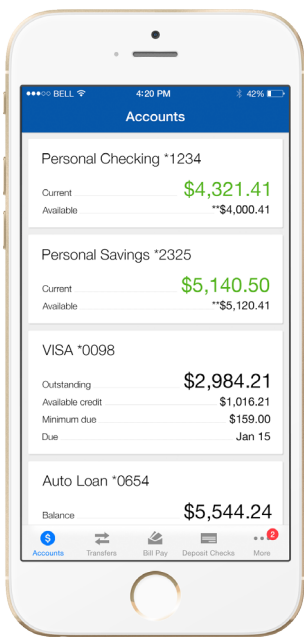




# Mobile Banking Apps

Give your customers ultimate freedom with access to account balances, transfers, payments and more through Mobile Banking Apps for Apple® and Android™ tablets and smartphones.



## Financial Institution Benefits

**Boost Retention** – Keep your most profitable customers coming back.

**Save Money** – Reduce the operational costs on the most common transactions.

**Drive Revenue** – Increase profitability with improved loyalty and purchases.

**Increase Engagement** – Put your branch in your customers' hands to be present for them anytime, anywhere.

## End User Benefits

**Create Convenience** – Manage money through the customer's mobile device of choice.

**Save Time** – Provide your consumers with an amazing banking experience wherever they might be.

**Use with Ease** – Tap through the user-friendly interface specifically designed for IOS and Android operating systems.

## Features

**Mobile Banking Apps are free downloadable applications available for download on the App Store® and Google Play™.**

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

End users of Digital Insight Mobile Banking Apps log in 99% more than online-only users.

End users of Digital Insight Mobile Banking Apps are also four percent more likely to have a savings account with their primary financial institution than online-only users.<sup>1</sup>

**Superior Usability** – Users new to digital banking can register for credentials for use in both Online and Mobile Banking right from the Mobile Banking App login screen.

**Consistent Branding** – The applications match your online channel branding, logos and colors.

**Optimized for Mobile Devices** – Operating system-specific components and user-interface principles create a seamless, familiar user experience. The applications also leverage native functionality including the device's GPS and built-in camera to further enhance the experience.

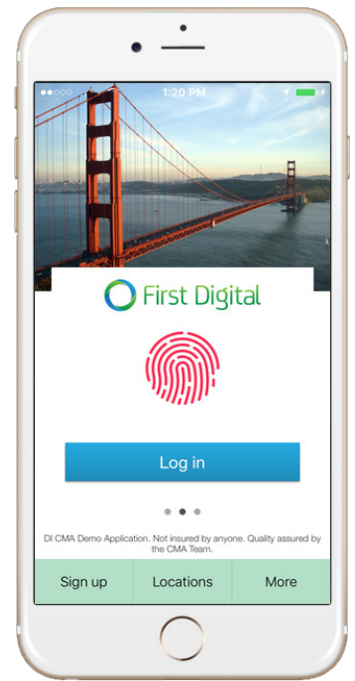
**Complete End-to-End Security** – Mobile Banking Apps are fully secure using security certificates with 256-bit encrypted communication. No personal or confidential information is stored.

**Multifactor Authentication** – Uses two-way, out-of-band authentication, enabling optimal security while keeping the user experience delightfully easy.

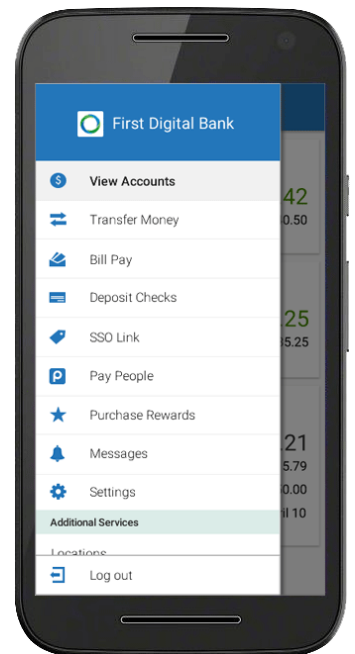
**Biometric Authentication** - Allow users to log in securely with the touch of a finger or with a selfie by enabling Touch ID or Eyeprint ID™ respectively for a fast and easy, password-free login.

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

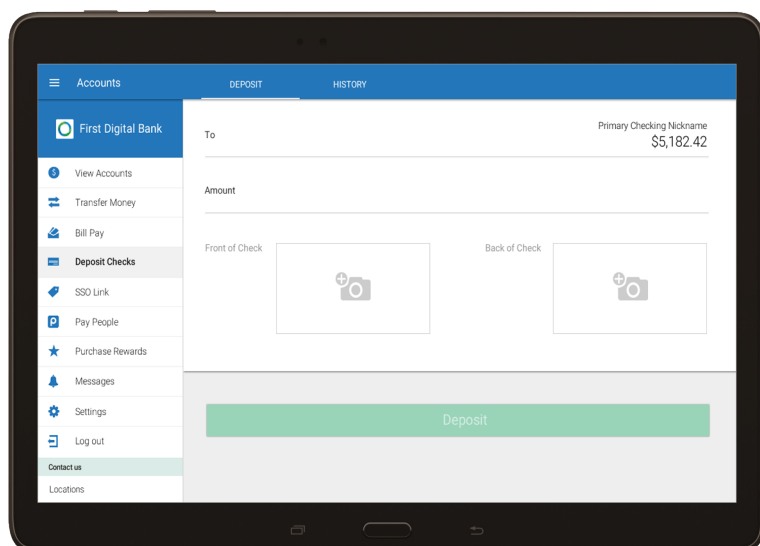
**Mobile Registration** – Engage the growing mobile-only customer base by enabling your customers to register for Online Banking from their mobile phone or tablet. Mobile Registration is a streamlined, easy-to-use Online Banking registration experience that customers can use in the branch after opening a new account.



Touch ID



Main Navigation



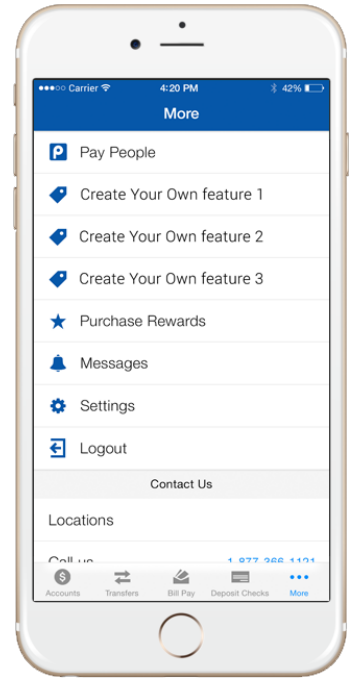
Mobile Remote Deposit Capture

## Functionality

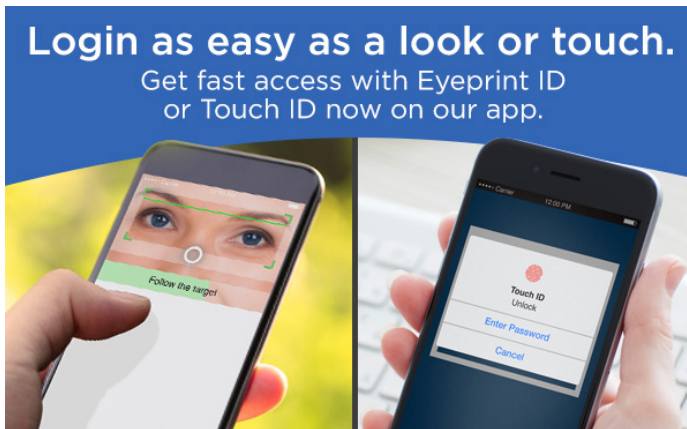
- Account Balances
- Account History
- Transfers
- Bill Pay
- ATM/Branch Locator
- “Contact Us” information
- Access to mobile website
- Purchase Rewards
- Loan Pay Down Options
- Mobile Remote Deposit Capture
- Quick Balance Add-ons
- Mobile Remote Deposit Capture
- Popmoney Mobile
- Promotion Suite Plus
- Create Your Own Page in Mobile Banking
- Touch ID
- Android Fingerprint
- Eyeprint ID
- Enhanced Alerts
- Effortless Implementation

## 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.



More Tab with Create Your Own features



Biometric Authentication Marketing Campaign Image

<sup>1</sup> Internal analysis of Digital Insight 43 financial institution clients with digital banking products and 1.7 million consumers across 15 segments, January 2016.

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Android and Google Play are trademarks of Google Inc.

iOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license.

Eyeprint ID is a registered trademark of EyeVerify, Inc.

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.

