

# **CITIBANK Financial Technology Strategy**

## SMART BANKING 2.1

**CITIBANK LA GUARDIA PLACE**  
530 LA GUARDIA PL  
NEW YORK, NY 10012

April 17, 2017



# Smart banking : FinTech Concept Design at Glance

---

- **CitiBank Smart Baking** : Design Concept Strategy & Corporate Values Page 3
- **Business Model** : Smart Banking & Sales Strategy 4
- **Smart banking Program** : Branch Statistics, Business & Staff Requirements 5
- **Site Attributes** : Branch Location, Architecture & Conditions Requirements 6
- **Test Fit Program** : La Guardia Place NY- Branch Relocation 7
- **Business Model** : La Guardia Place NY- Branch Relocation 8
- **Customer Journey** : Brand Message & Target Times Spent at Branch 9
- **Business Model & Customer Journey** : Transactions, Customers & Associates 10
- **Smart Banking** : Concept Design Program Requirements 11
- **Smart Banking Touch Points** : Services, Branding & Engagements Zones 12
- **Action Models Summary** : Brand Strategy | Business Model | Customer Journey 13
- **La Guardia Place Relocation** | 530 La Guardia PL New York NY 10012 14

# Citibank Smart Banking : Design Concept Strategy & Citi Corporate Values

---

Citi **FinTech** ( *Financial Technology* ) leads the future of retail banking at Citibank, reflects its core values, and commitment to our costumers. The next generation of Citibank **Smart Banking**, embodies our brand promise; seamlessly, and across all our markets **globally**.

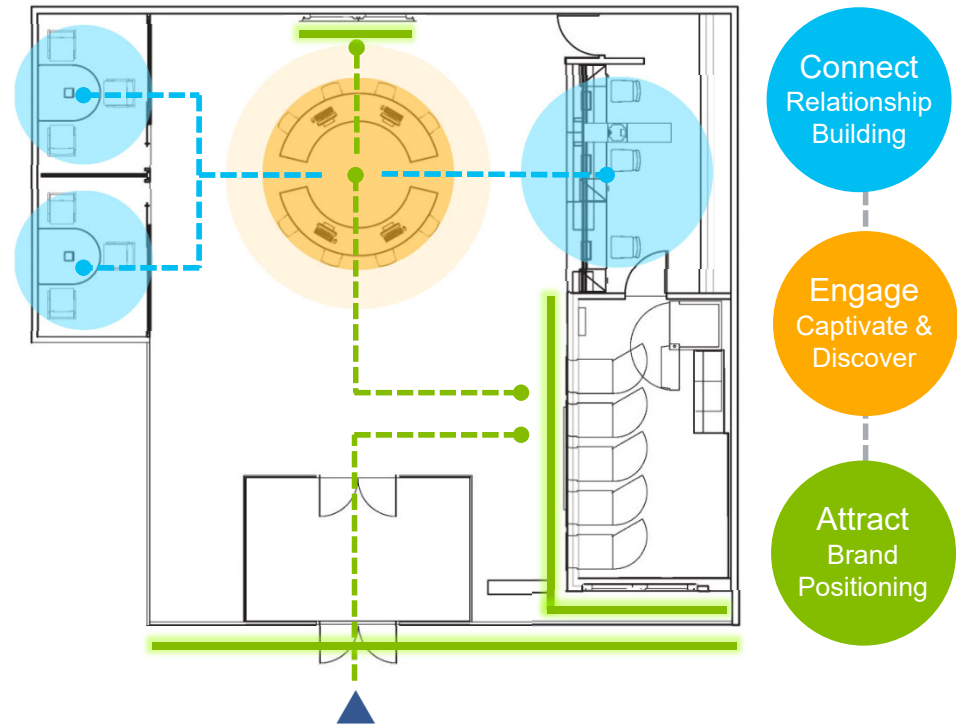


## SMART BANKING DESIGN CONCEPT STRATEGY

# Business Model : Smart Banking & Sales Strategy

Touchpoints are designed and planned within the branch following the **Attract, Engage, Connect** business model.

This approach optimizes engagement zones between clients & staff, enable efficient traffic flow, community building, and private spaces where needed.



SCHEMATIC SMART BANK LAYOUT

# Smart banking Program : Branch Statistics, Business & Staff Requirements

The Project Program Form; shared across CRS (Citi Realty Services) stakeholders, presents common, invaluable quantitative & qualitative data, focused on concept strategy, design and site conditions requirements :

- ✓ **Statistics** : branch target transactions
- ✓ **Program** : business requirements
- ✓ **Staff** : office count & workstations

**Current Branch Statistics-**

	Branch	Market Avg.	National Avg.
<b>Trxns</b>	2016 Avg. Monthly Teller Transactions: _____		
	2016 Avg. Monthly ATM Transactions: _____		
	After-Hours ATM Volume (if needed): _____		
<b>Security</b>	Security Rating (out of 5): _____ (Low = 2, Medium = 3, High = 4)		
	Busiest Day of the Week: _____		
	Busiest Time of the Day: _____		
<b>Households</b>	Branch	Market Avg.	National Avg.
	Citigold Households _____		
	Non-Citigold Households _____		
	Small Business Households _____		
Total Book Households (YE'16)		0	0
<b>Real Estate</b>			<u>Current State</u>
			<u>Future Requirement</u>
Square Footage _____			
Number of Floors _____			
<b>Requirements</b>			<u>Future Requirement</u>
			<u>Current Count</u>
	Teller Windows _____		
	Teller Pod Stations _____		
	Workbench Stations _____		
	ATMs _____		
	Private Briefing Rooms _____		
	Consulting Rooms _____		
Bandit Barriers (Yes/No) _____			
Bankers Workstations _____			
<b>Staffing</b>			<u>Cur. Target Headcount</u>
			<u>Future Requirement</u>
	Branch Manager (BM) _____		
	Asst. Branch Manager (ABM) _____		
	Personal Banker (PB) _____		
	Customer Service Representative (CSR) _____		
	Teller (FTE) _____		
	Small Business Banker (SBB) _____		
	Citigold Relationship Manager (CRM) _____		
	Financial Advisor (FA) _____		
Home Loan Officer (HLO) _____			
Total		0.0	0.0



## Site Attributes : Branch Location, Architecture & Conditions Requirements

---

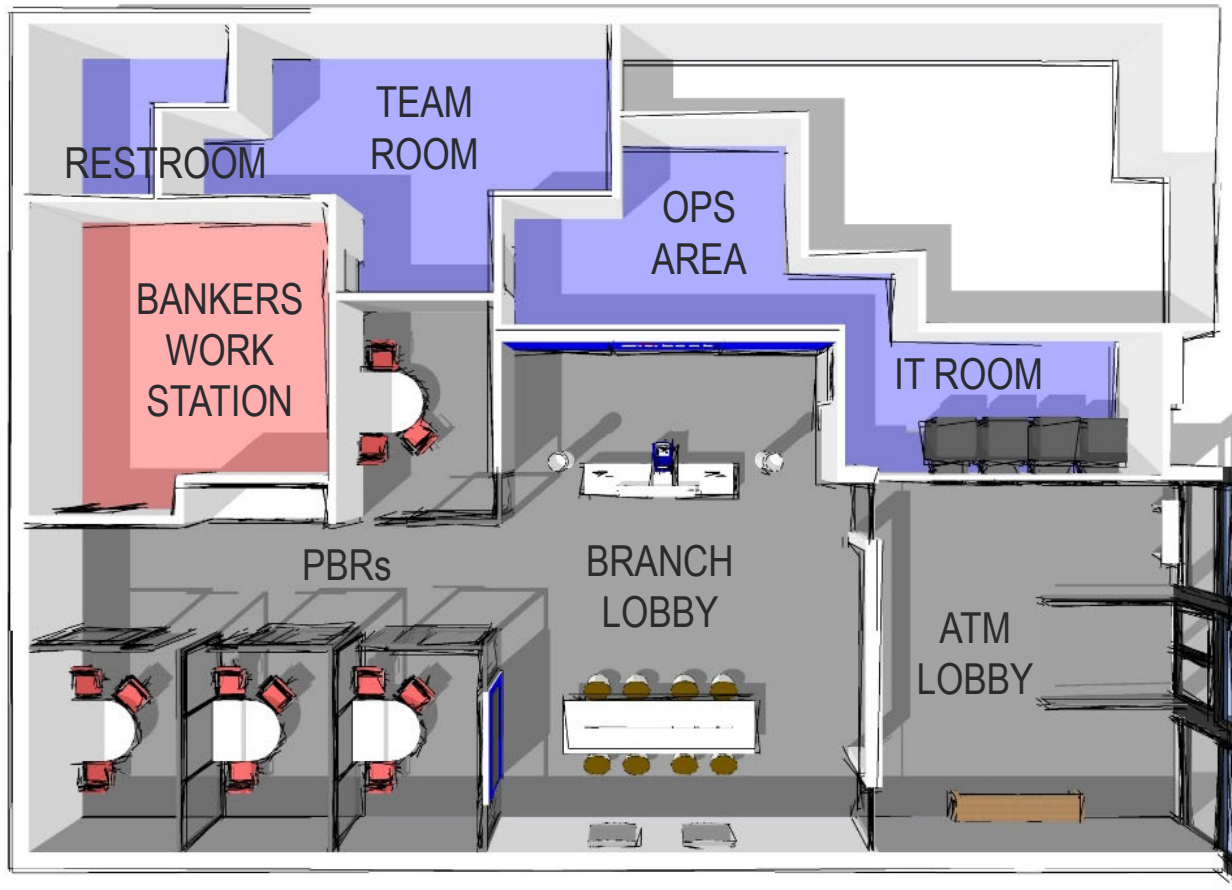
Site requirements support successful implementation of concept program, customer experience model & operational excellence:

- **Street Location:** full visibility into branch
- **Storefront:** 30 linear feet minimum
- **Ceiling heights:** between 12' and 15'
- **> 3000 SQF** minimum programing required
- **Signage :** main & secondary opportunities
- **ADA / Seismic :** fully compliant site



**PROPOSED STOREFRONT LA GUARDIA PLACE**

# Test Fit Program : La Guardia Place NY- Branch Relocation



Main Lobby : 33%  
ATM Lobby 25%  
PBRs 15%  
Banker's 17%  
Opps. Area 7%  
Team room 3%

( All approx. Target % )

530 La Guardia Pl New York NY 10012  
**Approx. 2900 SQF**

# Business Model : La Guardia Place NY- Branch Relocation

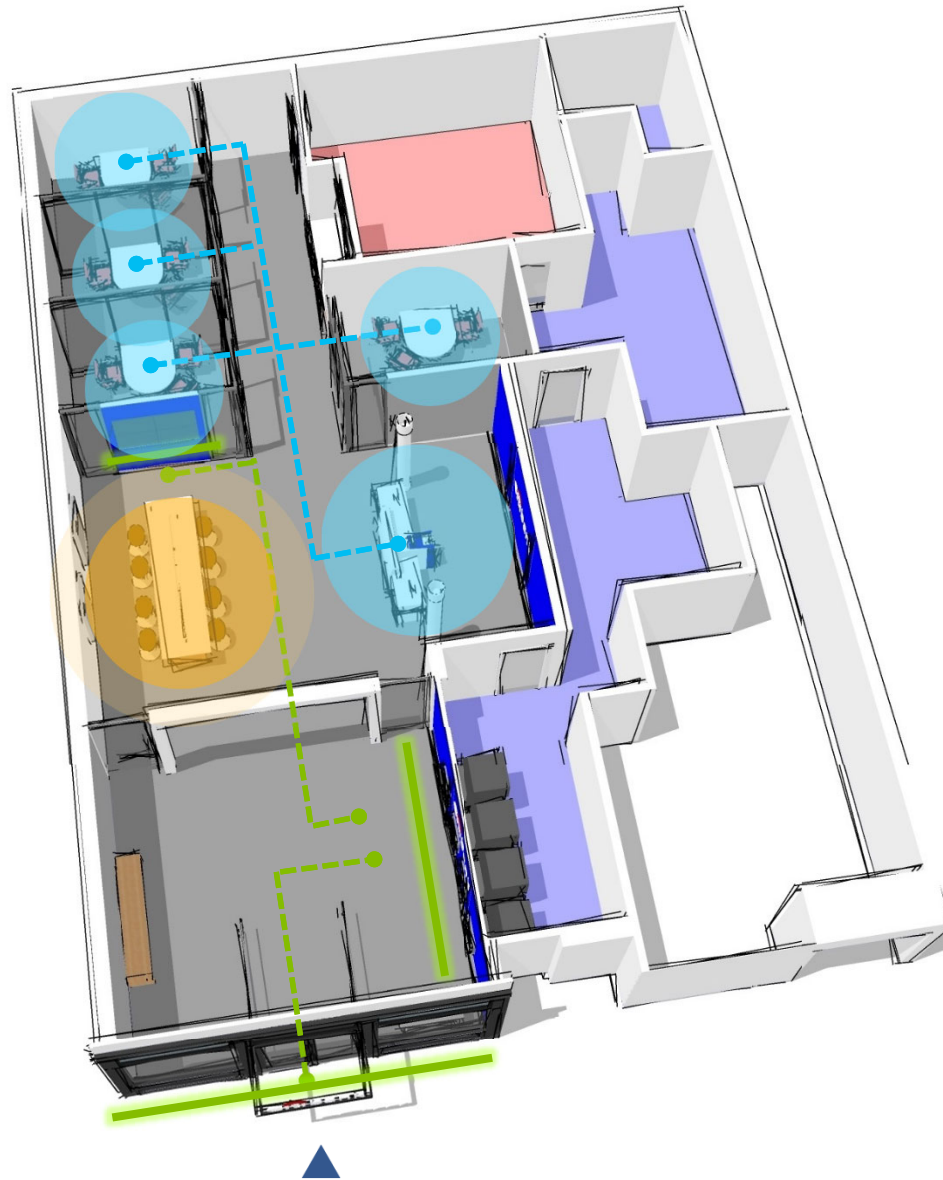
Connect  
Relationship  
Building



Engage  
Captivate &  
Discover



Attract  
Brand  
Positioning



## III. SERVICE

Citigold Premier  
Briefing Rooms  
Coffee Bar

## II. MAIN LOBBY

Work Bench  
Teller Line / POD  
Video Wall

## I. LEASE LINE

Signage  
ATM Lobby  
ATM Blue Wall



# Customer Journey: Brand Message & Target Times spend at Branch

## CUSTOMER JOURNEY CITI : SMARTBANK

AVERAGE TIME TARGET AT BRANCH : APPROX. 17 MINUTES

PHASE OF JOURNEY	BUILDING SIGHTLINES			ENGAGEMENT ZONES					REINFORCEMENT & LOYALTY			
TOUCH POINTS	FAÇADE & VISIBILITY	SIGNAGE	WINDOW ANIMATIONS	ATM LOBBY	WORK BENCH	VIDEO WALL	TELLER POD	PBR PRIVATE BRIEF ROOM	SEATING & CLIENT WORK STATION	COFFEE BAR	PROMO RATE SCREEN	LOCALIZATION & STAGING
CUSTOMER EXPERIENCE TARGETS	ENGAGED	DIRECTED	INFORMED	FAST & SECURED	WELCOMED	INSPIRED / BRAND MESSAGE	SERVICED	CONFIDENT	WELCOMED	REWARDED	INFORMED	MY BRANCH
ENGAGEMENT & EXPERIENCE TARGET	5	3	3	5	4	2	5	5	3	5	4	3
BUSINESS MODEL	ATTRACT	ATTRACT	ATTRACT	ATTRACT	ENGAGE	ATTRACT	CONNECT	CONNECT	ENGAGE	ATTRACT	ENGAGE	CONNECT
BRANCH TARGET TIME	30 SECS	< 10 SECS	< 60 SECS	3 MINUTES	5 MINUTES	< 60 SECONDS	5 MINUTES	12 MINUTES	7 MINUTES	2 MINUTES	< 60 SECONDS	< 60 SECONDS

## CUSTOMER EXPERIENCE TARGETS

ENGAGED  
DIRECTED  
INFORMED

SECURED  
WELCOME  
CONFIDENT

REWARDED  
INFORMED  
MY BRANCH

Building Sightlines & ATMs



Engagement Zones



Reinforcement & Loyalty

# Business Model & Customer Journey : Transactions, Customers & Associates

## Banker Transactions

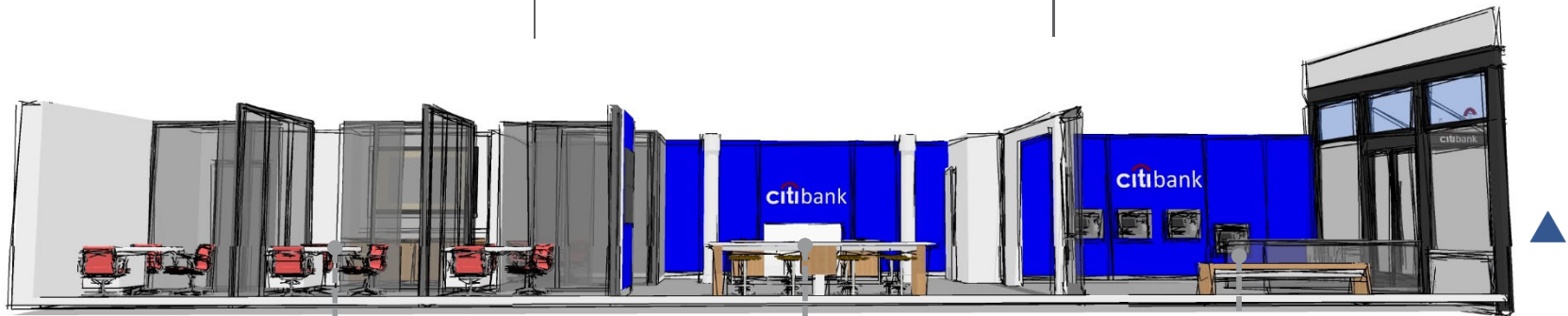
Private Briefing Room  
Mortgages & Loans

## Associate Transactions

Work bench  
Teller line / Teller Pod

## Automated Transactions

ATMs  
Withdraws & Deposits



Connect  
Relationship  
Building

Engage  
Captivate &  
Discover

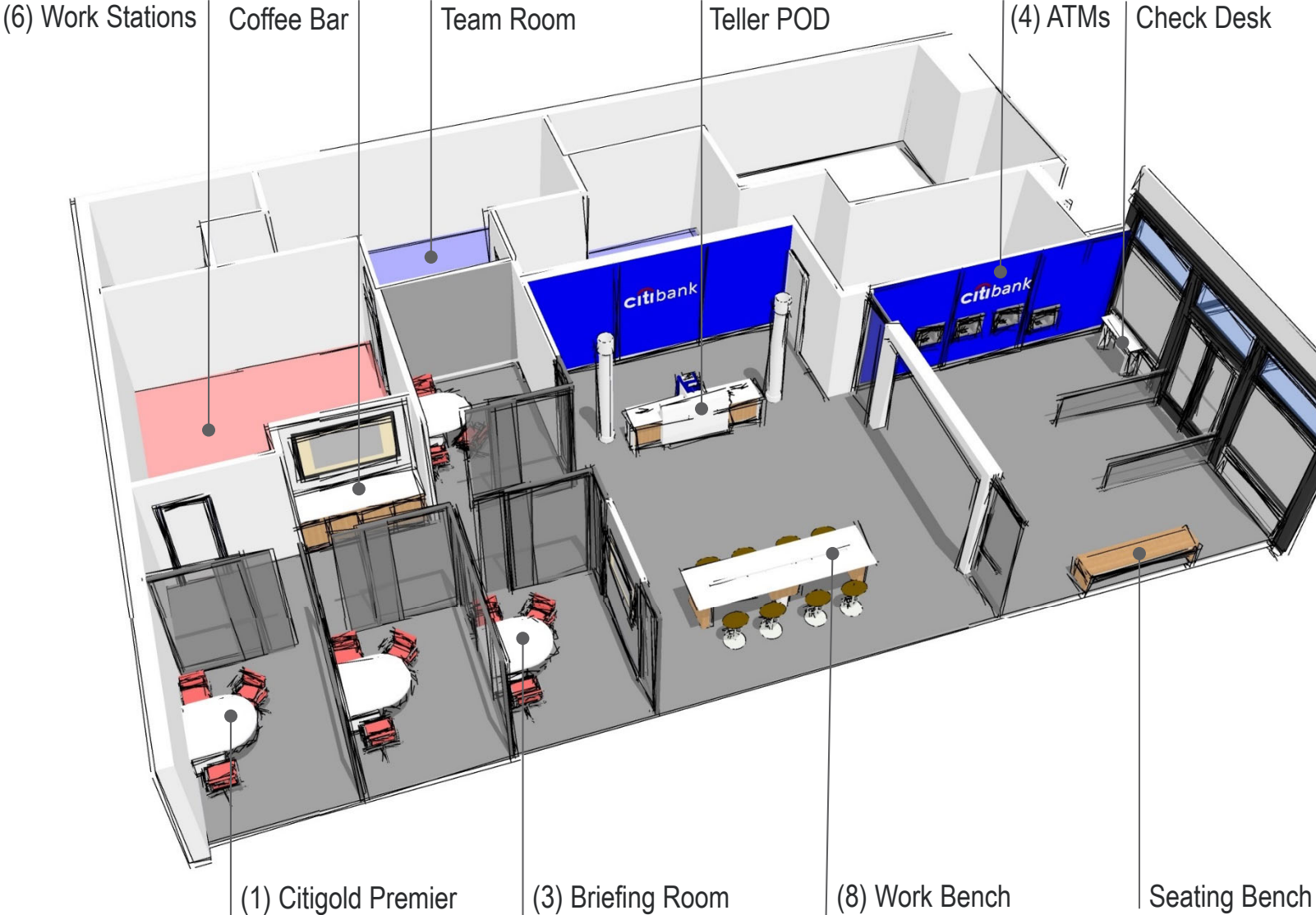
Attract  
Brand  
Positioning

Reinforcement & Loyalty

Engagement Zones

Building Sightlines & ATMs

# Smart Banking : Concept Design Program Requirements



# Smart Banking Touch Points : Services, Branding & Engagements Zones



Storefront & Signage



Branch Main Lobby



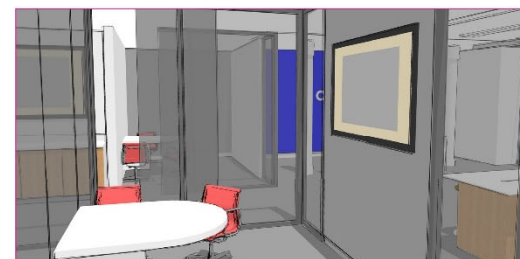
Private Briefing Rooms ( PBRs)



ATM Lobby



Work Bench & Video Wall



Citigold Premier Room



ATM Wall & Check Desk



Teller Pod / Teller Line



Client Coffee Bar

**Building Sightlines & ATMs**



**Engagement Zones**



**Reinforcement & Loyalty**

# Action Models Summary : Brand Strategy | Business Model | Customer Journey

---

## 1. Brand Strategy:



## 2. Business Model:



## 3. Customer Journey:



# La Guardia Place Relocation | 530 La Guardia PL New York NY 10012

---



Scheduled Opening Date : February 09th 2018

