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FINANCE IS OPEN

**FINASTRA DIGITAL BANKING CONSUMER**

# **THE NEW GENERATION OF BANKING IS A CROSS-PLATFORM, MOBILE EXPERIENCE SOLUTION**





# One App. Everyone. Everywhere. Everything. The Next Generation of Digital Banking is Here

A new generation of financial technology is here with Finastra Digital Banking Consumer, a multi-application, seamless way for consumers to access and manage their banking needs from any supported device or browser. Offering highly intuitive and flexible features, Finastra Digital Banking Consumer has the tools needed to make the mobile channel a revenue-generating opportunity.

No matter how consumers access their accounts, they will have self-service resources that transcend what can be found elsewhere in the market, and make your institution stand out from the competition.

### **What's Different About Finastra Digital Banking Consumer?**

Why should an account holder have to navigate systems with disparate functionality and appearance when going from digital banking on their laptop to their phone? Designed for banks and credit unions, Finastra Digital Banking Consumer is the next-generation of mobile and browser banking technology. No matter what device is being used, e.g., smart phone, tablet, wearable, or desktop, consumers will have the exact same experience. From how the application looks to how it performs, account holders have a consistent interface. This innovative approach and infrastructure provides significant advantages in functionality and flexibility, allowing you to exceed customer and member expectations and beat the digital offerings of competitors.



# The New Generation of Banking is a Cross-Platform, Mobile Experience Solution

We've taken the guesswork out of providing superior usability in your digital offerings.



Our best-in-class technology partners coupled with our all-encompassing experience platform allows your consumers access to first-in-market innovative self-service features.”

### Exceptional Usability

Finastra Digital Banking Consumer is created with the end-user in mind. Superior usability is attained by providing a simple to use and easy to understand user interface. Whether a smartphone, tablet, desktop or watch, each experience can be completely customized by the financial institution to match brand guidelines and identity. The focus is on creating a series of memorable experiences for the end-user.

### Innovative Features

Finastra moves at the speed of mobile, enabling financial institutions to implement the latest mobile banking technologies and out-pace the competition. Our best-in-class technology partners coupled with our all-encompassing experience platform allows your consumers access to first-in-market innovative self-service features such as PicturePay, Debit Card on/off and person-to-person payments. With Finastra, mobile banking delivers the leading-edge functionality needed to deliver new services and potential revenue opportunities for your financial institution across all channels, on one platform.

### Core System Integrations

Robust, fully real-time core integration is essential to the user experience in order to meet the demands of a savvy mobile or desktop user. Our interfaces include in-house and data center hosted solutions.

Plus, Finastra Digital Banking Consumer integrates with Finastra's dynamic core systems—UltraData® and PhoenixEFE®—as well as with many outside core solutions providers.

### Superior User Experience

#### Convenience

- Streamlined, user-friendly customer experience—Across all devices and platforms, including smartphone, tablet, wearables (e.g. Apple Watch) and desktop.
- Family financial manager—Users can create their own apps to allow additional users, e.g. family members or accountants, to access their banking profiles, establishing entitlements around which features and information others can use and view.
- Recurring transfers—Set up transfers to automatically occur on time intervals.
- E-statements—Access most recent statements immediately and electronically.
- Transaction history, cash transfers and pending bill pay—Quickly view immediate and future-dated transfers, transactions, and upcoming and past payments.
- Remote deposit capture—Deposit checks with a photo and a click.
- Location-based branch/ATM finder—Uses GPS technology to find branches near the user.



Access point in time and trending reports, real-time end user behavioral analytics from session information to detailed trend analysis of money movement.”

## Security

- Debit card management—Control card security measures from any device. Users can switch cards on and off and designate acceptable merchants, transaction categories and dollar thresholds—resulting in unprecedented control of their card security.
- Customizable security alerts—Tailor alerts for activities such as when a password has changed or a limit has been exceeded on deposits or transfers.
- Optional PIN login—For additional security (out of band authentication).
- Security by design—Incorporating today's strongest security controls such as static code analysis, attack scenarios, patching and recurring pen-testing.

## Easy Access

- No click quick balances—View balances without logging in to full account access.
- Touch ID—Offered on supported Apple devices, this feature allows users to launch an auto-login session by accessing Apple's Touch ID functionality.
- Easy view account balances—For deposit, loan and credit accounts.

## Personalization

- Personalized transactions—Attaching an image from a device's photo library to a transaction enables users to easily record purchases and receipts to better track spending activity.
- Customer/member personalization—User can update their contact profile at anytime.
- Multi-language versions—Users can select which language they want the application to display.

## Bill Pay

- Bill pay including Picture Pay—Take a picture, pay a bill. Payments can be scheduled for future processing or can be expedited for an institution-defined fee.

## Payments

- Person-to-person and member-to-member payments—Send money to anyone in the U.S. with a valid email address or cell phone.
- Account-to-account payments—Transfer money between accounts at different financial institutions as easily as within the same financial institution.



## **Key Advantages for Financial Institutions**

### **Real-Time Analytics And Reporting**

Access point in time and trending reports, real-time end user behavioral analytics from session information to detailed trend analysis of money movement.

### **In-App Marketing And Messaging**

Develop ad campaigns that engage the user without disrupting their banking experience. Multiple ads can be maintained at any given time on the login screen, on the feature navigation menu and as larger ads right within the primary workspace of Mobile Banking App.

### **View As User Feature**

Financial institution employees can launch sessions directly from their own console and 'view as user' to see what the consumer sees, allowing them to more quickly identify and resolve issues.

### **Customizable Branding**

Tailor the apps to meet brand guidelines and identity with a highly customizable interface.

### **Back-End Risk Limits**

Develop and maintain via global and individual settings.

### **Risk Management And Security**

track devices running the Mobile Banking App, disable the App remotely if necessary and send push notifications to the devices. Additional security features include SSL encryption, multi-factor authentication, compliant Device ID, mobile fraud risk prevention, entitlements, optional pin and debit card lock.

### **Increase New Sales And Retention**

The 'anytime, anywhere' nature and overall experience of mobile banking apps not only improves loyalty, but also attracts new account holders.



## About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit [finastra.com](http://finastra.com)

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