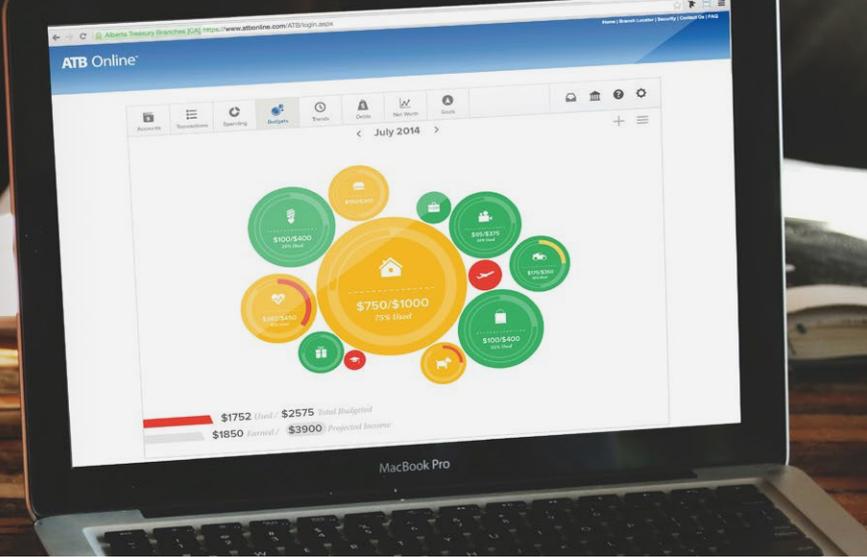


# ATB CASE STUDY



## KEY DATA POINTS

- 46% adoption in 6 months
- 4.4 accounts per user

## A COMPETITIVE EDGE

ATB Financial wanted to widen their lead on the competition and find a solution that fit their campaign of “using banking to create happiness.” After searching through a range of possible options, they landed on the idea of integrating a digital money management solution within their online banking portal.

“We really wanted a platform to drive engagement with our customers,” said Dylan Roth, Director of Data Science Innovation at ATB Financial. “We didn’t want a platform that told people what they had done with some ugly charts and budgets that no one would use. We were really interested in creating a platform where our customers can not only better understand their finances and what’s going on, but allow them to take action in the moment to improve their finances.”

## BENEFITS OF MX

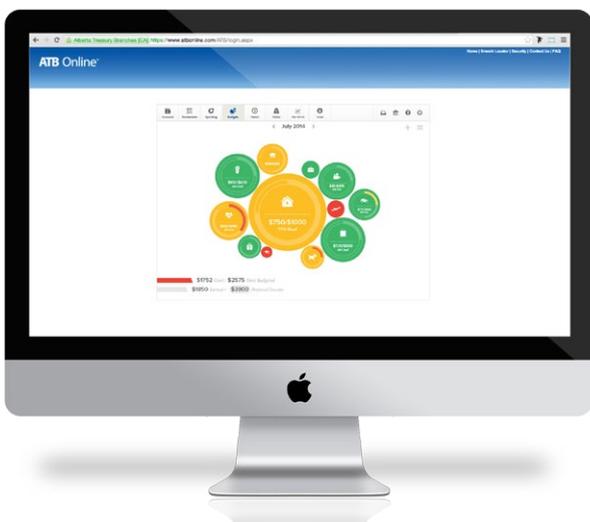
When the team at ATB saw what MX had to offer and how it could be integrated directly into the digital banking experience, they decided to act. “MX had a much better look and feel on user experience than the other players,” Roth said.

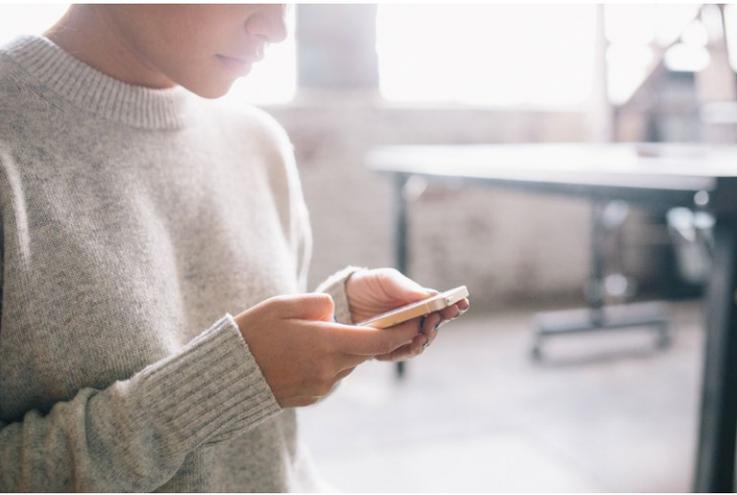
The team at ATB also liked what the user experience meant for their long-term revenue goals. Rita Sly, Managing Director of Channels at ATB Financial, explained how the concepts of PFM and account aggregation had a clear link to future wins. She said, “If you have the better, easier, more efficient online experience, offering an integrated view of all bank accounts and credit cards, well, that starts to make you my primary bank regardless of what products I may hold with other institutions. Next time I need a new product, I’ll have more interactions and exposure with you, which means more opportunity to gain my future business.”

Roth added that “MX is a lot more visionary and cutting edge than the competitors. That vision really aligned with what we wanted to do. We wanted PFM to be a platform where we really drove that

***“From the point of view of innovation and customer satisfaction, MX really gets it. They’re consistent in their organization from the top down in what they’re trying to achieve, which is really refreshing.”***

- Dylan Roth, Director of Data Science Innovation at ATB Financial





engagement and had some big ambitions of how we were going to connect with customers and you guys did too. And that was proven out not only through conversations with MX senior executives but also in how quickly they were advancing their product."

***"We're here to make banking better for people and make their lives richer, and this was the tool we needed in order to do that."***

- Rita Sly, Managing Director of Channels at ATB Financial

## GOING FORWARD

ATB recognizes that partnering with innovative fintech companies is the best way to leap to the future. It's also the best way to counter the tradition of risk-aversion in banking. "Because banking is such a traditional industry, the risk is that you think you're safe," Rita Sly said. "You think you're insulated and that you can make small, incremental improvements and that's going to be successful long term." Sly says that being too risk averse is a sure-fire way to fall behind in the digital age. Account holders expect the user experience to keep pace with (or even get ahead of) the other apps they use daily.

Going forward, the ATB and MX vision will continue to merge. "One of our big goals is customer happiness, which aligns well with the MX position on consumer advocacy," Roth said. "We feel really strongly that we want to provide tools to customers to help improve their finances. We see MX as part of the overall solution, and as MX breaks new ground we will be leading the charge together. As that happens, I see a really bright future."

Want to learn more about what MX can do for you?

**GIVE US A CALL: 801.669.5500**



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