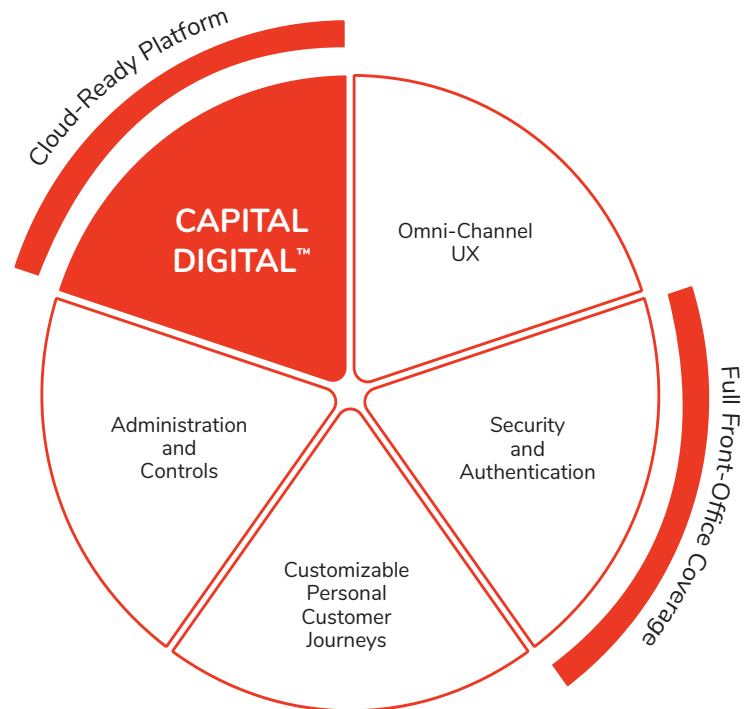


# Transform your bank into bank without borders.

Digital banking requires more than a collection of widgets to make it possible for bank customers to move fluidly across channels, devices and time. It requires strong underlying technology that allows you to deliver innovative services on the front end, while maintaining the integrity of your system environment on the back end. With anything less, the road to innovation will be littered with siloed channels and fractured customer experiences.

CapitalDigital from Capital Banking Solutions is a superior omni-channel banking solution that will keep you competitive without compromising the stability of your platform and services. With CapitalDigital, you can:

- Empower customers with a continuous, personalized banking experience using always-on features and intuitive design
- Onboard new customers quickly, easily and securely with innovative technologies making the application process a frictionless customer experience
- Maintain complete control over your environment, managing all your customers' functionality while managing your back-office operations
- Ensure secure and authorized access with robust security protocols
- Manage products and services intelligently with cross-channel analytics



## FEATURES & BENEFITS

CapitalDigital comprises a comprehensive set of capabilities and services for banks and their customers.

### BANK BENEFITS

**Customer onboarding made easy, from anywhere** – To encourage customers through the fast and easy process of applying for bank accounts and personal loans, banks can:

- Define multiple characteristics for online loan assessment types
- Provide customer checklists with current eligibility requirements
- Analyze a customer's high level financial information for quick financial assessment
- Enable ease of use with technologies such as:
  - Smartphone or other device cameras for uploaded snapshots of Customer IDs
  - Optical Character Recognition (OCR) to read ID data
  - MRZ (machine readable code) formatted data, which is automatically read, analyzed and uploaded into the information fields

- Non-MRZ formatted data, which is automatically displayed in a pop-up window for dragging and dropping the data into the appropriate input fields
- Electronic and digital signatures
- Form download and form upload for physical signature support
- Complete security and authentication controls

**Streamlined back-office management** – Set-up and manage options for bank customers, security levels for login and transaction processing, and analytics available for them to create and monitor.

- Customer screen management
  - Background image(s) for the login screen
  - Available checkbook images for the customer to select when ordering a new checkbook
  - Create standard text for online context-sensitive help
  - Bank's Privacy Policy and Services Agreement, which are accessible online
  - Image to be displayed on the various customer screens – this could be used for advertising other products and services
  - Standard email texts sent to your customers
- Set-up and access to the CapitalDigital web portal
  - Currencies for online transactions
  - Available transaction products
  - Characteristics of beneficiary banks that you will allow transfers with
  - Payees that customers can make payments to with Bill Pay
  - Branches that are using the CapitalDigital solution
  - Manager groups that determine which officer can see all or specific information
  - Banking staff and customer profiles determining level of access to:
    - Monitor events requiring additional action
    - Create and manage profile templates and profiles
    - Monitor all activities through complete Audit Trail
    - Make requests by currency

**Visualize, service, and sell more with cross-channel analytics**

– Understand what products and features are valued by your customers and what products no longer need to be supported and offer value-add services, using information such as:

- Customer enrollment / inactive customers
- Customer requests / pending requests
- Debit card history
- Logon by date or user
- User profile and device history

**END - CUSTOMER BENEFITS**

**Omni-channel banking** – With personalized and innovative banking services using any device, anytime, anywhere, customers can:

- Automatically bookmark their place and save information when exiting
- Select to save all information in draft mode
- Seamlessly return to where they left off at login
- See the content displayed natively to the type of device they are using
- Operate across a variety of personal computing platforms: smartphones, tablets and computers

**Plan, budget, save, and transact – all online** – Customer have many tools to help them manage their online banking needs, including:

- Financial calendar
  - Visually display's the customer's incoming and outgoing funds daily
  - Captures financial events from the core solution
  - Enables customers to input their own financial events
  - Supports scheduling of financial events
  - Forecasts future financial events based on previous financial events
  - Alerts customers of upcoming events or potential cash shortfalls
- Planning and Saving
  - Set aside money in virtual 'buckets' to meet savings or budget goals.
  - Move money from bucket to bucket, or schedule money to be deposited in a bucket, and receive alerts when goals are achieved
  - "Snap Save" with spontaneous reminders for customers online; customer configured by frequency and amounts for dynamic pop-up icons
- Transactions
  - Transfer funds and make payments:
    - Create and manage multi-currency domestic and international transfers
    - Immediate transfers between own accounts or third parties within and outside of the bank
    - Define recurring or one-time transfers and payments. Schedules based on multiple parameters
    - Maintain beneficiary details, including: BIC, ABA, SEPA and SWIFT information



- Upload or input bulk payments - company payroll deposits for example
- Access and aggregate account information:
  - Access accounts, view debit/credit cards and investments held at the bank
  - Drill-down to transaction details and download in multiple formats
  - View and print ad-hoc statements
- Initiate account actions, service requests and communications:
  - Open and close accounts
  - Manage service requests such as statement requests and checkbook orders
  - Send email with attachments via a secure message portal
- Define categories and tags by transaction type
- Dis interactive Loan calculator:
  - Input amount, loan duration and interest rate via sliding bars
  - Calculate dynamically monthly payment and total interest based on customer input parameters

**Personalized, user-friendly navigation** – Continuing their simple and intuitive banking experience with every transaction, customers can configure their personalization with:

- Customizable preferences – screen layout, language, favorites, alerts
- Wizards for step by step instructions
- Input fields offering contextual help
- Multiple search criteria, including Soundex search (phonetic algorithms)

- Multi-level menus, expanding grid rows and in-line editing
- Download statements in various formats: PDF, XLS, CSV, OFX, QIF

**Simplified, real-time support** – Be more accessible to customers with technologies they are familiar with:

- Video conferencing allows customers and bank agents to see and speak with each other in real time
- Online audio call for an easy and convenient way to replace a phone call
- Online chat between customers and bank agents in real time

**Increased security with smart authentication features** – Safeguard the privacy, data and assets of your customers and your bank, enforcing secure and authorized access through:

- Authorities and approvals
  - Assign user rights by function, accounts, and amount limits
  - Require additional password for transaction completion
  - Require manager approval for transaction completion
- Login security and authentication
  - Provide optional virtual keyboard for customer logon
  - One-way password encryption
  - Enable single or two factor logon authentications
  - Support two factor authentication through tokens, one time password (OTP) or matrix
  - OTP delivered via SMS or email
  - Enforce automatic session logout after defined period
- Mandate strong password requirements – length, letter-case, special characters and frequency

## CAPITALBANKER VALUE PROPOSITION

CapitalDigital is a next generation, cloud-ready digital banking solution that streamlines services intuitively and effortlessly, empowering your customers to bank on their own terms: where, when and how they want.