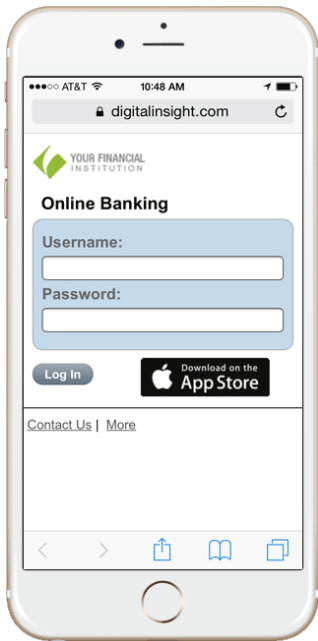


Mobile Web Banking

Capture and keep your most profitable customers with the on-the-go convenience of Mobile Web Banking.

Financial Institution Benefits



Boost Accessibility – Allow your customers to connect to your financial institution at any time with the Mobile Web redirect.

Cross-sell Financial Services – Use the solution to promote Mobile Banking Apps for iPhone®, iPad® and Android™ devices.

Increase Engagement – Deepen relationships with your customers by providing the solutions they need.

Customer Benefits

Bank Anytime, Anywhere – Gain access to account balances, history, transfers, payments and more from any phone with a browser.

Use with Ease – Complete your banking tasks quickly with just a few taps.

Enjoy Added Convenience – Save time and access your password-protected account on any smartphone.

- End users continue to be heavy users of both Mobile Web and Mobile Banking Apps – whether for shopping, banking or other tasks.¹
- 69 percent of mobile bankers still use Mobile Web Banking, while 72 use Mobile Banking Apps.²
- Customers that participated in the Mobile Web Redirect grew 14 percent versus 6.8 percent growth for those who participated in the Optimization. Those customers that did nothing saw -8.4 percent growth.³

Features

Hosted by Digital Insight – High availability, fast response time and network security are assured, as Mobile Web Banking is hosted from the same Digital Insight SAS70-certified data center that operates our Online Banking service.

Consistent Branding – The mobile website matches your other online channel branding, logos and colors.

Cross-device Compatibility – Works on any mobile phone with a data plan and browser, and across any cellular service provider.

Mobile Web Auto Redirect – Automatically route visitors to the mobile version of the website with our mobile device detection capability.

Multifactor Authentication – Uses two-way, out-of-band authentication—enabling optimal security.

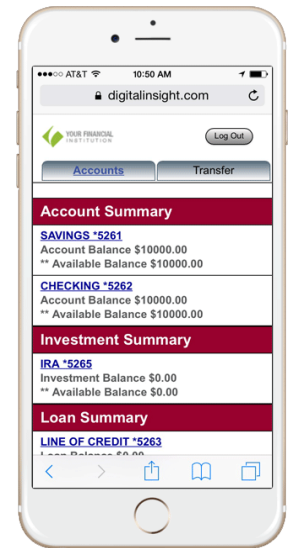
Device-specific Interface Optimization – With extensive optimization for different mobile devices, the screen and layout automatically change based on the mobile device to display the optimal user interface.

Complete End-to-end Security – Mobile Web Banking is fully secure using industry-standard technologies (SSL, WTLS) and security certificates, with 128-bit encrypted communication. No personal or confidential information is stored.

Mobile Reporting – Track business results, enhance marketing effectiveness and make clear investment decisions.

Mobile Registration – Simplify registration by enabling customers to register via mobile phone or tablet device.*

*Standard FIAT (No PIN), Standard NDB, Standard Regular and Regular ARS registration types will begin roll-out in June 2015 and are targeted to be completed in October 2015, with all remaining registration types anticipated to roll out by December 2015. Guidance on timing of the remaining registration types will be communicated in the second half of 2015.



Mobile Banking Bill Pay menu

Functionality

- Account Balances
- Account History
- Transfers
- Scheduled Transfers
- Bill Pay
- ATM/Branch Locator
- Rates information
- “Contact Us” information
- Full mobile website
- Automatic redirect from your main website to the mobile site
- Branded HTML End-user Demo
- Check Image

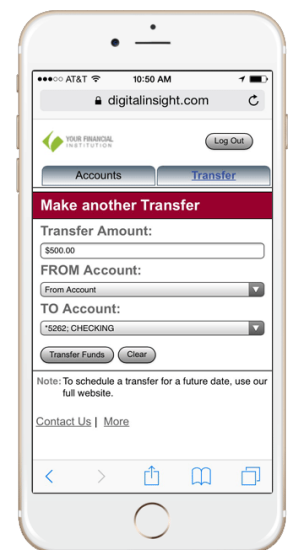
Deployment and Support

Start testing a few weeks after we begin implementing Mobile Web Banking.

Every implementation includes a branded demo for your main website where visitors can experience Mobile Web Banking.

Drive Adoption and Active Use

Digital Insight has no-cost mobile marketing campaigns and tools including customizable, ready-to-launch assets, as well as communications we will launch on your behalf. Visit the Admin Platform or ask your relationship manager for more details.



Mobile Banking Transfer menu

¹ Internal study of 34 Intuit FI customers, July 2009 through Feb 2013; claim based on comparison to Intuit online, non-mobile consumers.

² Javelin, Mobile Imaging: Creating an End-to-end Mobile Banking Experience, July 2015.

³ Internal Study of 426 Digital Insight clients that are on Digital Insight Mobile Suite, November 2013

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

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