

# Internet Banking for Financial Institutions

Delivered through an application service provider (ASP) model, the eBanking product seamlessly interfaces with existing technology, enabling financial institutions to quickly launch Internet banking to their account holders while helping to ensure all financial information is protected by the highest security standards in the industry.

We support and manage the application and your Internet banking data within our state-of-the-art national data center, minimizing the need for expensive hardware, software and staff. Our support center can readily answer all of your technical, operational and customer service questions. For example, we can address your retail, small business and bill pay questions, and we also provide compliance, training and marketing assistance to help ensure smooth implementation and long-term adoption success with your online platform.

## First Data Offers a Proven Process for Successful Internet Banking

- Implementations and Conversions
- Training
- Marketing Promotion
- Compliance and Regulatory Support
- Ongoing Tracking and Monitoring

## Best of Breed Functionality

The eBanking platform takes a step beyond simple account access, offering 24 month history and repetitive transfers and incorporating many sophisticated features to provide a more robust overall application.

### Electronic Register

Allows users to categorize transactions and view projected account balances up to 30 days in the future

### Security

Anti-fraud and risk analysis solution, helps detect unusual activity and proactively prevent fraud

### Bill Payment

"Float" and "Good Funds" bill payment options, online enrollment, payment history and event tracking, integrated FAQ, guaranteed payment delivery, same day/next day payments

### Electronic Bill Presentment

Receive bills and statements from thousands of ebillers, notification when ebills are received in "inbox," automatic payment rules for ebills

### Online Statements

Timely availability of statements to your Internet banking users, improves customer service, print and save copies of account statements

### E Statements

External e-mail notification, Reg. E Compliant, Opt-In and Opt-Out, daily and monthly reports, print and save copies of account statements, layout and design reflects your existing paper systems

**Online Check Images**

Hyperlink to check images from account history or E Statements, print and save copies of cleared checks

**Internet Banking and Bill Pay Service Charge Routines**

Supports tracking as well as billing for Internet banking activity

**Ad-Hoc Reporting Tools**

Generate flexible (customized) and comprehensive reports based on account/customer criteria

**Automated Passcode Reset**

Secure end-user passcode reset capability, reduces Internet banking calls by up to 80 percent

**Instant Login**

Quick login at home page, drive recurring traffic through your home page

**Cross Sell Banner Store**

Customize and manage banner ads

**Forced Disclosures At Login**

Allow all users to view new or recently required disclosures

**Targeted Messaging At Login**

Customize select users groups for new marketing/communication messages when user logs in

**Automatic Security Alerts**

Automatically alerts users of any changes to passcodes, e-mail address and security question/answer

**Notify Me**

Provides up-to-date e-mail notification of account activity to your users

**External Transfers**

Transfer funds to and from accounts at other financial institutions

**Auto Enroll**

Streamline the enrollment process; proven to increase adoption/activation rates

**E-mail Activation Programs**

Automated e-mail program to promote usage and activity

**Conversion Experts**

With our comprehensive conversion services, you can efficiently move your account holders over to eBanking. Thirty percent of our new sales are conversions from other online platforms.

**Conversion services include:**

- Internet Banking User Conversion
- Bill Pay with Payee List
- Account History Conversions
- Core Conversions
- Batch to Real-Time Interface
- Web Site Hosting Transfer

First Data helps your institution save both time and money by providing conversion experts to guide you from start to finish through a detailed project plan. We have converted financial institutions and their clients in as little as 28 days.

**A Global Leader in Electronic Commerce**

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

**For more information, contact  
your First Data Sales Representative  
or visit [firstdata.com](http://firstdata.com).**