HOW DO YOU GO BEYOND TO...

• Make your online and mobile self-service channel more effective?
• Leverage technology to create a better customer experience?
• Increase the adoption of online bill pay?
• Decrease your operational costs?
• Offer a safe and secure way for your customers to bank online?

FIRST DATA. ONLINE BANKING.

"We needed an Online banking solution that could support the needs of our personal banking customers as well as our small, medium and large business customers. First Data helped us attract and retain those customers."
Assistant Vice President of e-Banking, Cross Keys Bank

FIRST DATA GOING BEYOND

+40 years in the business
+28 product categories, hundreds of products
$1.4 trillion settled annually
7000 Financial Institution relationships
744 million card accounts on file

FOR MORE INFORMATION
Contact your First Data sales representative or visit firstdata.com

ONLINE BANKING SOLUTIONS

First Data takes you beyond with Online Banking solutions designed to meet the changing ways your customers manage their funds.
GO BEYOND: ONLINE BANKING

Online Banking is quickly surpassing branch locations as the preferred customer channel. Offering a robust Online Banking solution is critical for financial institution success. The online banking experience has changed how consumers judge and value their financial institution. With new banking features like mobile banking and bill pay, customers have the ability to access funds anywhere and at anytime. This convenience is quickly becoming a key differentiator for financial institutions to retain and grow their customer base.

At First Data, our global experience across the full payments value chain gives us unique insights into the marketplace, allowing us to develop the most innovative and comprehensive solutions needed to leverage more value from every transaction.

First Data Online Banking solutions are no exception. Our solutions empower financial institutions to be more competitive in developing lasting customer relationships and attracting institutions to be more competitive in developing new, highly sought-after customer segments.

Industry partnerships allow us to continually work with thousands of financial institutions around the globe. First Data provides Online Banking solutions to more than 700 financial institutions within the U.S. and around the world. Our solutions are designed to work with thousands of financial institutions around the globe.

With a single sign-on and integrated cash management, our user interface makes it easy for your customers to manage all their banking needs online.

Utilizing Software as a Service (SaaS) technology means that the implementation is quicker since there is no software to download or manage. You also save money with low start-up costs and no new hardware or software expenses.

Protect your customers and your bottom line from fraud with our industry-leading security solutions including multi-factor user authentication and intrusion detection. Plus, data is encrypted on servers and in transit using military-grade Triple DES encryption, SSL, and Kerberos encryption technology.

First Data provides Online Banking solutions to more than 700 financial institutions within the U.S. and works with thousands of financial institutions around the globe.

Experienced technical support and service helps to provide answers when you need them so you can keep your Online Banking system up and running around the clock.

First Data definitely helps us get to where we need to be; they have the services, functionality, and features that help us as a bank deliver to our customers. I don’t know that we could have accomplished what we have without First Data.”

First Data Officer, Happy State Bank

Meet the Next Generation of ONLINE BANKING

Intuitive User Interface

With a single sign-on and integrated cash management, our user interface makes it easy for your customers to manage all their banking needs online.

Simpler Integration

Utilizing Software as a Service (SaaS) technology means that the implementation is quicker since there is no software to download or manage. You also save money with low start-up costs and no new hardware or software expenses.

Stronger Fraud Protection

Protect your customers and your bottom line from fraud with our industry-leading security solutions including multi-factor user authentication and intrusion detection. Plus, data is encrypted on servers and in transit using military-grade Triple DES encryption, SSL, and Kerberos encryption technology.

Industry Leading Expertise

First Data provides Online Banking solutions to more than 700 financial institutions within the U.S. and works with thousands of financial institutions around the globe.

Help When You Need It

Experienced technical support and service helps to provide answers when you need them so you can keep your Online Banking system up and running around the clock.

OUR ONLINE BANKING PRODUCTS

Build a smarter, safer and more effective Online Banking strategy with our industry-leading solutions and platforms.

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<th>SOLUTION</th>
<th>FIRST DATA ADVANTAGE</th>
<th>BENEFITS</th>
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<td>Online Banking</td>
<td>Provide consumer and business online banking tools that attract and retain valuable customer segments through a single platform. A fully scalable design, enables customers to select specific cash management features, from the simplest to the most sophisticated, to meet their individual needs.</td>
<td>Securely provide account holders a suite of interactive tools they demand for 24/7 access and management of their accounts – whether they’re online, on the phone or on-the-go.</td>
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<td>Online Bill Payment &amp; Presentment</td>
<td>A single point login using a gateway that allows users to pay from multiple accounts, set payment frequency options and reminders.</td>
<td>Enables customers to securely receive, pay and manage all of their bills online. Easy automated enrollment for new users helps you improve customer loyalty and retention, while offering cross-sell opportunities. Plus, industry-leading fraud protection and payment delivery gives customers the convenience and control they value.</td>
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<tr>
<td>Personal Financial Management Tool</td>
<td>Available through First Data’s Online Banking, financial institutions can now provide their customers with a secure and powerful tool to manage their finances – including aggregation of account transactions and balances, expense tracking, budgeting and debt management.</td>
<td>Improve customer retention, with an online financial management tool that allows consumers to manage their finances all in one place.</td>
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<tr>
<td>Cash Management for Online Business Banking</td>
<td>A flexible and secure online solution designed specifically to automate the coordination and control of cash flow activity, speed access to account, and provides ability to manage deposits, transfers, payrolls and more.</td>
<td>Helps business customers of all sizes simplify and streamline day-to-day cash processing giving them new controls and cash flow insights they require to better compete in today’s business environment.</td>
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<td>Security Package</td>
<td>The multi-layered security package helps financial institutions and their customers remain safe and secure through all stages of the Online Banking transaction.</td>
<td>Protect your customers with a suite of monitoring tools featuring industry-leading security technology, like account activity alerts, that come fully integrated within the Online Banking solutions.</td>
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<td>Mobile Manager - mBanking</td>
<td>Available with Online Banking, mobile banking provides a streamlined, turn-key way to offer your customers a “triple play” of mobile banking – text banking, mobile browser and downloadable applications for iPhone and Android.</td>
<td>Support the growing consumer demand for robust “banking on-the-go” functionality while extending the reach and convenience of your financial services.</td>
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<td>Interactive Voice Response (IVR)</td>
<td>A hosted IVR that allows financial institutions to quickly build, deploy and manage a customer-friendly phone banking solution at a fraction of the cost of an on-premise solution. Plus, this solution integrates with FDIC Debit/Credit Card IVR.</td>
<td>Customers can perform standard account inquiries and funds transfers utilizing a phone system that understands tone and spoken commands.</td>
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