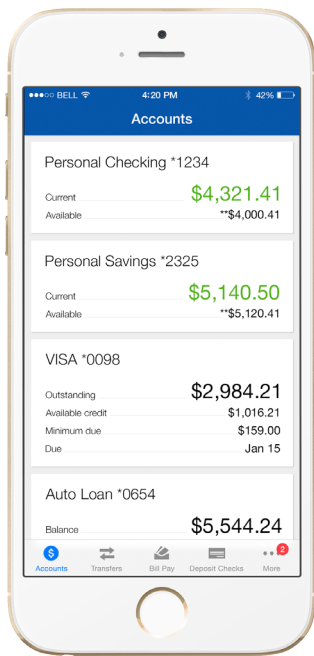


Mobile Banking Apps

Give your customers ultimate freedom with access to account balances, transfers, payments and more through Mobile Banking Apps for IOS® and Android™ tablets and smartphones..

Financial Institution Benefits



Boost Retention – Keep your most profitable customers coming back.

Save Money – Reduce the operational costs on the most common transactions.

Drive Revenue – Increase profitability with improved loyalty and purchases.

Increase Engagement – Put your branch in your customers' hands to be present for them anytime, anywhere.

End-user Benefits

Create Convenience – Manage money through the customer's mobile device of choice.

Save Time – Provide your consumers with an amazing banking experience wherever they might be.

Use with Ease – Tap through the user-friendly interface specifically designed for IOS and Android operating systems.

Features

Mobile Banking Apps are free downloadable applications available for download on the App StoreSM and Google PlayTM.

Hosted by Digital Insight – World-class, fast response time and network security are assured as Mobile Banking Apps are hosted from the same SAS70-certified data center that operates our Online Banking service.

Superior Usability – Users new to digital banking can register for credentials for use in both Online and Mobile Banking right from the Mobile Banking App login screen.

Consistent Branding – The applications match your online channel branding, logos and colors.

- The average mobile adoption rate for banks with Mobile Suite participating in GRS is 43 percent, while the national average for credit unions and regional banks is 15-21 percent.¹
- GRS efforts result in 67 percent more Android App downloads and 32 percent more iPhone® App downloads.²

Optimized for Mobile Devices – Operating system-specific components and user-interface principles create a seamless, familiar user experience. The applications also leverage native functionality including the device's GPS and built-in camera to further enhance the experience.

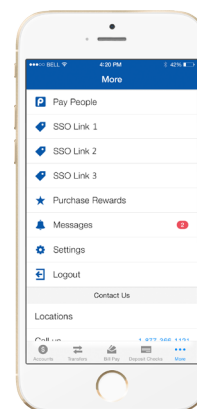
Complete End-to-End Security – Mobile Banking Apps are fully secure using industry standard technologies (SSL) and security certificates with 128-bit encrypted communication. No personal or confidential information is stored.

Multifactor Authentication – Uses two-way, out-of-band authentication, enabling optimal security while keeping the user experience delightfully easy.

Biometric Authentication - Allow users to log in securely with the touch of a finger or with a selfie by enabling Touch ID or Eyeprint ID™* respectively for a fast and easy, password-free login.

Mobile Reporting – Track business results, enhance marketing effectiveness and make clear investment decisions.

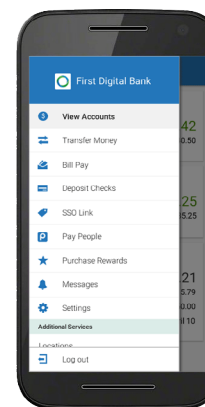
Mobile Registration – Engage the growing mobile-only customer base by enabling your customers to register for Online Banking from their mobile phone or tablet. Mobile Registration is a streamlined, easy-to-use Online Banking registration experience that customers can use in the branch after opening a new account.



iPhone screenshot

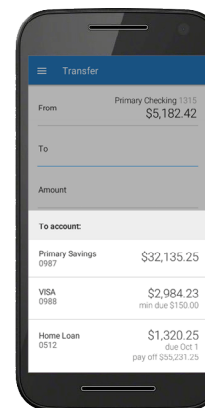
Functionality

- Account Balances
- Account History
- Transfers
- Bill Pay
- ATM/Branch Locator
- "Contact Us" information
- Access to mobile website
- Purchase Rewards
- Loan Pay Down Options
- Quick Balance Add-ons
- Mobile Remote Deposit Capture
- Popmoney Mobile
- Promotion Suite Plus
- Create Your Own Page in Mobile Banking
- Eyeprint ID
- Enhanced Alerts
- Effortless Implementation



Drive Adoption and Active Use

Digital Insight has no-cost mobile marketing campaigns and tools including customizable, ready-to-launch assets, as well as communications we will launch on your behalf. Visit the Admin Platform or ask your relationship manager for more details.



Android screenshots

¹ Mobile Suite Penetration Analysis, Digital Insight Study of 26 Financial Institutions, August 2012 & Javelin 2011 Mobile Banking, Smartphone and Tablet Forecast, December 2011

² App Monthly Adoption Analysis, App Downloads to OB users – Android & iPhone, August 2012
The iPhone is a registered trademark of Apple, Inc. in the United States and other countries. App Store is a service mark of Apple Inc.

Android and Google Play are trademarks of Google Inc.

iOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license.

* Standard FIAT (No PIN), Standard NDB, Standard Regular and Regular ARS registration types will begin roll-out in June 2015 and are targeted to be completed in October 2015, with all remaining registration types anticipated to roll out by December 2015.

Banks and credit unions turn to Digital Insight for innovative online and mobile banking technologies that drive growth. For nearly 20 years, our leading solutions have helped financial institutions engage consumers more meaningfully and more profitably.

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