

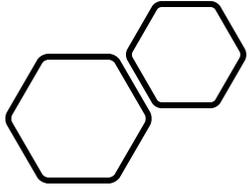


Creating a safe yet agile digital banking ecosystem

Jaslyin Qiyu

Head of Client, Digital Channels and Content Marketing

Citibank Singapore



Trust

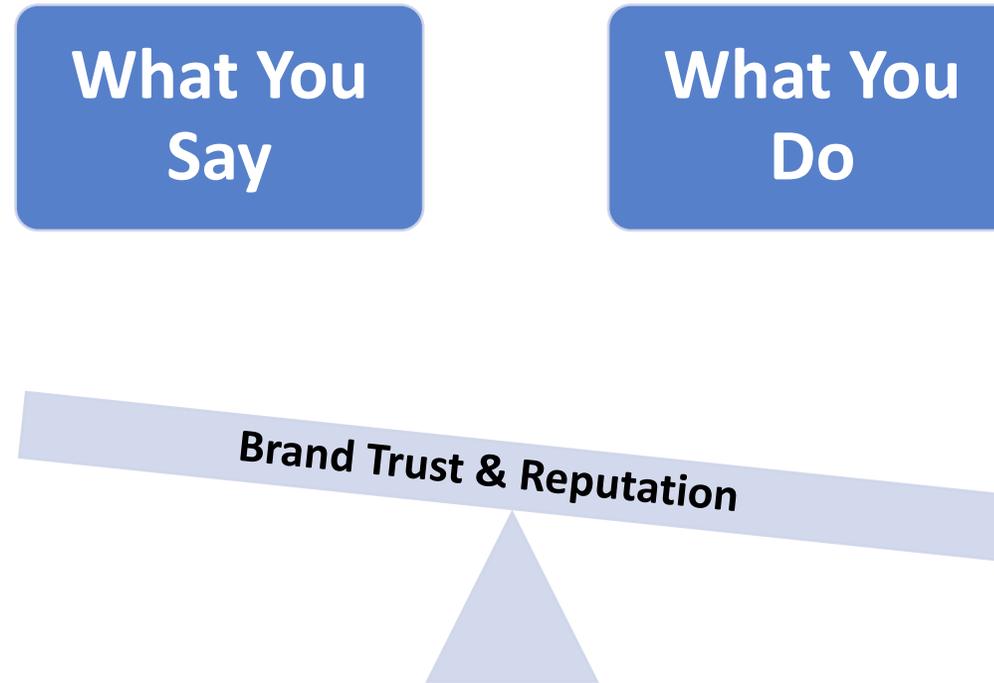
- **Is Trust All but Dead?**
- **Trust is Not Build in a Day**

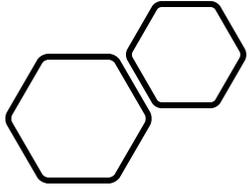


Image copyright of <https://www.pinterest.com/pin/469641067371231316/>

Trust

- **Consumer Level**
- **Industry Level**
- **National Level**





Security

- **Who is Responsible for Security?**
- **Why the Need for a Digital Banking Eco-System?**



**MULTI-MILLION CORPORATE
CYBER SECURITY SPENDING**

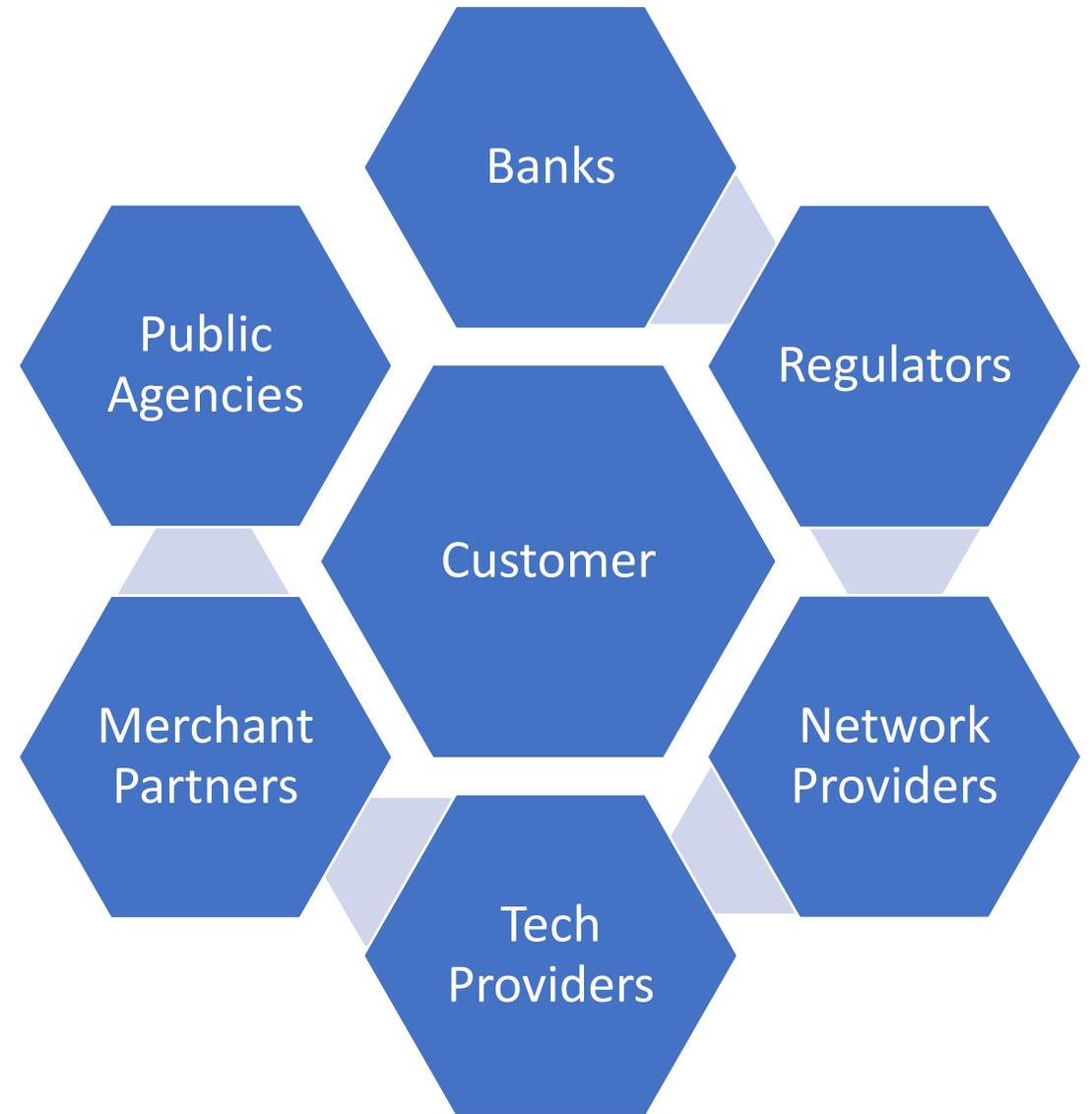


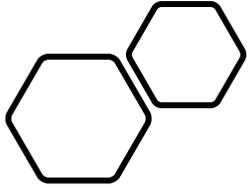
**USER WITH LOCAL ADMIN
RIGHTS OPENS EMAIL ATTACHMENT**

Security

What Banks Need to Note:

- Channel accessibility – call centres, IVR, in-app messaging support, branch support
- Self-help availability – can customers self serve through internet or mobile banking
- Turnaround time – SLA and response time
- Process scalability and agility – scenario roleplay, clear roles & responsibilities
- Network scalability – is it stress tested





Experience

- **Security versus Experience - Must it Always be a Trade-Off?**
- **Scaling & Navigating with Agility**

SECURITY MANAGERS BE LIKE



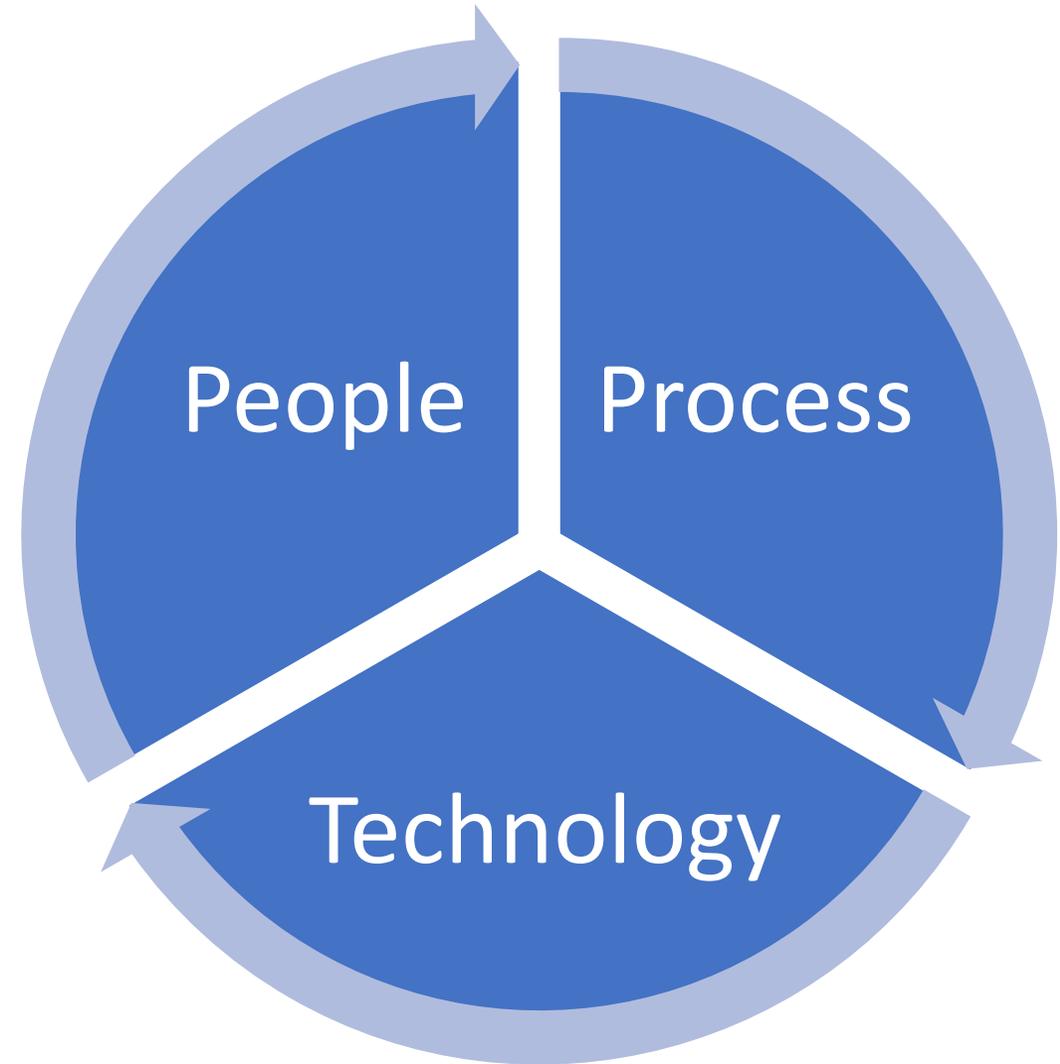
SPENT \$100K ON A NEW SECURITY TOOL

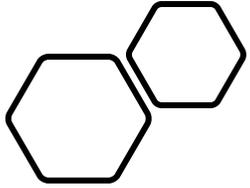


JUST REALIZED TEAM IS TOO BUSY TO USE IT

Experience

- **People - Educate & Empower**
- **Process – Review & Revisit**
- **Technology – Refresh / Retire**





Key Takeaways

- **Security is Everyone's Responsibility**
- **Educate, Engage and Empower**
- **Experience doesn't Mean Extravagant**

