

Online Banking



Engage end users with instant, 24/7 access to superior online financial services. Our best-in-class solution delivers a richer banking experience that reflects your financial institution's unique brand and makes your site the go-to financial hub for your customers.

Financial Institution Benefits

- Drive deposit growth and wallet share.
- Increase retention of your most profitable customers.
- Reduce costs to serve.
- Boost end-user trust with data secured in our state-of-the-art data centers with 99.89 percent uptime performance.²
- Deepen relationships with end users by having the ability to cross-sell other products and services via in-product messaging and multiple locations on the home page.
- Create a best-fit Online Banking experience for your financial institution's brand with content and functionality customization options.

Enrollment in Online Banking causes consumers to deepen their account relationships and they are 22 percent more profitable than offline customers.¹

End-user Benefits

- Seamlessly integrated with Mobile Banking.
- Increased convenience and control over financial transactions with "anytime, anywhere" access to your account.
- Time-saving convenience means fewer trips to the branch.
- The simple user interface makes it easy to perform all primary Online Banking tasks in just a few clicks. Home page functionality includes Bill Payment, review of past spending, Purchase Rewards selection and more.

Attract and retain more customers with a progressive Online Banking solution that is easy to use and delivers a complete set of on-demand financial management services.

Features

Easy Registration – Creates a seamless, single registration experience that grants end-user access to both Online and Mobile Banking.

Password Reset and Forgotten Password – Administrative features reduce support costs while providing end users with the information they need to bank online.

Admin Platform - Helps you provide enhanced support to end users and includes a set of core reports to track end-user statistics, transaction data, Bill Payment activity and more.

Self-Service Features – Cost-effective online self-service features, like email alerts and real-time stop payment requests provide a richer end-user experience.

Disaster Recovery – Hosted at two fully redundant data centers, all of our applications and subsystems are designed for high availability and our servers have standby backup with automatic cutover and auto recovery.

Deep Defense Security Environment – Our layered security environment helps prevent, detect, correct and report security threats for your online channel, helping you provide peace of mind for end users.

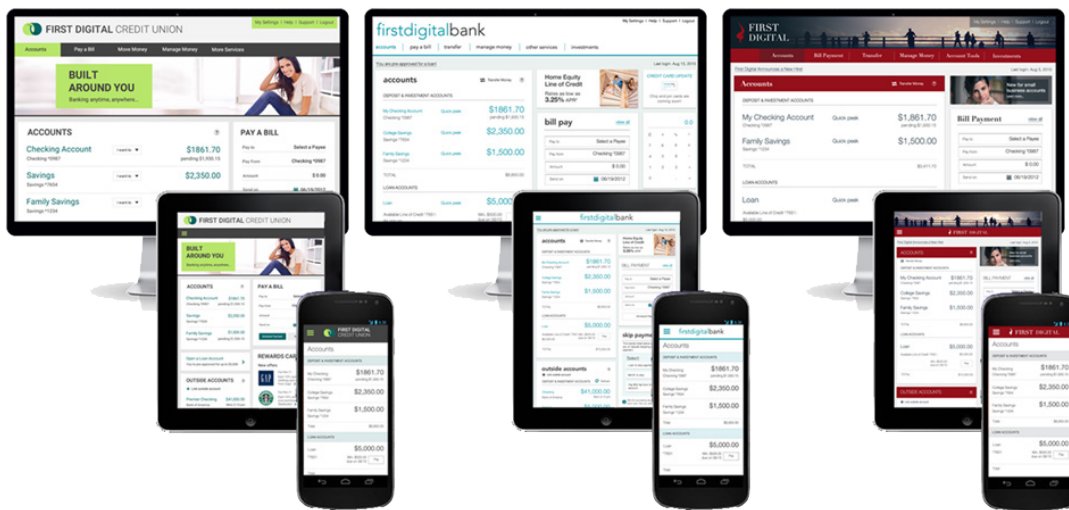
Content Flexibility – Choose from our robust certified integrations, or add your own custom content utilizing our Create Your Own resources.

Branding Flexibility – Highly configurable out-of-the box functionality to customize your digital banking experience to reflect your unique brand elements. Enables you to maintain a consistent look and feel across all channels.

Marketing Solutions – Complement your current marketing strategy with Offline to Digital marketing resources to help you increase adoption and active use of your digital channels. Leverage new Digital Insight turnkey email option for offline customers coupled with customizable, self-serve, in-branch mail and Web materials.

Online Banking customers have 14 percent more accounts than offline customers.¹

Our Online Banking technology provides you with flexibility, control and the must-have, end-user experience to differentiate your financial institution from your competitors.



Supplemental* Online Banking Solutions:

Bill Payment – Enable end users to schedule one-time and recurring payments, and receive e-bills in their personal Bill Payment mailbox.

External Transfers (Inter-institution Transfers) – Enable end users to transfer funds between your financial institution and others.

Online Statements – Provide end users with secure electronic versions of traditional financial statements with multiple options for packaging and delivery.

Check Imaging – Give end-users access to front and back images of cleared checks.

Staging Sites – Conduct usability testing and training, preview configurable options and more, all from within Admin Platform.

Check Reorder – Offer fast, easy and secure check reordering with the ability to select check design, shipping, quantity, check format and other options. We offer integration with the four leading reorder vendors including Clarke American, Deluxe, Liberty and Harland.

Promotion Suite – Create new cross-sell and up-sell opportunities within Online and Mobile Banking by leveraging data-driven insights and launching targeted campaigns for the solutions end users need.

Customer Support – Choose from a variety of support products to supplement your staff, or outsource your support services to Digital Insight through our Branch Services and Tier 1 Support.

Multilanguage Option – Spanish and Chinese versions of Online Banking help ease end-user support and lower operational costs while offering end users the language flexibility they require.

ATM and Branch Locator Service – Make it easy for your customers to find your ATM and branch locations.

Check Imaging – Provide retail and business users with self-service access to front and back images of cleared checks.

My Deposit – Give your customers the option to deposit checks remotely using a standard scanner, computer and the Internet.

We have over 170 vendor relationships and offer over 340 solutions. If we don't have a solution or application that you need, leverage our open platform and create your own to truly deliver on all your customer needs.

*Supplemental solutions not included with purchase of Digital Insight Online Banking.

¹ Internal study Digital Insight FI customers, July 2009 through August 2014; claim based on comparison to Digital Insight online versus offline customers.

² Average uptime for our data centers, May 2014 to May 2015.

Banks and credit unions turn to Digital Insight for innovative online and mobile banking that drives growth. For nearly 20 years, our leading solutions have helped financial institutions engage more meaningfully and more profitably.

