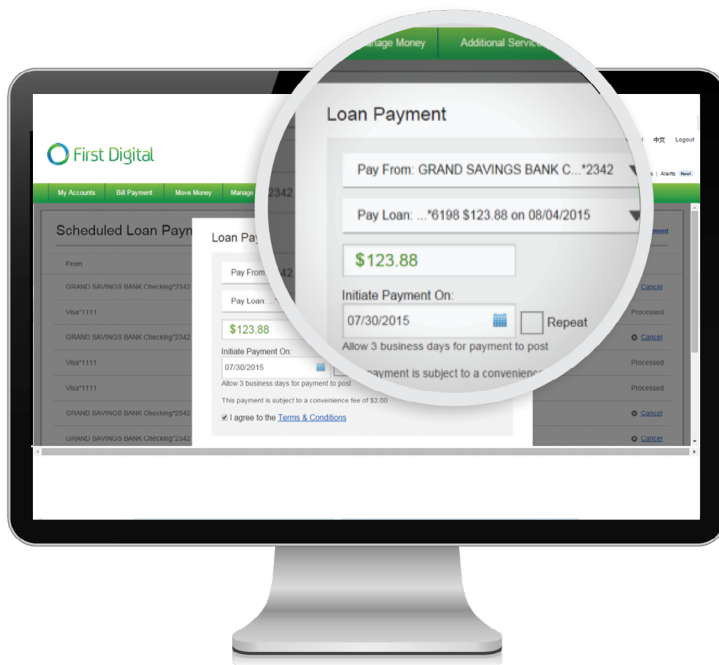


# Loan Payment Application

The Loan Payment Application is a differentiating, value-creating solution that helps grow financial institutions that have a large base of loan customers through Online Banking adoption and subsequent cross-sell.

The Loan Payment Application provides consumers with a simple way to pay their loans with external accounts, using ACH or a debit card. This solution will help you increase product share, especially with your loan-only customers, while decreasing collections and streamlining the collection process. Also, it will help you create an opportunity to encourage your loan-only customers to enroll in Online Banking where you may cross-sell additional financial products and services.

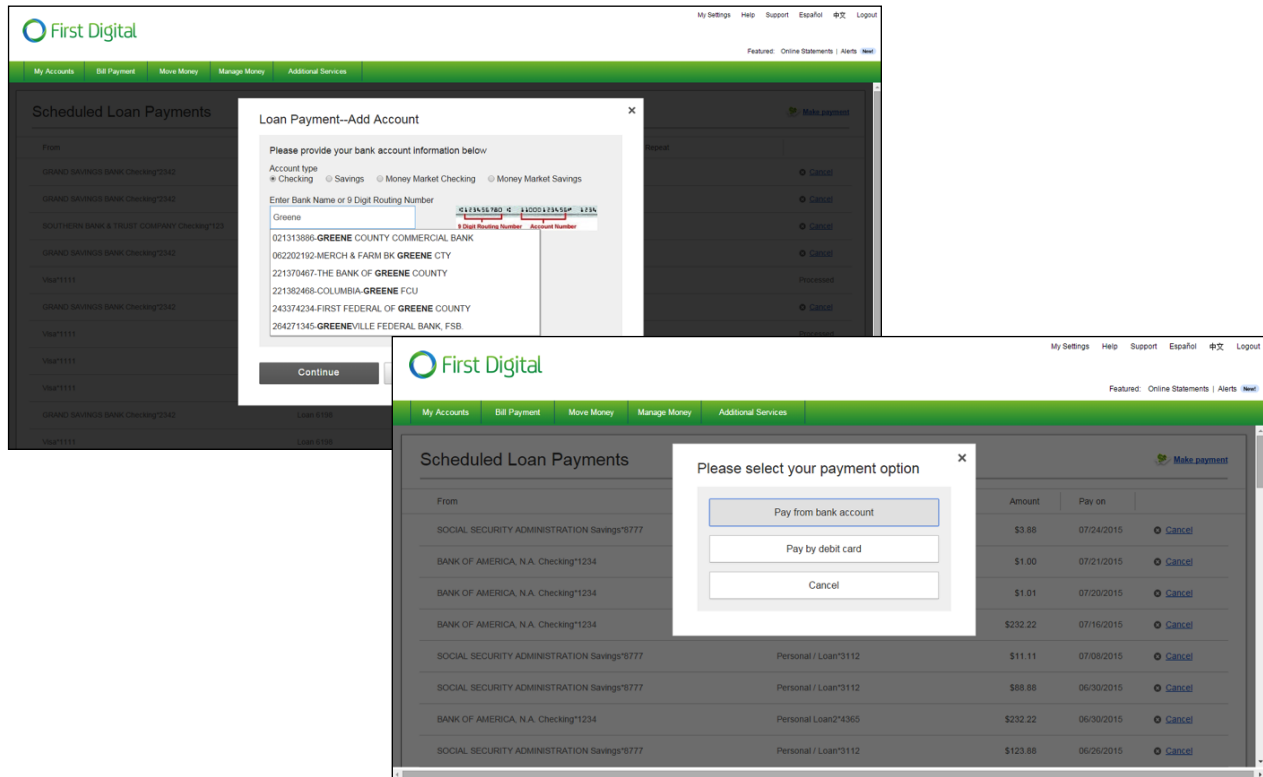


## Financial Institution Benefits

- Increase cash flow by reducing accounts receivables.
- Engage loan-only consumers and encourage them to register for Online Banking.
- Reduce collections and other related operational expenses.
- Increase user satisfaction by providing a simple way to pay loans.
- Fees are automatically collected by Digital Insight and deposited into the financial institution's account.

## End-user Benefits

- Customers will be able to easily pay their loans from a deposit account at another financial institution.
- Simple, self-service user interface available 24 hours a day, seven days a week.
- Customers can choose their payment method by providing account information, or by providing a debit card.
- Customers can set up future payments, reducing the overall time spent, and avoid unnecessary late-payment fees due to forgetting to make a payment.



## Features

- Delivered through a hosted Create Your Own Page in Online Banking.
- Schedule loan payments from external accounts or debit cards.

Contact your relationship manager for more information about the Loan Payment Application.

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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