

Shared Access and ACH and Wire for Retail



Attract, engage and serve the unique needs of your smallest businesses, solopreneurs and high net worth individuals 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.

ACH and Wire for Retail

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

Automated Clearing House (ACH) – 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 payment and collection history.
- Delegate authority to make or collect 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 money movement needs of consumers and small businesses with an easy- to-use solution that saves them time and resources.

Grow fee revenue while allowing your smallest business customers and high net worth individuals to:

- Make, collect and schedule payments
- Review and manage payment and collection history
- Delegate administrative payment tasks to other staff while maintaining control and security

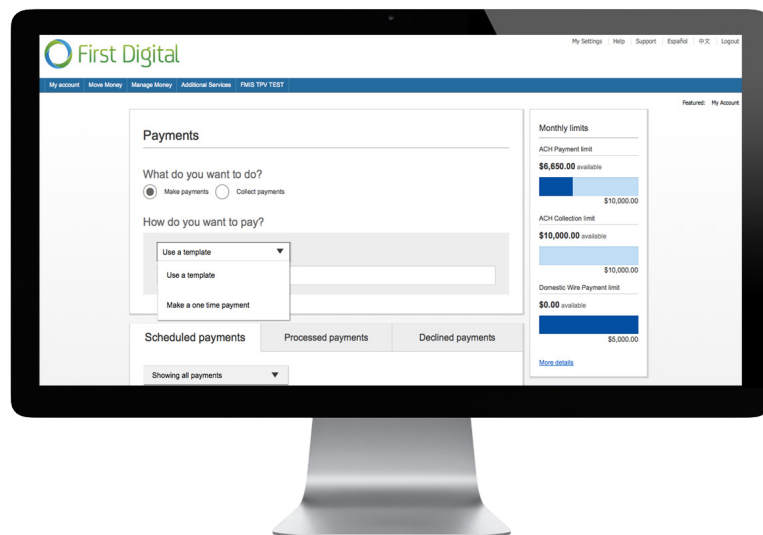
Reduce fraud – Secure payment options, control account access with Shared Access, and access audit and tracking features.

End User Benefits

- Securely move money using the online banking platform they are familiar with.
- Fast and reliable incoming and outgoing payments.
- Saves time and money by delegating access to those they trust.

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.



ACH and Wire for Retail Banking

ACH and Wire for Retail 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” ACH and Wire solutions, designed specifically for consumers, small businesses and financial institutions.

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.

