

# BUSINESS BANKING

DESIGNED ON THE UNIQUE NEEDS OF BUSINESSES TO EMPOWER YOU TO COMPETE AND WIN BUSINESS BANKING RELATIONSHIPS WITH THE RIGHT SET OF FINANCIAL TOOLS—WEB, MOBILE AND TABLET

## OFFER YOUR CUSTOMERS A SEAMLESS, PERSONALIZED EXPERIENCE IN THE OFFICE, ON THE ROAD, OR AT THE BRANCH—ALL ON THE SAME PLATFORM AS CONSUMER BANKING

- Clean and intuitive user interface
- Custom limits, dual approval, out of band authentication and tokens that raise the bar on fraud management
- Same top-rated mobile design as Digital Insight's retail offering
- Payments templates to reduce errors and provide efficiency

### The Digital Insight Difference

Our Business Banking Product is designed for businesses from the ground up—providing one segmented platform, differentiated customer experiences and future omni-channel integration.

- **Usability:** Easily administer a differentiated experience that is intuitive for the business customer and designed specifically for businesses
- **Single platform:** Enjoy streamlined control delivered on one platform for businesses and consumers with consistent experience and the highest levels of reliability. Use the same set of administrative tools you already know for both sets of users
- **Single sign-on:** Your choice of vendors for business bill pay, mobile remote deposit capture and online statements as an initial delivery
- **Market depth:** Appeal to a wide range of business needs from small business to mid-market



Homepage: Business focus view of homepage with approval widget

For more information, visit [ncr.com](http://ncr.com), or please contact your relationship manager.



# LOCATED ON A SINGLE PLATFORM YOUR BUSINESS CUSTOMERS WILL HAVE ACCESS TO THE RIGHT SET OF FINANCIAL TOOLS

## ENHANCED ACH AND WIRES

- Wire and ACH templates
- Domestic and international wires
- NACHA file pass-through
- NACHA and CSV ACH file import
- ACH prefunding
- Approval workflows and notifications
- Recurring ACH and wire payments
- Token support
- Tax template creation and maintenance
- Same Day ACH Debits & Credits
- Online ACH Reversals by batch or individual entry
- Integration with third party wire applications

## USER ENTITLEMENTS AND SEGMENTATION

- Company administrator control of business user creation and management
- Robust fine-grain entitlements options
- Approval workflows and notifications
- Define and assign segments
- User entitlement reports
- Password reset/user unlock for company administrators

## THE POWER OF MOBILE

- Push notifications and alerts
- Manage approvals on-the-go
- Account Management:
  - Multi-TIN balances, transactions and transfers
  - Entitlements enforced regardless of channel
  - ATM and Branch locator
- Security Features:
  - Biometric Authentication for fast, secure access
  - User access controls
  - Token, text and voice approval options

## WHY NCR?

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier. Banks and credit unions turn to NCR's Digital Insight solutions for innovative digital banking

that supercharges their growth. For nearly 20 years, this leading solution has helped financial institutions engage more meaningfully and more profitably. NCR is headquartered in Atlanta, Ga., with over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries. The company encourages investors to visit its web site which is updated regularly with financial and other important information about NCR.

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