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FINANCE IS OPEN

**FINASTRA DIGITAL BANKING BUSINESS**

# **THE NEW GENERATION OF BANKING IS FINASTRA DIGITAL BANKING BUSINESS**



## INTRODUCTION

# Meet the Unique Needs of Your Small Business Account Holders

A new generation of financial technology is here with Finastra Digital Banking Business, a multi-application, seamless way to give your small business account holders access to manage their buying and payment needs from any supported device or browser. Offering highly intuitive and flexible features, Finastra Digital Banking Business has the tools needed to fulfill on the promise of making the digital channel a revenue-generating opportunity.

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

Geared towards retail bankers that support the small business account holders segment, our small business product represents the next-generation of mobile and Internet banking technology. Finastra Digital Banking Business provides more common functionality needed for business owners that are typically not met with traditional mobile or Internet banking products.



# The New Generation of Banking is Finastra Digital Banking Business

Our innovative approach and infrastructure provides significant advantages in functionality and flexibility, allowing you to exceed small business customer expectations and beat the digital offerings of your competitors.



Finastra Digital Banking Business integrates with Finastra’s dynamic core systems—UltraData® and PhoenixEFE®—as well as with many outside core solutions providers.”

**Exceptional Usability**

Finastra Digital Banking Business makes conducting business an easy and personalized experience. Small business owners can easily move money via a unified payments and collections tool (ACH and Wire) as well as synchronize transactions with seamless integration to their accounting software. Improved productivity is gained with real-time alerts for transactions and approvals. Our mobile experience suite also empowers businesses with control over user permissions and customized individual access.

**Innovative Features**

Create mobility around the unique needs of the small business account holder. Basic user entitlements and administrative permissions provide comprehensive access to manage multiple businesses and personal accounts using one login across multiple channels. With user permissions, workflows and self-service assistance tools, users can access account management and payment tools, all while maintaining control with approval requirements. Our security by design philosophy enables an additional layer of authentication at login and throughout to mitigate fraud and unapproved access.

**Core System Integrations**

Finastra believes that 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 Business integrates with Finastra’s dynamic core systems—UltraData® and PhoenixEFE®—as well as with many outside core solutions providers.

**Superior User Experience**

**Convenience**

- 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

**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.

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The ‘anytime, anywhere’ nature and overall experience of mobile banking apps not only improves loyalty, but also attracts new business accounts.”

- 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)
- Secondary token authentication at login and payment submission—Multi-factor authentication and/or Out of Band authentication, unknown device logins, and high risk transactions

**Easy Access**

- No click quick balances—View balances without logging in to full account access
- Touch ID—Offered on supported Apple devices, 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.
- Multi-language versions—Users can select which language they want the application to display

**Payments**

- Person-to-person payments (P2P) and member-to-member payments—Send money to anyone in the U.S. with a valid email address or cell phone
- ACH payments/collections—Single or batch ACH for credit, debit and mixed. Workflow includes initiation, approval and processing
- Internal account cash transfers—Immediate and future-dated
- 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.

**Business Operations**

- User permissions—Manage logins, communications, information and access services through the console
- Self-service administration tools—Primarily in the management console and web apps, provides business management tools and reporting
- Wire transfers—Single domestic, international and recurring wire payments with workflow that include initiation, approval and processing
- Multi-entity management under one login—Consumer and business mobile user management together
- Business workflow—Payment initiation, approval, processing and management with file import/upload
- Integration with accounting software—Can accept ACH/Delimited/Fixed format files from most accounting software packages for manual import/upload into the system for payment processing

**Key Advantages for Financial Institutions**

**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.

**Real-Time Analytics and Reporting**

Have access to point in time and trending reports, and have real-time end user behavioral analytics at your fingertips from session information to detailed trend analysis of money movement

**Customizable Branding**

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

**Increase New Sales And Retention**

The ‘anytime, anywhere’ nature and overall experience of mobile banking apps not only improves loyalty, but also attracts new business accounts.



## 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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