

Shared Access and Small Business Payments

Attract, engage and serve the unique needs of profitable small businesses by delivering simple and user-friendly solutions like Shared Access, ACH and Wires on a single digital banking platform.

Shared Access

Give your users the ability to grant account access to those they trust – allowing them to view account information, track transaction history, or make payments on the user's behalf.

Small Business Payments

Make it safe, quick and easy for small businesses to make and collect payments from within Online Banking.

Automated Clearing House (ACH) – Accelerate payments and streamline payroll for better money management. ACH is an electronic network for financial transactions in the United States that processes large volumes of credit and debit transactions in batches. ACH credit transfers include direct deposit payroll and vendor payments.

Wires – Make dependable, same-day, electronic payments via the Federal Reserve system.

ACH/Wires makes it easy to:

- Make payments to vendors and other businesses on time.
- Collect payments from vendors and other businesses.
- Schedule future-dated payments.
- Review and manage payments history.
- Delegate payments, yet maintain control and security with robust Shared Access options and out-of-band confirmations.

Financial Institution Benefits

Improve profitability – Generate fee income, lower the cost to serve on a single platform and drive higher engagement with other products and services.

Deepen loyalty and trust – Meet the needs of small businesses with an easy-to-use solution that saves them time and resources.

Small Business Payments:

- 70 percent of small businesses consider ACH/Wires to be an important functionality for Online Banking.¹
- On average, we're finding small businesses in our user base make between 20-40 payments per month with 5-15 vendors.²
- Small businesses can spend about five hours per month on payment tasks.²

Reduce fraud – Secure payment options, control account access with Shared Access, and access audit and tracking features.

End-user Benefits

- Serves small businesses on one platform with two dynamic solutions designed to meet their needs with less cost.
- Saves time and money by allowing account holders to delegate access to those they trust.
- Improves customer loyalty with fast and reliable incoming and outgoing payments.

Shared Access Features

- Easy setup: Add users and set permissions in a few clicks.
- Choose account level permissions and control access to Bill Pay and internal transfers.
- Set transaction approval limits for Bill Pay.
- Save end users' time by allowing them to safely delegate Online Banking tasks to others.
- End-to-end training and marketing support.

Small Business Payments (ACH/Wires) Features

- Right-sized with a simple and intuitive user interface for most commonly used payment functions.
- Frequently used functions on the main screen including add a payee, make a payment and review history.
- Ability to restrict access based on the Shared Access level and includes complete sub-user tracking capability.
- End-to-end training and marketing support.

Contact your relationship manager to discuss our “right-sized” small business solutions, designed specifically for small businesses and financial institutions.

Shared Access:

- 25 percent of small business Online Banking users view Shared Access as a very important or top-priority solution.¹
- Among micro-businesses, over 25 percent indicate that more than one individual has access to their Online Banking account. Within the small business segment, this number grows to almost 50 percent of business owners.³
- Among micro-businesses, 40 percent indicate the ability to limit access to certain accounts and require approval for particular transactions as a top priority. Within the small business segment, this number grows to over 50 percent of business owners.³

¹ Barlow 2012 Business Internet Banking Study

² Intuit QuickBooks Survey, 2012

³ Information from Digital Insight Shared Access Beta Spring/Summer 2013

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