRENDS

Among those with existing bank or credit union accounts, a majority of Gen Z (**81%**) and millennials (**82%**) show the highest openness to financial marketing offers.

SOCIAL MEDIA IMPACT

Gen Z exhibits a strong preference for social media ads (**26%**), double the average receptivity, suggesting potential for targeted social strategies.

OPTIMAL MEDIA MIX

Incorporating digital strategies alongside direct mail can significantly enhance engagement, with our data showing a roughly **39%** incremental lift in household response rates when adopting this multichannel approach.



DECODING CHANNEL COMMUNICATION PREFERENCES

WHAT IS YOUR PREFERRED METHOD
TO RECEIVE OFFERS?



GEN Z



MILLENNIALS



GEN X



BOOMERS

37%

Direct Mail
/Postcards

48%

Email

49%

Email

58%

Direct Mail
/Postcards

RANKED #1

34%

Email

31%

Direct Mail
/Postcards

45%

Direct Mail
/Postcards

49%

Email

RANKED #2

31%

Text Message

26%

Online or
Mobile Banking

19%

Online or
Mobile Banking

11%

Online or
Mobile Banking

RANKED #3

Based on bank customers who are receptive to receiving financial institution offers.

The sum of the % totals may be greater than 100% because the respondents can select more than one answer.

03 DECODING CHANNEL COMMUNICATION PREFERENCES



PRACTICAL APPLICATION

Full-Spectrum Financial Communications

Effective communication in the financial sector is not a one-size-fits-all approach. It requires an intricate understanding of channel preferences across generations, combined with a strategic mix of direct mail and digital media to maximize reach and engagement.

At Vericast, we understand that diverse media strategies are key to successful financial marketing. Coupled with our recognition of the critical importance of acquisition, we've developed [Checking Engine](#), a tailored solution that combines direct mail and digital media strategies to resonate across different generations, maximizing customer engagement and optimizing acquisition rates.



03 DECODING CHANNEL COMMUNICATION PREFERENCES

Channeling Success

The effectiveness of marketing in financial services increasingly depends on an **omnichannel strategy**. This approach involves a synchronized media selection that aligns with the overarching goals of the institution and caters to the varied preferences of its audience. By leveraging a combination of direct mail and digital channels, financial services can create a seamless consumer experience that resonates on multiple platforms.

A deeper understanding of **generational communication preferences** is vital in crafting these strategies. The digital savvy of younger demographics, particularly Gen Z and millennials, points to a strong preference for digital ads and email communications. Recognizing and responding to these preferences with tailored marketing approaches enables financial institutions to connect more effectively with these key consumer segments, setting the stage for enhanced engagement and long-term loyalty.

Stephenie Williams, Vice President of Product and Strategy of Financial Services, emphasizes the importance of a balanced channel strategy, noting,



An omnichannel strategy is essential for engaging diverse consumer segments effectively. Integrating digital with direct mail offers a comprehensive way to enhance visibility and drive meaningful action.”

04

RETHINKING THE ROLE OF INTEREST RATES

Exploring Factors Influencing Consumer Banking Decisions

While interest rates have traditionally been a primary factor in financial decision-making, modern trends indicate a shift in mindset as consumers are placing more value on savings, non-interest-based rewards, communication options, and customer service. This section examines the various incentives that influence consumers to open new accounts and the distinctions among generations.



VARIED INCENTIVES

Consumers weigh a variety of factors: **35%** value the absence of monthly fees and the availability of cash incentives, **29%** prefer no minimum balance requirements, **25%** prioritize interest rates, including APR and APY, and **21%** appreciate ATM fee refunds.

RATE CONSIDERATIONS

Although **26%** of consumers cite better rates as a consideration for switching banks, close behind are cash incentives (**25%**) and major life changes (**21%**).

PERCEIVED ISSUES

Low rates on interest-bearing accounts are a lesser concern for Gen Z, mentioned by only **8%**.

GEN Z PREFERENCES

Gen Z shows equal willingness to switch for better technology and rates (**25%**), with a notable emphasis on customer service (**22%**).

04

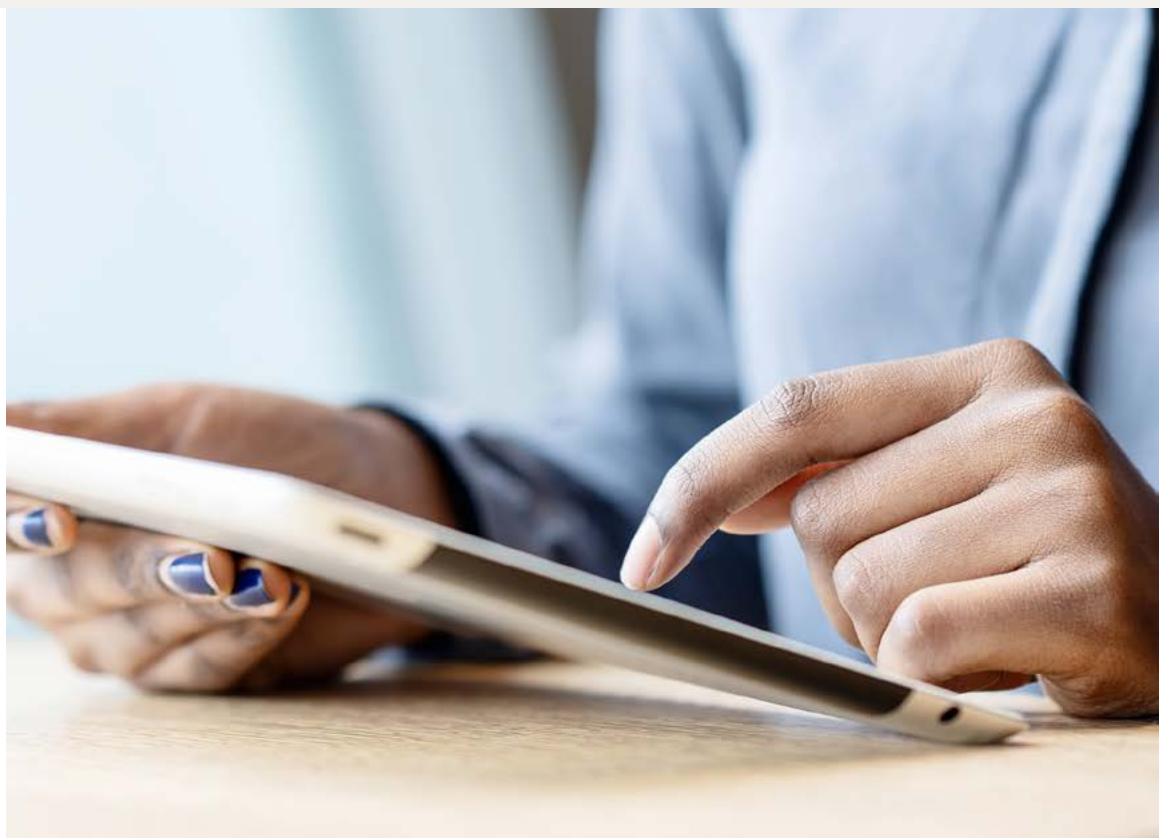
RETHINKING THE ROLE OF INTEREST RATES



PRACTICAL APPLICATION

A Holistic Approach to Banking Choices

Interest rates, while significant, are just one component of the decision-making process for consumers. A multi-faceted approach that addresses varied customer needs and builds brand loyalty can lead to sustained growth and differentiation in the marketplace.



04

RETHINKING THE ROLE OF INTEREST RATES

ESCAPING THE RATE RACE

VALUE PROPOSITIONS BEYOND RATES

Financial institutions can distinguish themselves by focusing on customer service, account protection, and accessibility for advice and interaction, beyond just competitive rates.

BRAND STRENGTH AND CUSTOMER ACQUISITION

While cash incentives and competitive rates can attract new customers, long-term investment in branding can negate the need for rate chasing, setting a financial institution apart from the competition.



Clients who commit to building a strong brand often find they don't need to rely on incentivized offers. This less common strategy has shown effectiveness, and we have data to support its success with our clients."

— Stephenie Williams, Vice President of Product and Strategy, Financial Services

05

THE ULTIMATE DEBATE: PRODUCT VS. BRAND

Balancing Product Offerings With Brand Recognition in Consumer Banking

The longstanding debate in marketing — whether to lead with product or brand — remains complex within the banking industry. Vericast research explores the consumer response to banking offers, the impact of brand familiarity, and how a financial institution's identity can influence product appeal.

BRAND FAMILIARITY

A significant portion of consumers (**67%**) are more responsive to offers from banks they recognize.

BRAND INFLUENCE

While product offers attract attention, an institution's distinctive brand and culture are what ultimately resonate with consumers. Identifying as innovation or education-focused, or known for competitive rates and low fees, can define market position.

TOP OFFERS

The highest receptivity is toward checking account offers (**36%**), followed by savings account (**33%**), and card purchase incentives (**31%**).



05

THE ULTIMATE DEBATE: PRODUCT VS. BRAND

WHAT TYPES OF OFFERS WOULD
YOU LIKE TO RECEIVE?



GEN Z



MILLENNIALS



GEN X



BOOMERS

30%

Checking Deposit
Incentives

36%

Credit Cards

39%

Checking Deposit
Incentives

39%

Savings Deposit
Incentives

RANKED #1

29%

Credit Cards

35%

Checking Deposit
Incentives

37%

Savings Deposit
Incentives

38%

Checking Deposit
Incentives

RANKED #2

26%

Savings Deposit
Incentives

29%

Savings Deposit
Incentives

36%

Credit Cards

34%

Credit Cards

RANKED #3

Based on bank customers who are receptive to receiving financial institution offers.

The sum of the % totals may be greater than 100% because the respondents can select more than one answer.

05 THE ULTIMATE DEBATE: PRODUCT VS. BRAND

Brand Dynamics and Generational Alignments

Crafting marketing strategies in the banking sector requires a deep understanding of the preferences across generations. Knowing the types of banking offers that resonate with each age group, and aligning them with an institution's established brand, is a cornerstone for developing impactful marketing campaigns. This **marketing synergy** between generational desires and brand strengths is what can set a financial institution apart in a crowded marketplace.

At the same time, **brand and product integration** are fundamental to successful consumer engagement. This approach ensures that customers are immediately drawn to the tangible benefits of the products, while also forming a lasting connection with the brand's identity. It's a harmonious blend that delivers not just short-term acquisition wins but also promotes long-term loyalty.



People may not fully grasp what a financial institution offers without communication. It's crucial to maintain a presence, blending brand storytelling with clear product benefits. This dual approach, appealing to emotions through the brand and addressing consumer needs with products, is vital."

— Lisa Nicholas, Senior Vice President,
Financial Institution Marketing Products & Strategy

For more on harnessing the synergy between product offerings and brand strength, read a blog by Lisa Nicholas: [Unleashing the Power of Brand Marketing in Consumer Banking](#). Discover strategies that fuse brand equity with product appeal for a formidable market presence.

06

THE SOCIAL MEDIA AGE

Social Speaks as Consumers Increasingly Look to Various Platforms for Financial Advice

While it's often thought that social media is the go-to for modern financial advice, particularly among Gen Z, the reality is more subtle. This TrendWatch section explores the platforms where different generations seek financial guidance and the potential for financial institutions to engage through influencer marketing.

SOCIAL MEDIA INFLUENCE

Gen Z's preference for platforms like TikTok and YouTube reveals a demand for engaging, educational financial content. **26%** of Gen Z turns to these video-based platforms in comparison with the overall respondents' ranking of **7%**.



EXECUTIVE PERSPECTIVES

More than a third (**37%**) of banking executives recognize influencer marketing as a potent tool for forging authentic consumer connections.

Source: Vericast Industry Survey, September 2023 n=102 finance respondents

GENERATIONAL SOURCES

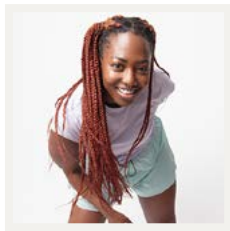
Financial advice is sought across various channels, with a significant reliance on personal networks and traditional financial advisors, especially among older generations.

06 THE SOCIAL MEDIA AGE

WHERE DO YOU RECEIVE YOUR FINANCIAL ADVICE FROM?



ALL GENERATIONS



GEN Z



MILLENNIALS



GEN X



BOOMERS

33%

Friends & Family

46%

Friends & Family

37%

Friends & Family

33%

Friends & Family

28%

Financial Advisor or Broker

RANKED #1

24%

My Financial Institution

29%

YouTube

24%

My Financial Institution or YouTube

25%

My Financial Institution

25%

Friends & Family or My Financial Institution

RANKED #2

21%

Financial Advisor or Broker

26%

TikTok

17%

Financial Advisor or Broker

22%

Financial Advisor or Broker

12%

News Articles

RANKED #3

The sum of the % totals may be greater than 100% because the respondents can select more than one answer.

06

THE SOCIAL MEDIA AGE



PRACTICAL APPLICATION

Swipe Right

Embracing the digital dialogue, financial institutions can capitalize on the trend of social media as a source of financial wisdom. By crafting relatable content and forging partnerships, institutions not only meet Gen Z where they are but also lead trending topics in financial education and empowerment.



06

THE SOCIAL MEDIA AGE

Crafting Content That Cashes In on Engagement

To engage with and guide younger audiences, financial institutions should consider a **strategic approach** to content on social media through financial hacks and savings tips. **Partnering with influencers** can help financial institutions grab attention and establish trust and relatability, particularly with Gen Z consumers who value advice from familiar faces on their favorite platforms.

“

It's not a matter of *if* FIs should be on social platforms but *how* they are going to show up on these channels. It's important to focus on one channel at a time to understand communication styles, and how your customers interact and expect to be interacted with. It's crucial to build relationships. Be authentic; users are willing to forgive small mistakes when they have a deeper relationship with a brand and its values.”

— Alessandra Pecoraro, Paid Media Director



07

CRACKING THE GEN Z CODE

Understanding Gen Z's Banking Behaviors and Preferences

While Gen Z might seem enigmatic, closer examination reveals clear preferences and priorities in their banking habits. The final chapter of TrendWatch dives into what Gen Z values in their financial institutions and how they differ from previous generations.

GEN Z A Quest for Connection and Convenience

PERSONALIZED BANKING EXPERIENCE

Gen Z places a premium on personal interactions and video banking options, signaling a desire for both high-tech and high-touch banking services.

FINANCIAL FRUSTRATIONS

A notable **72%** of Gen Z have encountered issues with their primary financial institutions, with high ATM fees, inconvenient locations and hours, and a lack of financial education topping their list of grievances.

PROACTIVE AND PERSONALIZED

This generation appreciates proactive outreach from banking staff, lower loan rates, and personalized offers more than any other age group.

07

CRACKING THE GEN Z CODE



PRACTICAL APPLICATION

Not Just Another Demographic

Gen Z is a significant gauge of where the financial industry is heading. Their distinct preferences for technology, transparency, and personalized services demand a shift in how financial institutions approach banking. By understanding and adapting to these preferences, financial institutions can unlock the potential of serving this tech-focused, highly collaborative, self-reliant, and pragmatic group shaping the future of financial services.



07

CRACKING THE GEN Z CODE

AS VERICAST FURTHER EXPLORED **GEN Z'S BANKING BEHAVIOR**, IT BECAME EVIDENT THAT THEIR DIGITAL FLUENCY DEEPLY INFLUENCES THEIR EXPECTATIONS AND BANKING CHOICES.

Tailoring Banking for GEN Z

PRIORITIZING GEN Z'S FINANCIAL GOALS

Align services and marketing efforts with Gen Z's top financial priorities for 2024, such as credit card openings, savings accounts, and investment apps.

ENGAGEMENT AND EDUCATION

Financial institutions should focus on engaging Gen Z with educational resources and content that address their unique needs and pain points.

ADAPTING TO DIGITAL PREFERENCES

Recognize Gen Z's inclination toward online-only banking, emphasizing the need for digital innovation and agility within traditional banking models.

ENGAGEMENT AND EDUCATION

Gen Z sets itself apart by placing a premium on proactive outreach from banking staff (12%), favorable loan rates (11%), and personalized offers (11%) more so than other generations when choosing their primary financial institution.

07

CRACKING THE GEN Z CODE

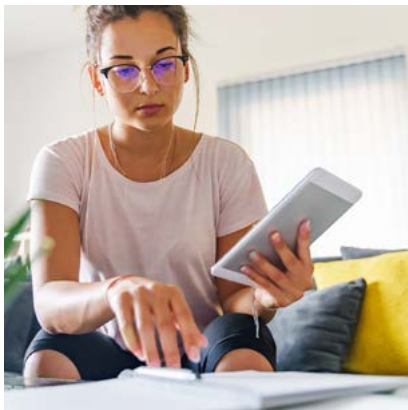
Tailoring Banking for GEN Z

FLEXIBILITY IN BANKING

Notably, Gen Z exhibits the most significant interest in initiating checking or savings accounts and shows a higher inclination to transfer their accounts to a different financial institution.

PRIORITIZING GEN Z'S FINANCIAL GOALS

For 2024, building up savings is Gen Z's top financial goal, with **43%** prioritizing this objective. Additionally, Gen Z's ambitions include opening a new credit card (**27%**, compared to **13%** across all generations), starting a savings account (**23% vs. 12%**), and investing in stocks through platforms like Acorns, Robinhood, or Invest (**20% vs. 12%**).



ADAPTING TO DIGITAL PREFERENCES

While a majority of Gen Z (**61%**) still prefer traditional banks for their financial transactions, nearly a third (**29%**) are leaning toward online-only banks, which is a marked increase from the **17%** average across all generations.

Strategy is about data, precision, and efficiency. The TrendWatch report, with its clear industry intelligence and expert analysis, empowers financial marketers and executives to transform today's challenges and narratives into tomorrow's opportunities. Vericast guides financial institutions to spend their marketing dollars wisely, focusing resources on targeted, responsive initiatives that reach the people most likely to benefit from their products and services, ensuring maximum impact and value from every dollar spent.

About Financial Trendwatch

The report explores emerging trends in consumer behavior that significantly impact the financial services industry. It offers valuable insights, addresses challenges, uncovers opportunities, and suggests innovative marketing strategies to channel through this evolving sector. The Vericast *Awareness-to-Action Study*, conducted in November 2023, involved 1,815 respondents. The participants, all at least 18 years of age and residing in the contiguous United States, were carefully selected through an online consumer research panel. Most of the questions focused on individuals who engage with banks, credit unions, or FinTechs, providing a broad view of the sector's evolving dynamics.

Generational Breakdown

**GEN Z****MILLENNIALS****GEN X****BOOMERS**

Year of Birth	1997-2005	1981-1996	1965-1980	1946-1964
Age in 2023	18-26	27-42	43-58	59-77

Note: The survey exclusively targeted members of Generation Z who are 18 years of age and older. Please note, however, that the Gen Z group also includes individuals born after 2005.



About Our Experts

Lisa Nicholas, Senior Vice President, Financial Institution Marketing Products & Strategy

Bio: Leveraging over 30 years of experience in banking and technology, Lisa excels in steering marketing and digital transformation within the financial services sector. She has a rich history of partnering with companies to overhaul their marketing, sales, lending, branches, and operational processes. Her focus is on harnessing technology and data to implement a seamless omnichannel strategy, aligning with the evolving digital landscape.



Alessandra Pecoraro, Paid Media Director

Bio: Alessandra Pecoraro is the Paid Media Director at Vericast managing clients' media buys for social platforms. A Brazilian-born digital marketing strategist with an MBA in Market Intelligence, her passion lies in understanding data and how it connects and translates with consumer behavior, especially in social platforms. With over 10 years of experience developing and managing social media strategies for B2C and B2B companies, Alessandra has worked with some Fortune 500 companies and startups in different industries.



Chris Phelan, Director, Sales Strategy & Analytics

Bio: Chris Phelan has been with Vericast 10 years, primarily focusing on leveraging data and metrics to forge strategies that fuel growth for both Vericast and our clients. His expertise spans analyzing product development, sales pipelines, revenue, and sales activities, contributing significantly to the introduction of new products and services to the market. Chris is especially interested in global economic trends, using these insights to proactively drive progress.



Stephenie Williams, Vice President of Product and Strategy, Financial Services

Bio: Stephenie is an expert in optimizing consumer acquisition marketing within the financial services sector, with over 25 years of cross-industry experience including retail and automotive. She excels in leveraging data to inform marketing strategies, leading to significant client successes in achieving key performance indicators. Her approach focuses on developing comprehensive business strategies that enhance data-driven decision-making, creative messaging, and measurement.

About Us

Vericast is your trusted marketing influence and activation partner, committed to delivering better outcomes through a unified, data-driven approach. Powered by advanced technology, extensive experience, a strong commitment to security and privacy, and a passion for excellence, we enhance brand performance for more than 15,000 companies, including over 1,100 financial institutions. Trust us to drive performance for your brand.

Discover more at [Vericast.com](https://www.vericast.com)