

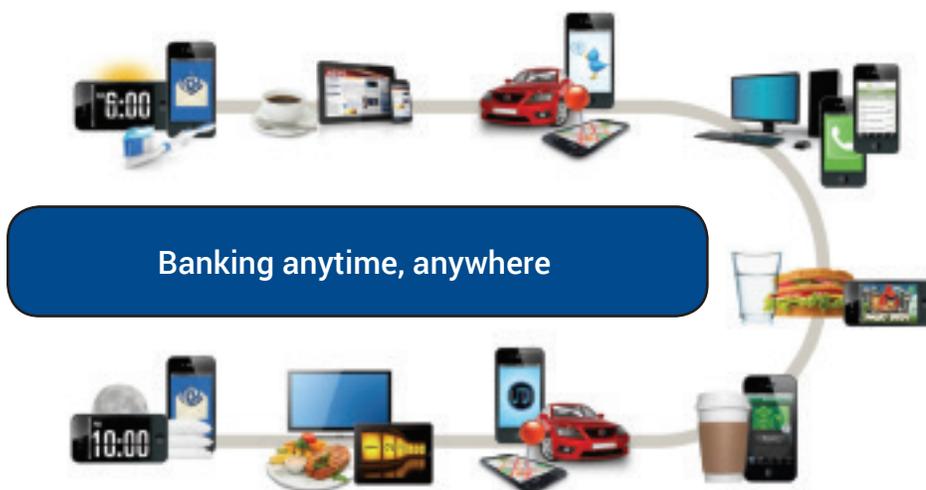
# Digital Banking Platform

The Digital Banking Platform gives you the flexibility and control to develop and integrate new content, deeply personalize your customer experience and distinguish your unique brand.

Technology is transforming our lives at an unprecedented pace. Engagement and personalization that used to happen in the branch is now happening more and more within the digital world. As we enter the new omni-channel age, it has become crucial for financial institutions to meet end users where they are – at any time. Digital Insight is at the forefront of this transformation and we have invested more than \$300 million for a secure, reliable, cloud-based infrastructure that meets consumers' "anytime, anywhere" expectations.

Our Digital Banking Platform, powered by a services-oriented architecture, gives you the control and flexibility to:

- Deliver your customers a seamless and personalized banking experience that reflects your brand and strategies across all channels.
- Easily integrate third-party services and functionality, or develop your own, to exceed customers' expectations and differentiate your financial institution.
- Leverage data-driven insights and analytics across your digital channels to provide segmented and highly efficient cross-sell offers and information that drives engagement and revenue.



By combining the best of Digital Insight, the best of you and the best of others, we can dynamically advance your ability to adapt to the ever-changing needs of consumers and small businesses.

*"Top 10 worldwide mobile banking vendor"*

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Digital Insight empowers you to provide the banking experience you want – whether you have a development team or not.

Highly engaged customers of Digital Insight financial institution clients, who used multiple digital banking devices to access their services, were 55 percent more profitable than offline customers.<sup>1</sup>

# Features and Benefits

## Secure and Dependable

- Multi-factor authentication for stronger, yet easy-to-use, security.
- Cutting-edge infrastructure with multiple layers of network protection for your systems.
- Accessible from multiple device types.
- Resilient, with high availability from multiple state-of-the-art data centers with active traffic distributed throughout to protect you and your customers.

## Flexibility to Extend Your Brand

- Robust and flexible branding capabilities including logo, color, font and icon customization.
- Communicate and promote your brand through customizable ad placements, “create your own” message widget and navigation control.
- Expand your digital banking channels to include all of your products and services.

## Differentiation that Exceeds Expectations

- Seamlessly incorporate solutions from our growing network of over 200 third-party providers and over 60 data-process vendors.
- Integrate content developed by third party, your financial institution or Digital Insight, and add unique features and services through SAML SSO<sup>2</sup>, and API in the future.
- Offer segmented and relevant customer experiences that maximize engagement, satisfaction and profitability.
- Continually build on innovative concepts from partners, developers and financial institutions as we create a powerful network effect that will enable you to be more effective and efficient by leveraging the power of many.

## Data Smart Insights for Personalization and Growth

- Leverage insights and aggregated data from millions of engaged end users including online behavior, purchase behavior and aggregated transactions that prove you know your customers’ needs.
- Monetize in new or improved ways through intelligent use of account and marketplace data to cross-sell and up-sell targeted offers like loans, deposits and credit cards.
- Leverage proprietary propensity models that utilize data science analytics to optimize models and create best practices that improve and maximize your marketing efforts.

Contact your Digital Insight relationship manager to learn more.

<sup>1</sup> Internal study of 69 Digital Insight financial institution customers, July 2009 through May 2013; claim based on comparison to Digital Insight online versus offline customers.

<sup>2</sup> SAML SSO options in pilot August 2013; general availability later in 2014. API integration timing in development.

*“Top overall U.S. Retail Online Banking vendor of 2012”*

IDC Financial Insights

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.

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