

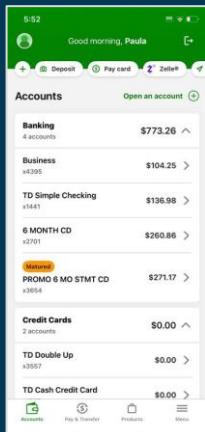
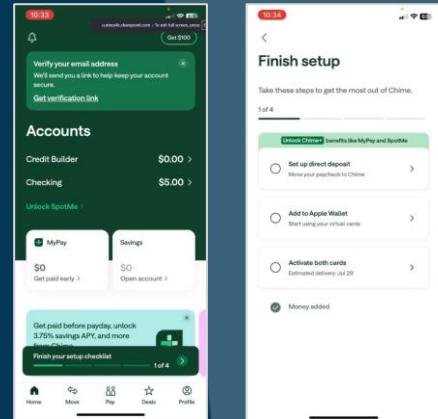
Chime Adds Floating Account Setup Checklist

To encourage early engagement, Chime uses a floating onboarding checklist that guides users through essential setup actions: activating their card and adding it to a digital wallet, funding their account and setting up direct deposit.

The checklist updates dynamically and displays a progress bar to show how far the user is in the setup process, while encouraging them to complete all key steps.

The floating checklist is pinned to the bottom of the app's home screen, providing quick access to the relevant features and account setup steps.

Chime places a strong emphasis on direct deposit by highlighting the benefits of [Chime+](#), motivating users to set up direct deposit and unlock access to premium features.



TD Launches In-App CD Renewals

TD Bank customers can now renew or select new terms for matured CD accounts directly in-app. In the account list view, a colored pill highlights the matured CD. The user selects the CD and is shown the expiration date together with renewal terms.

Next, they see a detailed overview of available product options, including term length, deposit rate, interest rate and APY. Once they review the options, they can make a selection and instantly submit the changes to renew their CD.

Other institutions enable customers to auto-renew passively, ensuring that deposits are stored for the new period and terms of the product. However, the market for CDs has expanded significantly, and is expected to continue to grow. As customers approach product maturity, they are increasingly likely to explore alternatives, so proactively presenting competitive options is a good strategy to improve retention.

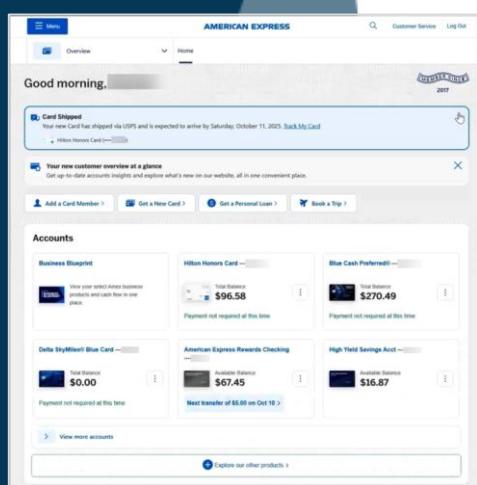
Amex Offers Comprehensive Hub

American Express has launched a new desktop interface for credit card customers, offering a unified dashboard that functions as a comprehensive banking hub. Previously, the desktop experience enabled a singular account view with additional accounts accessed via drop-down menu. The new home screen provides a holistic view of accounts, rewards and financial insights.

Users can now view all accounts along with a balance snapshot, a complete rewards section and a dedicated insights tile that enables toggling between spending and savings insights.

American Express has also added prominent quick links at the top of the page that emphasize a sales orientation, allowing users to quickly add an additional member, apply for a new card or loan or book a trip.

Additional product promotion tiles are embedded within the dashboard for better visibility.



Advisors Plus on... Dashboards Power Better, Smarter App Experiences

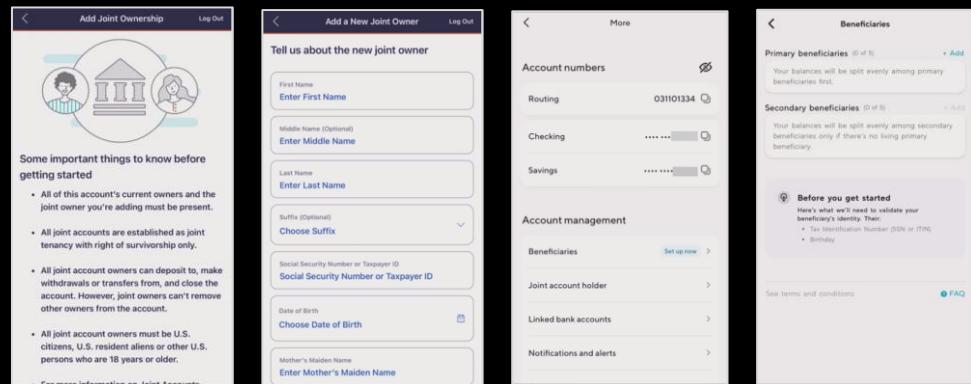
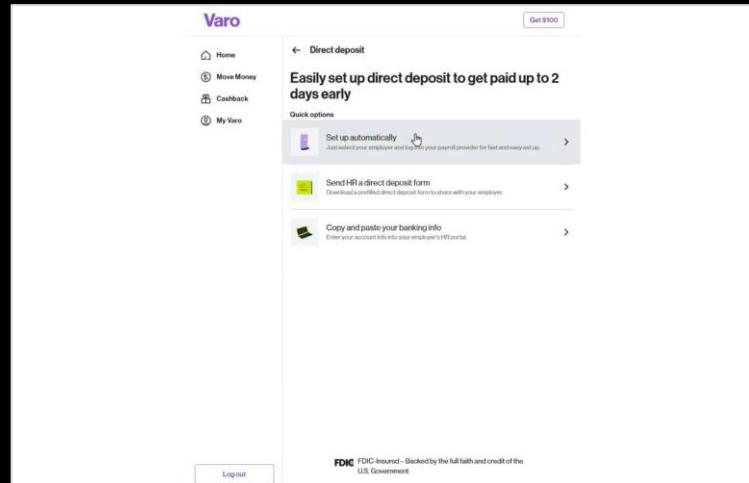
A dashboard approach gives users a clear, centralized view of their most important information, reducing friction and eliminating the need to dig through multiple screens. It also streamlines tasks by surfacing high-value actions up front, creating a more intuitive, efficient and engagement-driven experience.

Varo's Flexible Direct Deposits

Not all users have access to employer-supported direct deposit; Varo, therefore, removes a critical barrier to account funding by allowing customers to set up direct deposit manually – signaling a customer-first philosophy that adapts digital banking to real-world financial behaviors.

This design decision has meaningful implications for financial access as it allows customers greater control over how they engage with their money.

Varo demonstrates how fintechs can drive adoption and trust by designing flexible experiences that meet users where they are, rather than forcing them to conform to technology.



Let's Meet!
Complimentary
Advisor Sessions
Available at
[VeleraLIVE.](#)

In Focus: Brands Enable Joint Account Management

Joint account ownership and beneficiary designations are essential components of a well-structured savings account, providing shared or immediate access when needed and offering opportunities to increase FDIC insurance coverage.

Most institutions allow users to add a joint owner during account opening – but now, several leading providers embed joint-ownership and beneficiary management into their digital experiences, so customers can manage these settings long after the account is created. This convenient approach eliminates the need to fill out paperwork, allowing users to make immediate changes without having to contact live customer service or visit a branch.

Among the savings account providers tracked by the Digital Banking Analyzer for savings accounts, a third of the institutions (including Discover, LendingClub, and SoFi) give users the option to manage both joint accountholders and beneficiaries via the mobile app. About half of the savings brands (48%) allow for beneficiary management only on the app. For the desktop platform the numbers are similar with 27% of the brands offering both functionalities and 55% providing beneficiary management only. Enabling a multi-channel approach creates greater convenience for consumers by giving them the flexibility to start, continue or complete tasks across whichever channels fit their needs.