

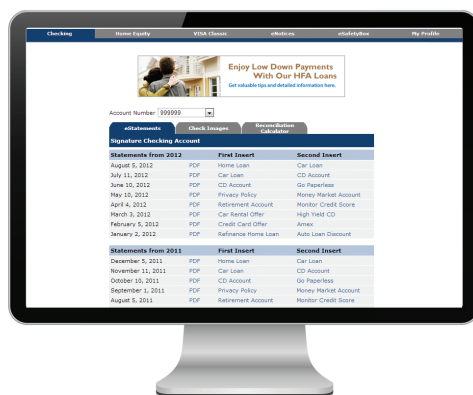
Online Statements and Document Collaboration by InfoIMAGE

Reduce your operating expenses, help prevent identity theft and increase the appeal of your Online Banking with this valuable service.

Online Statements are just like paper statements and are accessible to your customers within their secure Online Banking account.

Financial Institution Benefits

- Ensures compliance with the eSignature Act.
- Reduces paper-processing and mailing expenses.
- Robust targeted marketing capabilities to deepen engagement and drive cross-sell.*
- Video messaging and mobile presentment through statements expands customer outreach.*
- Increases retention and value with eSafetyBox capabilities like secure, end-user document storage, document exchange and electronic signatures.
- Provides additional value-add options to differentiate your financial institution with enhanced features like eNotices, eTax forms, check filtering, combined statements and more.*



Marketing Features

- Cross-sell your banking products with a dedicated banner area that displays on the statements landing page.
- Add messages, banners, QR codes and videos using a default message to all customers, or to targeted segments within Online Statements.*
- Easily template and reuse your messaging criteria or the entire marketing campaign.*
- Extend this criteria-based messaging to all email communications via email campaign management.*
- Target specific offers in statements and notification emails by mining users transactional history or automated learning from online behavior.*
- Get insights into the effectiveness of your marketing campaigns through statements via extensive campaign analytics.*
- Include up to two marketing inserts via PDF in each Online Statement with the ability to track the number of clicks per insert.*

Customer Benefits

- View, save and print statements with ease – anywhere, anytime.
- Interact with individual statements by sorting or filtering transactions and charts.*
- Receive automatic email or SMS notifications when Online Statements are available.*
- Receive push notifications on mobile devices when important notices are available.*
- Look up all checks in the extended archive.*
- Transfer statements and manage other critical documents in secure personal storage as an online safety box.
- Securely exchange and sign other documents or applications.

Reduce annual operational costs by \$22.63 for each customer who converts to Online Statements.¹

Features

Migrate Enrollment Preferences

Transfer existing Online Statement enrollment preferences from prior Online Statement solutions.

Transfer Prior Vendor Statements

Prior year(s) of statements can be included in transferred historical data so customers can view prior Online Statements.*

Historical Statement Access

Thirteen months of history come standard with the ability to extend up to 96 months.*

Check Images

- Check images can be embedded at the end of the PDF statement. Customers can search for checks without having to look into each individual statement.*

eNotices Module*

Utilize eNotices to send online alerts like non-sufficient funds notices, notices of change and more, without requiring mail or fax.

eSafetyBox*

- Online document storage system provides secure storage and anytime access to customer's important personal documents, as well as videos and images. Customers can easily load, edit and set their own level of security.
- Send documents to all, or to specific users, through eSafetyBox. Track document access and response by individual users. Customers can store documents in their personal eSafetyBox, or respond with another document. The financial institution can request signatures through eSafetyBox using eSignature.

eTaxes*

Your financial institution can make tax documents available in an electronic format.

Instant Enrollment into Core via API or Batch Process*

- Provide instant communication upon access, or when a transaction occurs, and update or read the financial institution's core via a middle-tier connector API, supplied by the statement core provider.
- If API integration is not available, a batch file is sent containing information such as account numbers, enrollment status and email addresses for download and update to the core processor nightly.

Administrative Module

Financial institutions will utilize the InfoIMAGE Administrative Module to manage Online Statements offerings including the ability to search for statements, manage customer access and preferences, marketing, process tracking, reporting and more.

* Optional enhancements

¹ Online Banking and Bill Payment Forecast: How to Cut \$8.3 Billion in Costs Through Channel Conversion, Javelin Strategy & Research, October 2010. Customer-Driven Architecture™ 2012: A Blueprint for a Digital Financial Lifestyle That Leads to Greater Paper Suppression, Javelin Strategy & Research, April 2012

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