



# **Banking in a COVID Environment - Dynamics for Corporates, SMEs and Individuals**

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**June 2020**

# OUTLINE

Introduction

New Era

Banking In Covid And Beyond

Corporate and SME Banking

Individual Banking

Conclusion

# INTRODUCTION



“Normalcy” – usual, or expected

Return to **normalcy** - return to the way things used to be.

**COVID-19** - Safety protocols redefining business activities



**Beyond** – Combination of 2 to create New Era



**Keeping An Open Mind**  
Accept New Normal  
Operate within New Context  
Common and Business Sense



# WHERE WE ARE GOING

## Welcome to the new normal!

- Business activity and engagement online is the first option.
- Avoiding public places is becoming the habit and the way of life for many customers.
- Immediate need to develop new activities, relationships and confirm relevancy of existing ones

## New Era - Firms are now in full business continuity

- Business fundamentals remains – focus on core business
- Cost Effectiveness – Operational efficiency
- Consumer and supplier behavior is changing - forge new deals, supply lines, credibility
- Payment patterns are changing
- Establish business trust – with consumers & business to business

**Benefits of new era** – identify opportunities and adjust to new ways of running business

# BANKING IN COVID AND BEYOND

Banks are focusing on building a foundation for customer trust

A shift from a credit-centered to a customer-priority-centered mindset and approach

Limited in-person transactions is driving 'embedded' payments to become the norm.

Banks are developing innovative ways to expand scope of advice to meet customer needs

**Keeping  
Safety  
Protocols**

Customers' need to manage cashflows more tightly may encourage adoption of payments experiences focused on control

The rise in digital wallet- Consumers expect a seamless digital experience from their financial providers

Decline of cash

## Corporate Customers

Import and Export –  
new protocols,  
limited physical  
presences, limited  
travel

Supply Lines;  
Buyers

Your Banking  
Expectations –  
product checking,  
confirmations and  
payments

## BOA Offerings

cross border support

payments, levies & taxes; advisory

# SME BANKING & BOA SUPPORT

- Local Trade – new suppliers; new buyers - risks
  - Banking and Banking Support
- Restructuring, Interest Reduction, Relief Working Capital
  - Payment Channels and Platform

Credit relief – extensions, restructuring, working capital



Advisory – capacity building; network confirmation of suppliers and buyers



Cost relief – reduction in interest, charges

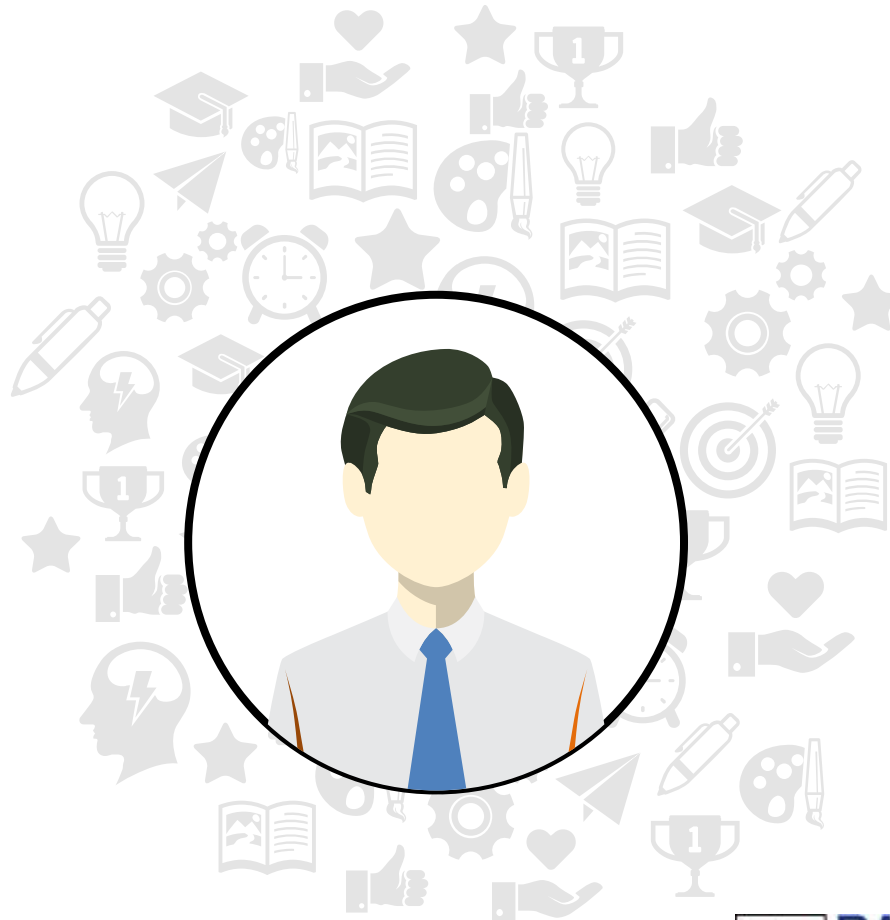


Availability of payment & transaction channels – momo; internet banking,



# RETAIL BANKING & BOA SUPPORT

- Retail & Individual
  - Payments – less cash less contact
- Banking Support – Platforms, Investment Opportunities
  - BOA Offering



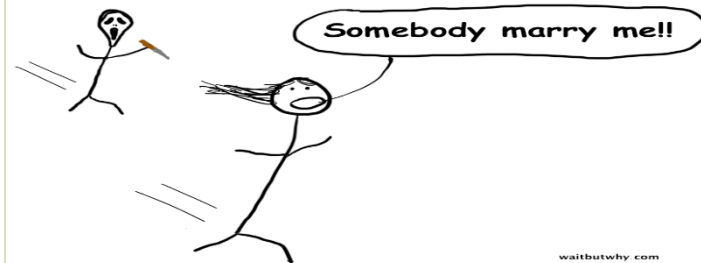


# CONCLUSION

Speed to change gives head start



Finding the Right Partner is critical



There would be apprehensions



Confidential

Security Is In the Right Partner



**Thank You**