

Christopher Danvers:

Most fintechs were started because a founder or someone had a bad experience at a financial institution, or they had a challenge with some type of experience, and they've made it their journey to figure out a better way to do that.

James Robert Lay:

Greetings and hello. I am James Robert Lay. Welcome to the 88th episode of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insight series, and I'm excited to welcome Christopher Danvers to the show. Christopher is a senior product manager at Q2 where he's bringing 15 years of experience working with various financial brands focused around payments, and he is responsible for the life cycle of card and payment experiences that help define the future of payment ecosystems for fintechs and other banking as a service clients.

James Robert Lay:

You know, payments is such a hot topic right now. And one that I see is going to continue to grow. Just the other day I saw Brett King post on LinkedIn, and he's been a guest of the show. He posted "If," and this is quote, "If as a bank, you are still issuing plastic cards in 2025, and you don't have the hooks into a mainstream mobile wallet expect major disruption from super apps, mobile wallets, et cetera." Brett continues, "Doing as you have always done just won't do. There will be a need for plastic cards in 2025, but the integration with an investment in mobile wallets and mobile payments will be crucial to avoid disruption."

James Robert Lay:

I look forward to talking through this opportunity and more today with you, Chris. Welcome Christopher. Welcome to the show.

Christopher Danvers:

Thanks James. It's a pleasure to be here.

James Robert Lay:

You know, this idea of payments, we're going to go there and opportunities, and the work that you're doing right now over at Q2. But I want to start with what's going well for you right now. What are you most excited about, whether that be personally or professionally?

Christopher Danvers:

You know, I'm personally excited about all of us getting back to some kind of state of normalcy, probably not where we were in 2019. But as we're all progressing with getting vaccinated, I hope that we can all find a way to get back to some kind of normal where we can all be in a room together. We can go back to conferences. We can have cheap table wine and domestic beer over hot, bland, hors d'oeuvres, and network again.

Christopher Danvers:

James, I know that you've done a great job of transitioning in this space to your digital podcast series versus being out there in the speaker circuit. And I know that's been a change for you, but I'm looking forward to some of that stuff again. Putting on a suit and tie again for a legitimate business purpose. I probably didn't enjoy that too much in the past, but I'm actually relishing the opportunity to do that.

James Robert Lay:

Man, I am right there with you. Cheap table house wine and domestic beers. Let me ask you, what are you going to be drinking? When we're back at that cocktail, what are you going to be drinking then?

Christopher Danvers:

Yeah. You know, I'm an acai super dry and hot saki kind of guy myself, but we'll see.

James Robert Lay:

Really?

Christopher Danvers:

Oh yeah.

James Robert Lay:

Wow. Wow. So we can sit here and go down a rabbit hole of Japanese whiskeys. That's kind of my forte, whiskey. Scotch is my forte and I've gotten into some of the Japanese whiskey. Very, very good stuff. But we're not going to go there today.

James Robert Lay:

I want to come back to just you've spent a lot of time in payments. You've led digital strategy for financial brands. Before we talk about where you're at right now, I want to go back in how you got to this point. More specifically, what have been some of the biggest lessons that you've learned along the way through the lens of payments, through the lens of digital strategy, because don't they go hand in hand together?

Christopher Danvers:

They've become one and the same, right? If you think about payments, payments today are technically a digital exchange of value. And if we think about what the pandemic has done from the payment experiences that we have migrated to. You know, less about going to a physical store. But if you are in a physical store, you've got retailers, I think, probably for the first time all saying, "Hey, we want to accept a contactless payment versus cash." Right?

James Robert Lay:

Right. I.

Christopher Danvers:

If you do go out to a restaurant, I had some experiences when I was recently in Atlanta where the waiter came to the table with his machine, printed out the receipt, had a QR code on the bottom. You scan the QR code, and because you're doing this from your mobile device, you can actually pay for your check using Apple Pay. So pay with Apple Pay button integrated into the operating system, a website that the point of sale system took you to.

Christopher Danvers:

So an in-person dining experience, but I had a completely contactless payment experience without giving someone a physical card so I felt more secure. Being a payments guy, I know that that transaction was tokenized. So if their system got compromised, I'm good too.

Christopher Danvers:

So these are all new payment experiences that I think are that are going to be the permanent type of changes that we're going to see after the pandemic, after we returned to some kind of normal, after we can socialize again, and do all the things that we missed with the people that we appreciate and love.

James Robert Lay:

Yeah. And get that cheap table wine and those domestic beers. Because you're right. They are new habits there. It's becoming more comfortable. I mean, I even think at the gas station now I'm seeing tap to pay being implemented and rolled out a lot more frequently, which as a consumer I prefer.

James Robert Lay:

Is it a matter of behavior and adoption? What's driving all of this? Is it the consumer? Is it the technology? Is it the retailer, or is it a mix of all three kind of just COVID has been the forcing function to bring all of this to bear at a single moment?

Christopher Danvers:

I think it's a bit of all three, right? I mean, restaurants have had to adapt pretty quickly. But if you think about the restaurants that have stuck around, they're probably the restaurants that have either already had a healthy to-go business, either through their own websites or apps, or through strong partnerships with Uber Eats and other food ordering services that are out there. Because when you've gone past some of these restaurants, there's no one dining for obvious reasons, but they're staying open and the kitchen's a busy, right?

Christopher Danvers:

So I think retailers, and restaurants for that matter, having to adapt and figuring out, "Well, how do I still provide a commerce experience that's focused on the health and safety of my employees and my customers?" I think those types of things are driving some of these changes we're seeing. Obviously when you think about the shift of in-person purchasing to online purchasing or mobile purchasing, whether it's our addiction to Amazon, or whether it's ordering groceries for pickup or delivery, or ordering food through any ordering app that's out there, that's a shift, a sizable shift, I think, of transaction buying that's moved from in-person, using a physical card, to using a digital credential, whether it's a card that you've stored on file in an app, and that's being done out of the customer's interest, right? The customer is driving that volume of change.

Christopher Danvers:

And then because of that, then I think you're seeing new payment services get a breath of life, like Buy Now, Pay Later. So if you've got consumers that are already adopting a different type of online spend than they've done in the past, this is giving life to Buy Now Pay Later services where they can offer the ability for you to pace, for that larger purchase and installment purchases.

Christopher Danvers:

I think what's also behind a little bit of that is the fact that, because of the pandemic, as consumers we've overwhelmingly preferred to use debit cards over credit cards. And I think for a couple of reasons. We're flushed with cash because the stimis. But also the type of purchasing that you could do in the pandemic was more what you would do as a consumer with a debit card. It was your everyday purchases. The larger luxury purchases, or the international travel purchases, or those types of things

that you'd primarily pull a credit card out for, you couldn't really do those for a period of time. Right? There was there wasn't that drive or need for that type of transaction.

Christopher Danvers:

So I think all of these things are being driven by, to your original question, a combination of businesses, consumers, and other folks that play a role in influencing how we spend and how we exchange value.

James Robert Lay:

You know, this idea of shifting consumer behavior, the adoption of just new methodologies. I even think of like what Shopify has done for the small business and empowering small businesses to come online, restaurants. And to even watch my wife interact with websites that are powered by Shopify and that payment experiences is much more simplified than even ever before. One of the things that I'm thinking about as you're talking through this, the next level up, blockchain, Bitcoin, crypto, how is all of this going? Because you talked about Buy Now Pay Later as kind of a new trend that's popping up. But what about blockchain, crypto, Bitcoin? I mean, Bitcoin's at 58,223 as we're recording today.

Christopher Danvers:

Man, I wish I had jumped on that bandwagon about 10 years ago.

James Robert Lay:

You wish you jumped on Bitcoin. I wish I'd jumped on the Zoom bandwagon, Salesforce. I mean, it's like you look back in a year and you're like, "Oh my gosh. Wow. Wow."

Christopher Danvers:

Why didn't I see this coming?

James Robert Lay:

You're not kidding. But if you look, and you kind of read between the tea leaves and you look at all of this, is it hype or is there something that's really going on? And how is this going to then impact the payment space? Because we are seeing fintech empowering financial brands to adopt crypto as a payment method.

Christopher Danvers:

Yeah. The lifecycle of crypto is interesting, right? It started out with a bunch of nerds that created this ability to create tokens, and it took a lot of computer processing power, and people were mining it. And then it's kind of evolved into where if it's not already mainstream, it's almost there, right? I mean, you've got well-known wallets out there, PayPal, for example, that you can very easily set up a PayPal account, get a debit card, and start purchasing cryptocurrency. And I think PayPal actually recently announced that they'll start allowing their customers to use crypto as a form of payment for online merchants where PayPal checkout is accepted.

Christopher Danvers:

So think about that. At any realtime checkout event, PayPal is going to allow you to take a cryptocurrency value and exchange it into fee at currency. So you can check out with the same type of checkout experience that you have if you're using a credit card or a debit card. I think that's an early indicator that you're going to see crypto becoming a more common currency that you can use at point of sale.

Christopher Danvers:

In fact, I think it was a week or two ago that Visa announced that they recently set up their network and officially processed the first crypto transaction ever over the Visa payments network. So you're seeing the payments infrastructure in the world, kind of prepare for the acceptance of cryptocurrency in some form or fashion, which I think all points to this is going to be a currency option that's part of our wallet.

James Robert Lay:

Then you add in the complexity and this is where you start to go down a rabbit hole. But I think it's one, as we're talking about payments, it's important to at least maybe just think about. And correct me if I'm wrong because I could be way off base on this. But Joe Polizzi, who is going to be coming on the podcast, was the founder of the Content Marketing Institute. He wrote a great article about why he's bullish on creator coins. You know, it's a great branding for personal brands. We're seeing Terry Crews launching his own currency for his fan base. I think Snoop Dogg has now come out with the same type of thinking.

James Robert Lay:

But how does all of this, like the creator coin and crypto, play together because now we're entering in a whole new place to where is it possible for me to have the currency of the Digital Growth Institute for that matter?

Christopher Danvers:

I mean maybe. Your guess is as good as mine there. I think what's a little bit more interesting as NFTs, non-fungible tokens, where you've got people that have taken the blockchain, and taken cryptocurrencies like the Ethereum blockchain, and coin that exists on that blockchain. And now they've created an ability to add an additional layer of value on top of the cryptocurrency that's already there, and that non-fungible token is something that's unique, that only ever exists once.

Christopher Danvers:

I think what's really interesting in this space, if you think about Square's recent acquisition of Tidal. Square already plays heavy into in the Bitcoin space. So what if Square's plan is to allow Tidal music to be issued as NFTs? So, Robert, you could purchase a once-only track by the singer that you adore the most, or a limited edition track that is only ever available this many times. What if NFTs was the way that that value is exchanged or that music is created?

Christopher Danvers:

I mean, it's a whole new value proposition on top of blockchain and cryptocurrency. And that's the interesting stuff that I think is really going to take off in maybe niche markets first. But it'll find its footing. And if you think about what Apple did to the music industry where you didn't have to buy the \$25 CD anymore, you could just buy one track for 99 cents. That revolutionized how we consume music. NFTs might do the same thing.

James Robert Lay:

Well, and that's exactly what Joe Polizzi was talking about, about the creator coin. And the way that he writes this, he says, "A creator coin is a cryptocurrency that helps creators run their own virtual economies. Just like the US has the dollar and France has the Euro, a podcaster, or a YouTuber, or a Twitch or a Tik Tok star can have their own currency.

James Robert Lay:

And as I saw this morning, money2020.com has released an episode that specifically talks about NFTs. They said that we had too much fun with this episode and turned this into a podcast, and turned the original artwork into an NFT you can bid on, all for charity. So it's almost exactly what you're talking about in real time. Check this out. Hop over to money2020.com, and I think this will give a better perspective into where payments... It's really a rabbit hole, if you will, of payments can possibly go.

James Robert Lay:

So you've moved over to Q2, senior product manager for cards and payments. Q2 is based out of Austin. What are you focused on right now? And what problems are you starting to solve moving into the space? I think you bring a lot of empathy coming from the traditional financial world, spending a lot of time at different financial brands. So what are you seeing right now? What are you working on? What do you focus on? What problems are you solving?

Christopher Danvers:

The transition to banking as a service has been really interesting and super exciting. I have thoroughly enjoyed the past few months in this space already. If I was going to describe it to someone who isn't in this space today, it would be the perfect intersection between traditional financial services and fintechs and innovation, right?

Christopher Danvers:

So you've got fintech partners that are moving forward. They want to do innovative things. They want to do digital issuance at account opening. They want to do the types of payment things that we know we can do as an industry. The capabilities are there. These are the folks that are bringing them to the table and to market first.

Christopher Danvers:

And then where the intersection is, is on the other side you've got our bank partners that are the regulated institutions, that still need to be satisfied from a due diligence perspective and all those types of things. So you're in this middle space where you're satisfying future forward innovation, and how do we make that work within the realms of traditional financial services?

Christopher Danvers:

So, yes, the experience I think that I've had in the past, allows me to sit well in the middle there, understand what's possible, you know what we can do. But then work closely with our partners and our internal partners to figure out, "Well, how can we do that while satisfying whole different suite of stakeholders?"

James Robert Lay:

And how do you bridge that gap? Because they're all coming at this from a little bit of a different perspective. I think what drives a lot of that is just their worldview, their experience, because experience shapes reality. How are you helping to bridge all of these different worlds moving into a level of convergence?

Christopher Danvers:

Yeah. So it's not just me. I'm surrounded with a great team of people, a great team of very capable, very knowledgeable people at Q2 in the banking as a service team. So it's been refreshing to come into an

environment where everyone seems to know exactly what they need to do. They know how to do it. And the team works really well together to get it done on behalf of who the stakeholders are that we're serving at that time.

Christopher Danvers:

I think fintechs are, similarly to the space that I came from, credit unions, they're solving similar consumer problems. Credit unions are all about people helping people. Well, most fintechs were started because a founder or someone had a bad experience at a financial institution, or they had a challenge with some type of experience, and they've made it their journey to figure out a better way to do that. Whether that's overdraft. Whether that's investing. Whether that's managing your funds and your finances. Whatever that calling was, they're just doing it from a technology first perspective. They're not saddled with some of the legacy systems and legacy challenges that financial institutions have that are just innately part of being around for 50, 60, 70, 80, a hundred years. Right?

James Robert Lay:

Right.

Christopher Danvers:

They're able to start with a clean technology stack and then build, versus bolt onto legacy systems. And I think that makes a significant difference in their ability to get in there, and problem solve, and come up with creative, new ways to solve for the same consumer challenges that traditional financial institutions are also faced as well.

James Robert Lay:

What are some of those problems? What are some of the opportunities that you're seeing, that you're hearing about with the conversations that you're having? I think you said it best, they're starting from scratch. They don't have the history and the legacy that weighs them down for lack a better word. What are some of the opportunities that you're seeing right now and you're hearing about?

Christopher Danvers:

I mean, in the payments space specifically, it's all about the real-time exchange of value. And when you onboard a customer into a fintech app or a fintech experience, how can you get a payment card or a payment mechanism to that consumer in real time? So it's all about instant digital issuance of cards.

Christopher Danvers:

I think fintechs are cued in innately to the experience of receiving something. So most companies out there will still issue a physical piece of card, a piece of plastic, because you still need that card to conduct transactions at most places. But the thought that goes into how a card looks, the materials that the card is made up of, the packaging and the experience that you as the customer receive when you receive that in the mail. That's very different than what you get from traditional financial institutions, where you've got a card that is in a discrete envelope because they don't want someone to be stealing that card from the mailbox before you get it, right? I mean, so it's looking at the same experience or same opportunity just with a very different lens, and trying to solve for that same problem approaching it from a different perspective.

James Robert Lay:

It is packaging. It's experience. I think of the conversation I had with Ben Soppitt, who's the CEO over at Unifimoney. And they're tying the card, being made from recycled plastics because it fits into their larger purpose of environmental friendly, and packaging and how it's all delivered. We've been doing some secret shopping around, Chime. Chime is communicating constantly with people who have opened up a Chime account. "This is where your debit card is. It just shipped out."

James Robert Lay:

It's almost like e-com, so people have an expectation of when it should arrive. And if they haven't taken any action to activate it, Chime is following up. "Is there anything that we can do to help? What's what might be holding you back?" So it's a multi-channel experience that's tied back to, I think, you best frame it. It's an exchange of value when it all boils down to it. What are some of the roadblocks that could hold financial brands back, and maybe even fintech back, when it comes to the payment space? What are some of the biggest roadblocks that we just need to be aware of and thinking about?

Christopher Danvers:

I think first and foremost, you've got to make sure you've got the right partners. So whether you're a legacy financial institution, whether you're a fintech, it's that combination of partners that you work with that helps you realize and achieve, what you're ultimately trying to do. So you've got to make sure that you've got the right partners working with you, and there's a strategic understanding of what you're doing and why.

Christopher Danvers:

Secondly, I think you need to make sure that you're making the right investments, whether that's stuff, whether that's technology capabilities, internal capabilities, whatever that is to actually achieve what you want to do. I don't think you want to be the Rio Olympics, right? Where you've got this plan to pull up the Olympics that's \$2 billion, but you're only willing to invest 435 million. I think those are the two numbers that I had heard when the Rio Olympics were happening. Right?

Christopher Danvers:

I don't think you want to be the Rio Olympics of financial services. So I think you've got to make sure that you're really willing to invest in the capabilities that are needed to pull off your vision, if you're really serious about doing that.

James Robert Lay:

Expectations. That's something that I'm hearing and seeing a lot more with the conversations that I'm having. Is we have an expectation for, let's just call it X, and it's really, really big and grandiose. But we're only bringing Y to the table. And there's a gap between X and Y. How do you bridge, even let's just say, the expectation gap of getting the right capability, the right partners, making the right investments so that X can become a reality, because Y happens and we're not all that thrilled and excited. And unmet expectations or unrealized expectations lead to frustration, and some painful conversations that happen internally. How do you reconcile that with an organization?

Christopher Danvers:

I think it takes a lot of alignment. I think it takes a lot of honest and open dialogue. Part of our earlier conversation before the mic was on, it's probably easy to figure out what to do, but understanding the

how. When the rubber hits the road, being honest about that, I think, is a successful part of making that work.

Christopher Danvers:

If you pull together a plan and get it approved to do X, but you don't have the people on board about Y and Z, you're never going to get to X, right? It's never going to come to fruition, or if it does, it's going to be challenging. It's going to be difficult. So what I've seen in this space is open and honest conversations about what it would actually take to achieve this. You know, a good structure that allows alignment around priorities and making trade-offs and commitments to make sure that we can deliver what we're promising, we're going to deliver.

James Robert Lay:

Open and honest conversations. I want to just pause and reinforce that, because we were having this discussion in one of the Digital Growth book clubs a few weeks ago. That a member was wishing that. "I wish we could have the conversations that we're having with this book club with the larger part of our organizations," because they were very real. They were very raw. And I said, "Well, what's holding you back from making that a reality, just having this conversation?" And they said, "There's a lot of fear." Like to admit that we might not know something, or that we might not have the answer. And I was like, "Well, if you think that you're going to have the answer to everything, then we're already behind."

James Robert Lay:

That's why, back to your point, getting sure that you have the right partners. And you've led a lot of digital strategy, a lot of payment strategy over the years, how have you helped encourage others to move forward, we'll just call it on their own journey of growth knowing that change is hard, change is scary, change is painful? What could you advise the dear listener who's connecting with what you're saying, and they see some of the opportunities that you're seeing. But they know that they need to transform hearts and minds internally. Where could they begin these open, honest conversations and discussions with others?

Christopher Danvers:

I think you can start with encouraging the dialogue, encouraging the conversations, bringing the new ideas and opportunities to the table, putting them in front of the right people, the influencers in your organization, the leaders in your organization. Depending on where you sit, you may be in a position to influence the outcome of that. You might be in a position where you're having to hand it to a leader or someone in your organization that you trust. And then you're letting them go forth and push that forward as far as it can go.

Christopher Danvers:

But I think the lesson or the key part, the advice that I would give is do all of that. But you've got to listen for whether or not the appetite is really there, because if you're in an environment where you're bringing all these great ideas to the table and there's not the traction behind it, then you need to be honest with yourself and figure out, "Okay, am I adding as much value here right now as I could be? Am I comfortable with the value that they're asking me to bring?" And there's got to be an alignment with what you personally and professionally are trying to do with what the organization that you're serving is professionally trying to do in the marketplace as well.

James Robert Lay:

Man, that is, like that right there, that's so powerful because you talk about having open and honest conversations with the team, with the organization. But to have open and honest conversations with the team and the organization, you have to have open and honest conversations first and foremost with yourself. I've seen, and really over the last six months, getting a lot of questions from leaders for different parts of the organization who are really having almost an existential crisis. Like, "Why am I here? Why am I doing what I'm doing?" Like, these are really good things.

James Robert Lay:

And I think it's a great segue because it's something that I asked you about before, something I found on your website, christopherdanvers.com, which if you're listening, I highly recommend go check out some of Christopher's thinking. Christopherdanvers.com. One of the things that's noted is something called the Holstee Manifesto. And I've never heard of the Holstee Manifesto. Can you give the dear listener what this is and why it's important, and why is this on your website here to begin with in the first place? Because it's a very powerful perspective.

Christopher Danvers:

Yeah. So about a decade ago, I was visiting some friends of mine out in San Francisco and they had this Holstee Manifesto in one of their rooms. I remember sitting in the room, and looking at it, and reading it over and over again. And the manifesto itself, there were a number of things in this manifesto that struck a chord with me personally. And ever since then, I've had two copies of it. I've had one in my house and I've had one where I worked professionally as a reminder that you've got a limited opportunity to do what's valuable for you in the world. And it's very easy, whether it's because of fear, whether it's because of inertia, whether it's because you're comfortable, to easily forget about what you want to do, versus figuring out how to manage through a circumstance that you're in. When I've had times of difficulty or challenges throughout my life, at least over the past decade, this particular manifesto has helped me personally. And I can actually read it out if you want. Would that be helpful?

James Robert Lay:

Please do, because I think this would give a lot of context, and it might just be the thing that someone is listening to this conversation today, this could be the most important thing they hear out of everything that we've talked about.

Christopher Danvers:

Yeah. And on the backdrop of 2020, and working through the pandemic, we've all faced personal challenges. Something like this can become a really, I think, powerful tool to provide some of that perspective that each of us might be struggling a little bit with as far as, are we where we want to be? And if not, how do you figure out where you want to be? Right?

Christopher Danvers:

But here's the manifesto. It starts off with: This is your life. Do what you love and do it often. If you don't like something, change it. If you don't like your job, quit. If you don't have enough time, stop watching TV. If you are looking for the love of your life, stop. They will be waiting for you when you start doing the things you love. Stop over-analyzing. Life is simple. All emotions are beautiful. When you eat, appreciate every last bite. Open your mind, arms and heart to new things and people. We are united in our differences. Ask the next person you see what their passion is, and share your inspiring dream with them. Travel often. Getting lost will help you find yourself. Some opportunities only come once. Seize

them. Life is about the people you meet and the things you create with them, so go out and start creating. Life is short. Live your dream and share your passion.

James Robert Lay:

Man. Christopher, thank you. That's some powerful stuff right there. And I think it's one that, save this episode, come back and just listen to this. Get the Holstee Manifesto printed out. Look at it like Christopher does because life is very short. And my philosophy is give more than you take. Continuously just pour yourself out to others, to continuously elevate them. And as a result, the secret is by elevating them you're also going to elevate yourself as well.

James Robert Lay:

On that note, and this has been such a good conversation. I've learned a lot today and I appreciate the expertise, Christopher. As we start to wrap things up, what is a practical step, an action, something small for the dear listener to consider committing to when it comes to maximizing just their future payments potential, either at their financial brand or at their fintech? What's one small practical commitment that they can make to continue to move forward down this journey with confidence?

Christopher Danvers:

Yeah, I think one of the easiest things you can do is identify a problem, whether it's a problem that your customers are talking to you about, whether it's a problem internally with a business process or how something is or isn't functioning properly. Start with identifying a problem. And if you're passionate about that problem, or that problem means something to you, then you can work through your organization and your partners to figure out, "Well, how can I solve for that problem?" And when you do those things together in that order, I think that helps you live a role within an organization that's fulfilling. But the key is you've got to be passionate about the problem that you're solving. That's the key part.

James Robert Lay:

Start by looking for, identifying, problems and then create solutions, cures, to those pain points, to those problems. Versus what we see a lot of times is people try to create the cure, the solution, first, and then go find the problem where that might fit. So it's a small switch in thinking, but it can have very powerful implications over the course of someone's, not just organizational life, but just their own personal life as well.

James Robert Lay:

Someone's listening right now, Christopher. They want to continue this conversation in discussion with you. They want to dive deeper into the Holstee Manifesto. What's the best way for them to find you, to reach out? I've already mentioned your website, christopherdanvers.com. But what's the best way for them to reach out and say, "Hello," connect with you?

Christopher Danvers:

Twitter. My handle is King of Payments, or directly on LinkedIn, Christopher Danvers. Send me a note. More than happy to exchange ideas, information, and help people think through whatever these challenges are. We're all in this together in some form or fashion, right?

James Robert Lay:

Yes. Open your mind, arms, and heart to new things and people because as you noted with the Holstee Manifesto, we are all united. Definitely are. Christopher, once again, this has been great. Thank you so much for joining me on another episode of Banking on Digital Growth.

Christopher Danvers:

James, thank you for having me here. It's been great.

James Robert Lay:

As always, and until next time, be well, do good, and make your bed.