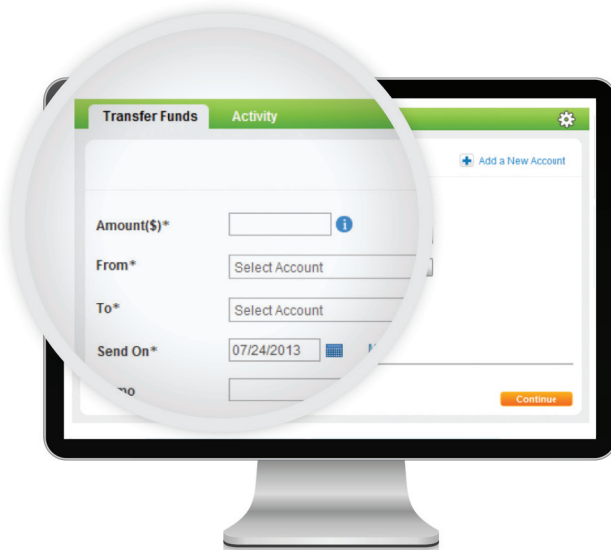


External Transfers

Provide an online money transfer solution that allows your Online Banking end users to conduct transfers between their accounts at various financial institutions.

Financial Institution Benefits

- Enable fee-revenue generation by charging per transfer based on transfer type, amount or speed of transfer.
- Extend your existing Online Banking channel to keep your end users returning to your website.



It's a fast and easy way for end users to:

- Add funds to checking accounts to cover bills.
- Move money to savings accounts to meet financial goals.
- Transfer funds easily to accounts held with other financial institutions.

Encourage your end users to make your website their preferred, online payment tool. With External Transfers, end users are empowered to enact automatic savings plans or other money movement needs in advance of major purchases.

- Reduce wire transfer and check processing costs.*
- Enhance visibility into end-user transaction patterns via the Compass administrative tool.
- Control end-user transfer limits and available transfer velocities by creating a default set of user permissions. Automatically upgrade transfer limits and velocities based on user performance.

End-user Benefits

- Transfer funds online between various financial institutions without visiting a branch or writing a check.
- Set up automatically recurring transfers to plan for payment needs in advance.
- Choose the speed of the transfer to meet transfer needs.

Features

- Money movement between accounts held at more than 23,000 financial institutions.
- Comprehensive risk-management procedures.
- Compass administrative tool to control and track all transfer and payment activity.



- Flexible transaction settlement times and institution-to-user pricing capabilities.
- Contextually integrated within the new Online Banking experience and accessed via secure SSO connection.
- Optional security feature requires users to enter secondary PIN at time of transaction set up.
- Communicates all in-product activity to the end user by email.

- Full access by financial institutions to the Compass administrative tool, which provides detailed information on all users and transfer activity. Financial institutions also have the ability to grant or remove functionality, increase limits to preset tolerances or suspend users.

*This product is not intended to replace the speed or security of wire transfers for high dollar transactions.

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