

Citizens & Northern Bank Strengthens its Competitive Edge by Being an Early Adopter of New Digital Innovation

Key Challenges

[Citizens & Northern Bank \(C&N\)](#) is a \$2.5 billion financial organization serving Pennsylvania and New York. Its history as an early adopter of new digital solutions and sustainable platforms has allowed it to provide high-quality service for its customers, and as customer needs evolve and expand, C&N meets those needs through its robust digital capabilities and offerings. C&N began its partnership with Q2 in 2007 and believes innovation is key to keeping pace with customer expectations. Its approach to digital has continued to grow and iterate alongside Q2's evolution of digital offerings.

Brandy Allen, Senior Vice President and Director of Digital Channels for C&N says, "We're small but mighty. We want to have innovative solutions. We want to be able to compete with the big banks."

Q2's best-in-class digital banking platform powers C&N's online and mobile banking experience. In addition, C&N leverages the Q2 fintech partner ecosystem, which allows financial institutions to easily and seamlessly add new features, functions, and capabilities to their digital banking platform, to accelerate the delivery of new innovative solutions to their account holders through fintech partnerships. Q2's open solution set uses Q2 Innovation Studio, allowing fintech partners to integrate into its ecosystem under different programs.



About Citizens & Northern Bank

Founded: 1864

Headquarters: Wellsboro, Pennsylvania

Current market: Pennsylvania and New York

Assets: \$2.5 billion

Q2 Partner Since: 2007

**“We think of Q2
as an extension
of our team,
our business, and
even our family.”**

Brandy Allen

Senior Vice President and Director of Digital Channels for C&N

Results

59% increase in digital chat sessions within the first year of launching customer service tool, Glia. 1,000 additional engagements using Glia's call center/co-browsing feature

400% increase in Net Promoter Score customer survey responses after using in-app message guide with Q2 Discover to distribute the survey

1,345 customers enrolled in credit-monitoring solution SavvyMoney within the first month of launching the tool. Within 60 days, SavvyMoney was fully integrated and generating results

Solutions

With so many solutions at their fingertips, C&N quickly and successfully deployed three solutions that have been embraced by both C&N customers and its internal team:

- Glia
- Q2 Discover
- SavvyMoney

"One of the things I love about Q2 is its ability to plug and play these systems into our digital banking experience. What's unique is the vast variety of services and products that are already fully vetted into the digital banking experience. Q2 has already conducted due diligence on these products and has integrated them into the system.

"When we're looking for a new product Q2 is where we start. We don't want to do the heavy lifting of vetting vendors and understanding how they fit into our digital banking strategy. To us, there's a lot of value in leveraging Q2's fintech partnership ecosystem, seeing which products and services are already there, and fully implementing them into the solution."

Glia

When C&N launched the customer service communications and collaboration platform Glia, both its customers and internal employees were delighted with the time and effort that's been saved during customer service inquiries. The human-assisted chatbot feature and phone-in options enable C&N to join the customer's online session and provide in-the-moment advice and assistance.

Q2 Discover

By using Q2 Discover, C&N can instantly deploy messages or in-app "guides" that are placed next to specific digital banking features for customers to view while they're transacting. These relevant messages can include answers to frequently asked questions (such as "what's the difference between my available balance and current balance?") or to request information, such as updated addresses. Customers then have the option to interact with the message or ignore it.

"We launched our Net Promoter Score® through Q2 Discover instead of emailing the survey as we had in the past. We actually saw a 400% increase in responses from our customers, and I think that really demonstrates that we're meeting customers where they want to be met – right in their digital banking space versus asking them to respond to an email," Allen says.

SavvyMoney

Knowing its customers wanted a credit score monitoring tool, C&N used Q2's fintech partnership ecosystem to quickly deliver SavvyMoney, which automatically monitors credit and provides in-the-moment feedback on how specific financial actions are impacting the account holder's credit history. "We were able to easily integrate it within 60 days, and we really had a new product that was up and running," Allen said. Adoption continues to grow, month after month.

C&N and Q2 – a longstanding partnership

Allen sums it up like this: "We think of Q2 as an extension of our team, our business, and even our family. We've built these relationships with Q2 where we can collaborate, we can give feedback, and they can challenge us, and we can challenge them. When I think about Q2 as a strategic partner, I really think of them as being innovators. They're looking for the best of the best, but they're also thinking about the customer experience, which is really important to us."

For more information go to Q2.com or call (833) 444-3469.