

GIVE YOUR BUSINESS SOME ALTITUDE

Fly

We are Fly Agency, a creative studio that drives business success. We use cutting edge technology and beautiful design to craft intuitive user experiences.

JANUARY 2019

AN INTRODUCTION TO OUR FINANCIAL SERVICES CAPABILITY

We have developed a specialism in financial services over the years, using client learnings and working with specialist products. Scaling our projects to meet size and customer segment. Whether that is in Loans, Mortgages, Pensions or Savings & Investments.

AN EVER-CHANGING CLIMATE

Since the economic downturn in 2008, the financial services industry has undergone significant change.

Paired with the ever-growing tech sector, both business and consumer customer groups are finding new ways to grow, secure, protect and use their money.

The expectation has been set by other industries, customers are seeing upturns in experience, convenience and value. Consumer groups, who have grown up with the association of technology with day-to-day life will no doubt turn to tech for financial services.

The disruptors have a foothold here, with no or very little in legacy systems/infrastructure, they can move in a more nimble fashion to fuel the pace of change. It's no wonder that banking startups such as Monzo and Atom are leading the pack in customer satisfaction despite having only been set up in 2015 and 2014 respectively. The digital wallet is more prevalent than ever, with its acceptance simply as the "the wallet".

Technology becomes more embroiled once you look beyond the day-to-day, with the millennial generation creating wealth through entrepreneurship and the "gig economy". Therefore it only makes sense that these individuals use online research, social media and peer reviews to manage their financial wellbeing,

while turning to platforms to ensure that up-to-the-minute data can inform them in a digestible and convenient manner. This means they are becoming less reliant on providers and advisers to deal with monetary matters, using tech as a conduit for wealth management. A generation that is already replacing hotels, taxis and cars through the sharing economy, could soon replace their financial institution with a tech platform.

One in three millennials in the United States are open to switching banks in the next 90 days and a similar proportion believe they will not even need a bank in the future.

Source: Viacom Media Networks - The Millennial Disruption Index

The short of it is, customers are drastically changing how they interact with financial products. They want a faster, more fulfilling, easier and secure user experience.



OTHER THINGS TO CONSIDER

Blockchain

Blockchain has arisen as both a threat and an opportunity for the sector.

It has a potential to flatten the authenticity model by making transactions cheaper, faster, easier and generally better. This goes beyond just monetary transfer and cross-border exchange rate. But into anything that relies on certification of contract, custody or intellectual property. This will not only affect the product providers, but also the intermediaries.

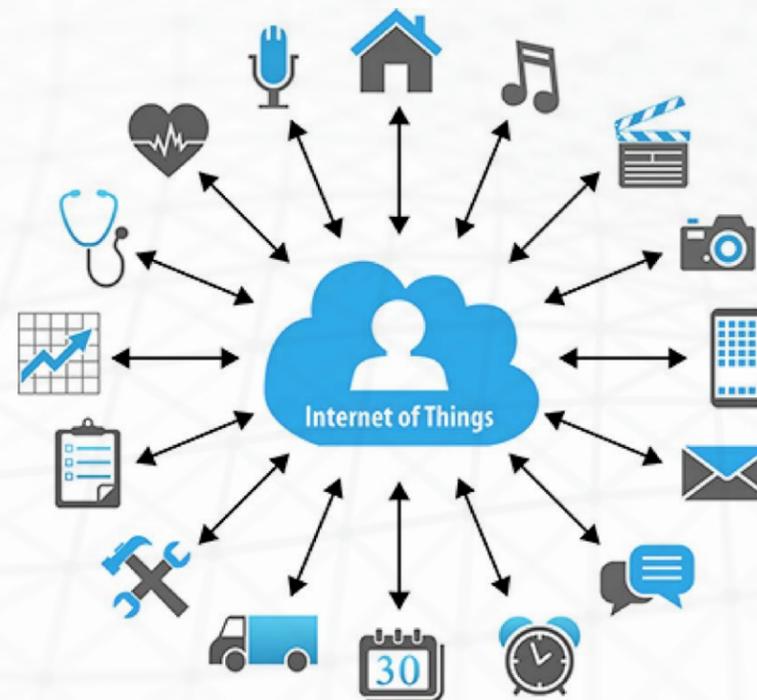
"56% of survey respondents recognise its [Blockchain] importance, but... 57% say they are unsure about or unlikely to respond to this trend."

Source: PwC – Global FinTech Survey 2016



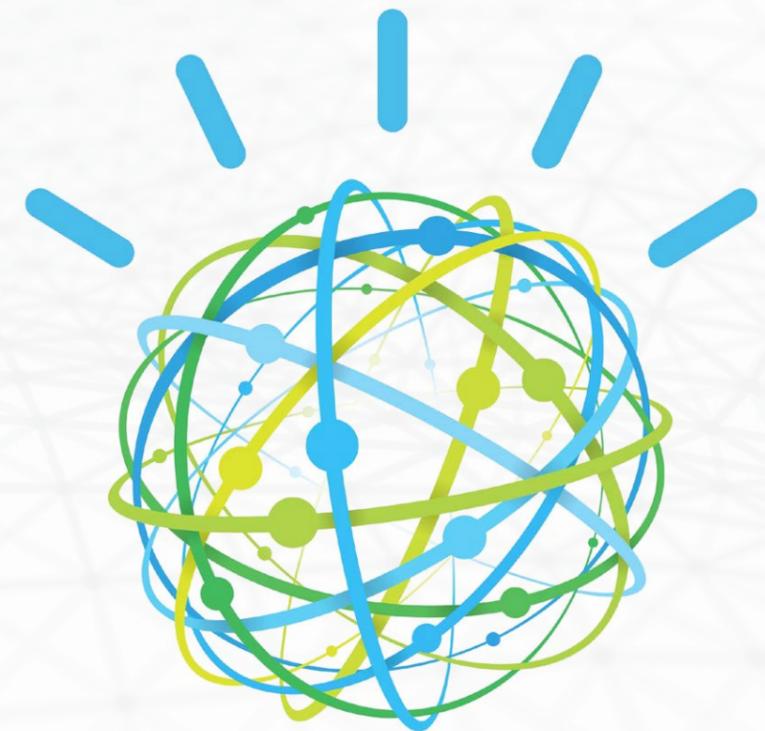
IoT - The internet of things.

While IoT can provide insights from previously inaccessible data - think of how insurance companies are using vehicle tracking apps and smart watches to track customer behaviours and adapt products. IoT provides a security risk as it represents the softest entry point where cyber security is concerned.



AI - Artificial intelligence.

Expect AI and machine learning to automate elements of the customer service process, enabling greater customer service volumes amongst larger service providers.



WHY FLY?

These changes can be, for the SME financial services provider, both exciting and daunting in equal measure. Therefore there is a need for the business to be agile to respond to changes in the market, be they from consumer trends, tech innovation, market forces or legislative change.

Fly understands that your business has to provide a service that ensures that your ever-demanding customer gets the value they are looking for sooner rather than later, by harnessing a fast, intuitive experience. We partner with cutting-edge technology providers to augment the service that our clients provide to generate more leads, higher conversion rates and better satisfaction levels amongst customers.

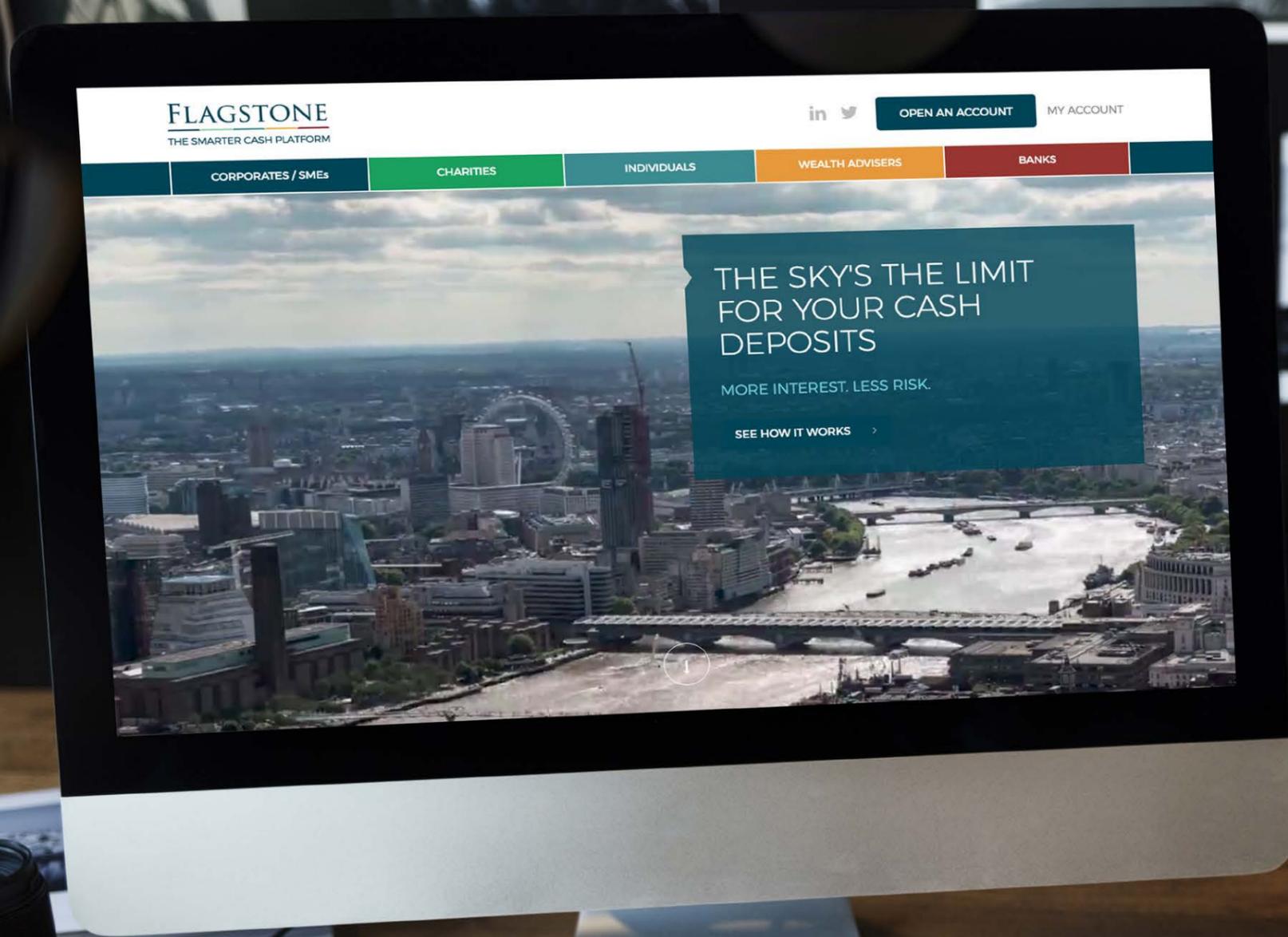
The technology we have developed in-house allows for multiple, flexible integrations with partner products, fast turnaround on updates, all in a super-secure environment across all web properties (websites, portals, platforms and apps).

This is combined with beautiful, yet professional UX / UI design and creative, relevant social media management, giving your business the best possible image online. Both technology and creative (or as we call them “Design and Engineering”) tactical elements are tied together by a strategic understanding of your business objectives, KPIs and the actions required to fulfil them.

The following work gives examples of where this has been achieved, scaled to fit budgets and delivery.

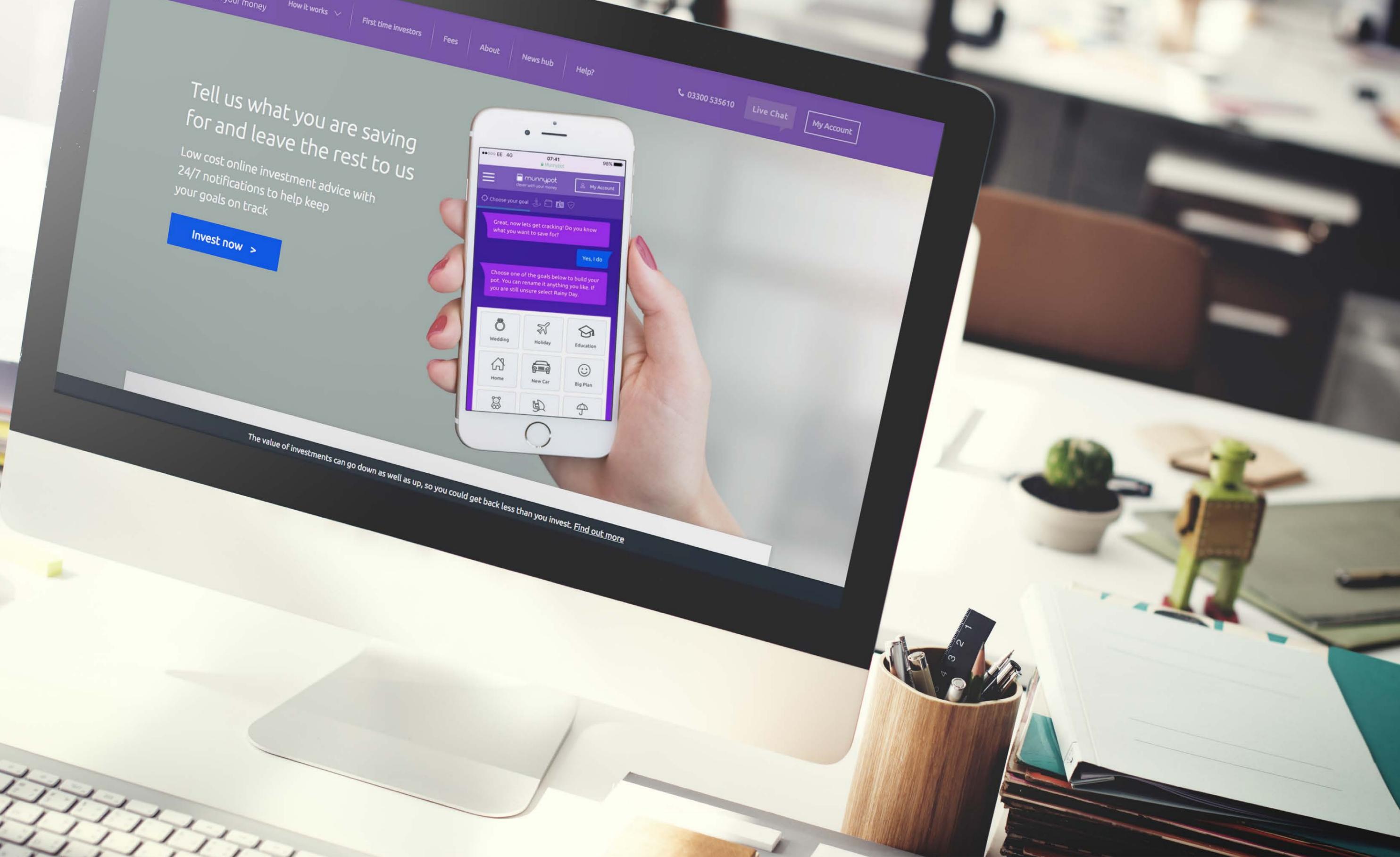
SUCCESSFUL PROJECTS

We build trusted partnerships with some of the worlds biggest brands. Along with delivering digital apps, platforms & products for these brands. We also pride ourselves on our ability to deliver on smaller projects. These include independent brokers, advisers and Fintech startups. Our in-house full development and creative team enables us to deliver at exceptionally competitive prices – always on time.

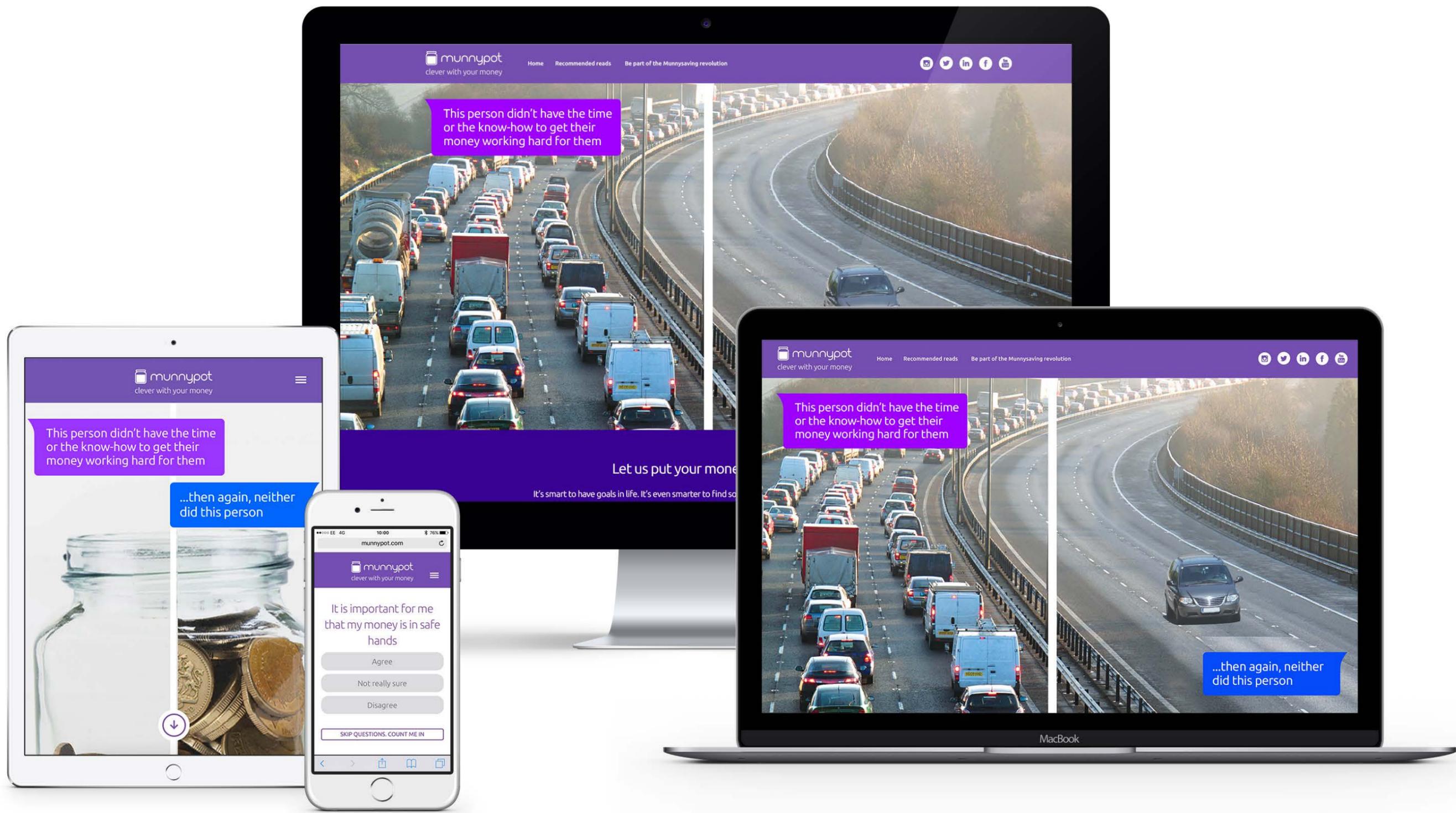




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This person didn't have the time or the know-how to get their money working hard for them

Let us put your money

It's smart to have goals in life. It's even smarter to find so

This person didn't have the time or the know-how to get their money working hard for them

...then again, neither did this person

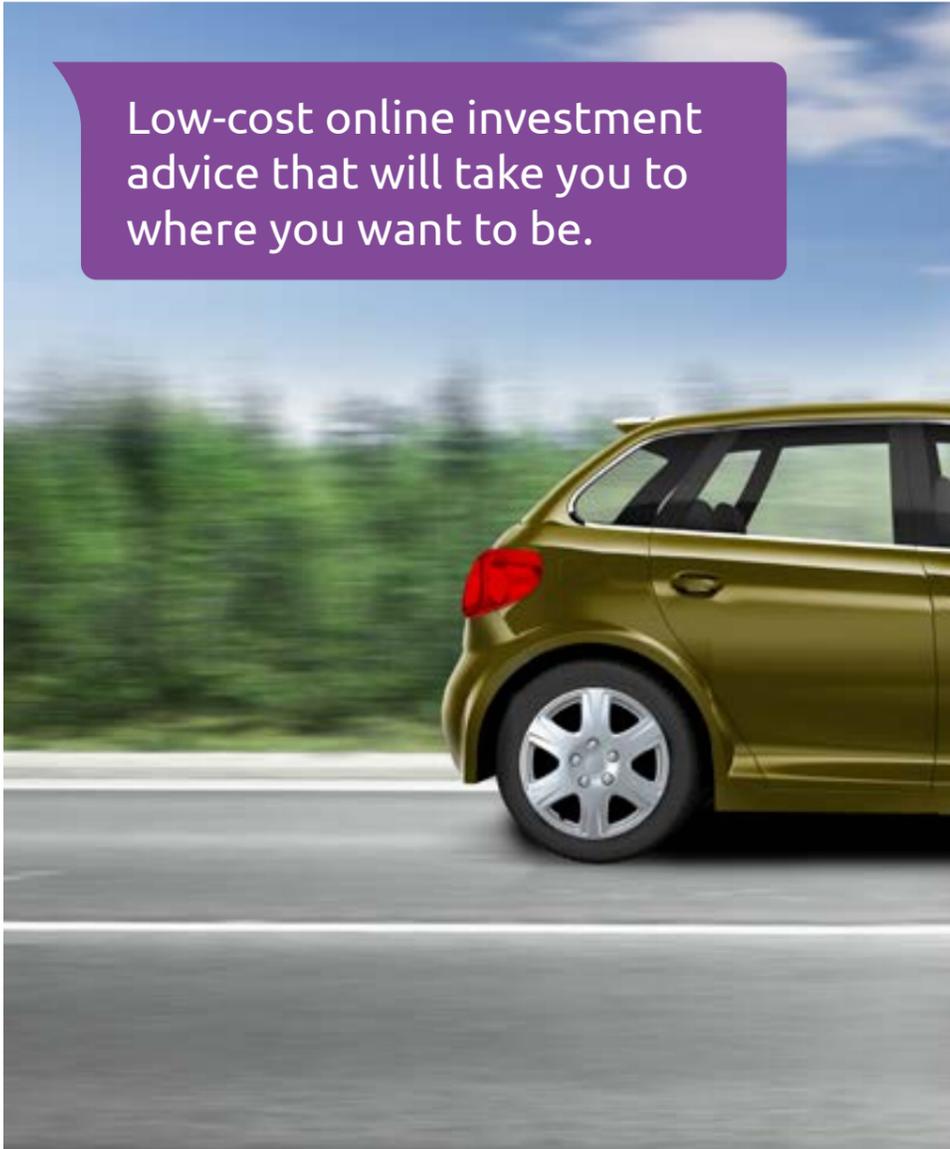
It is important for me that my money is in safe hands

- Agree
- Not really sure
- Disagree

SKIP QUESTIONS. COUNT ME IN

This person didn't have the time or the know-how to get their money working hard for them

...then again, neither did this person



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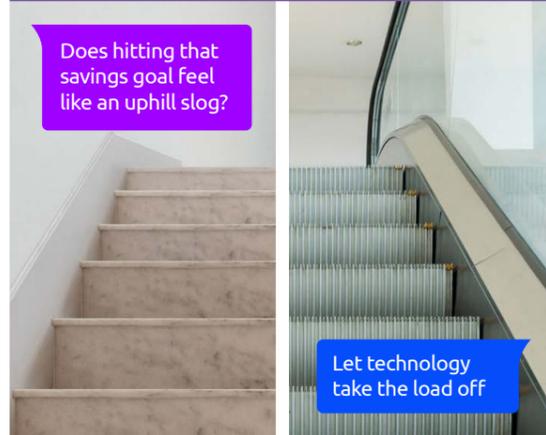
The rich get richer,
and the poor get poorer?



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Let technology take the load off

Join the munny saving revolution

It does what it says on the pot

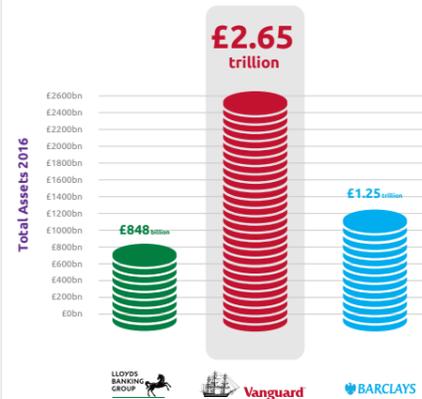
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Capital at Risk

Banks may not be your only option

Munnypot partners with Vanguard



Source for total assets: Lloyds Banking Group www.lloydbanks.com
Barclays www.barclays.com Vanguard www.vanguard.com
(Currency converted from USD - 1.00 USD = 0.785828 GBP - via xe.com 5/10/2016)

To find out more visit munnypot.com

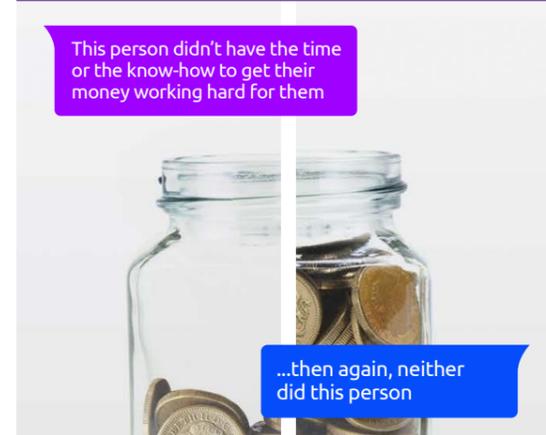


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...then again, neither did this person

Join the munny saving revolution

It does what it says on the pot

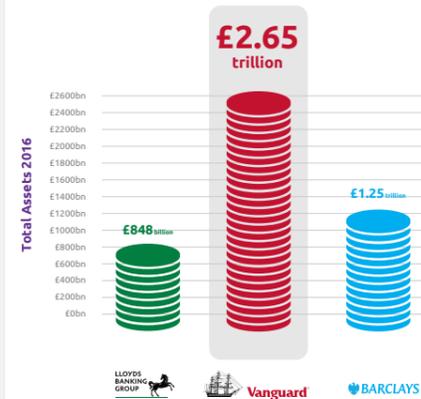
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Welcome to the Munnypot community

Hi DeAnna,

You're already on your way to hitting your investment goal. Just in case you need a little reminder of what that is...

Honeymoon pot to hit **£20,000** amount in **15 years**

Initial investment of **£2,000**

Monthly investment of **£125**

And here's your password: **XSKA13H**
(you should change this once you're logged in)

What next?

Well you know what they say - no news is good news. So you'll only hear from us if your investment goes off-track (this might happen as a result of a fall in stock markets for example). If this does happen, we'll send you an alert and suggest a few things to get it back on track.

Otherwise, sit back and be smug in the knowledge that your investment pot is in safe hands. It's that simple. Of course you can always view your account and how your pot is performing at any time by logging into your account.

[View my investment goal](#)

Tell your friends about us.
Share us with your networks right here...



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That's it, done

Hi DeAnna,

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And here's a little reminder of your goal:

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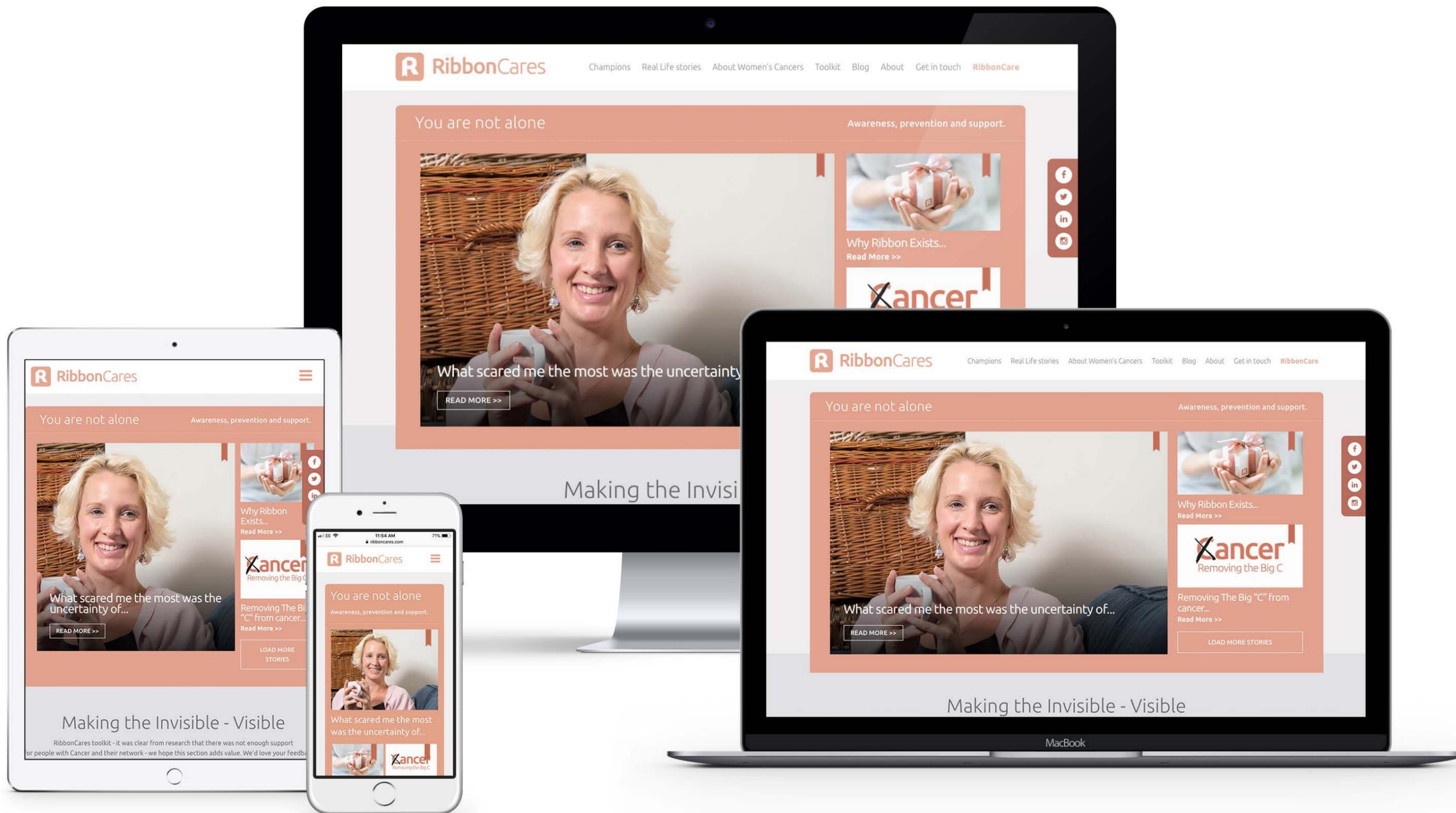
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To find out how we can elevate your business
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Mark Woolaston

Commercial Director, Fly Agency

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