THIS TELLER NEVER GETS TIRED

consumer features

Account Balances
Bill Payments
Account Transfers
Transaction History
Loan Balances
Loan Applications
Stop Payments
Targeted Client Announcements
e-Statements
Online Cheque Ordering
Lost Card Notifications
Transaction Summaries

key benefits

24/7 Banking
Ease of Use
Speed and Scalability
Security and Auditing
Consumer Convenience
Brand Building
Promotion Opportunities
Real Time Statistics

integration

Retail Banking Module
Term Deposits Module
Loans and Mortgages Module
Investment Management Module
Integrated Accounting Module
Universal Gateway
IVR & XML
POS & ATM

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This Teller Never Gets Tired.

Our grandchildren will never understand why we used to go to the bank and wait in line to pay a bill or transfer money. Today we pay bills, transfer funds, and review account history with a few clicks of the mouse. Online banking, today, is not an option for most consumers. They expect it. Portfolio Plus Consumer Web Banking enables web banking for consumers who want instant access to their account information on a 24x7 basis.

Imagine a branch that doesn't close. And a teller that never sleeps. That's what Portfolio Plus Consumer Web Banking offers.

Introducing Consumer Web Banking Software

Consumer Web Banking is the Portfolio Plus module that enables online banking. Like all the plug-in banking modules offered by Strategic Information Technology, it can be installed when you first implement Portfolio Plus or at a later date. It also allows financial institutions to offer all the security, convenience, and integrity that customers have come to expect from an online banking experience.

> "The switch to Consumer Web Banking at PACE was probably the easiest implementation in my IT career. The transition went without a hitch."
>
> Terry Chapman
> VP of Special Projects
> PACE Savings and Credit Union

Self-Service Banking: Controls, Audit, and Security

When you implement Consumer Web Banking, you add extra controls on your banking services to reduce the risk of fraud or misuse. It also follows the rules you have implemented for retail banking, such as holds on deposits or restrictions on certain services.

Self Service Banking

When customers log in to Consumer Web Banking they are presented with summaries for all of their accounts. This includes chequing, savings, RRSPs, investments, and term deposits. Presenting these account summaries as the first screen a customer sees after a login has become the de facto web banking standard. With a quick glance, customers know where they stand financially and can choose to drill down into any one of their accounts to see transaction details or perform activities on those accounts.

Using Consumer Web Banking, customers can perform the following banking activities:

- Add and Remove Bill Vendors and Pay Bills
- Add or Modify Recurring Bill Payments
- Add or Modify Fund Transfers
- Make Ad Hoc Loan Payments
- Update Address
- Contribute to an RRSP
- Download Data into Quicken

- Download Data into Microsoft Money
- Change Password
- Renew Maturing Term Deposits
- Perform Stop Payments
- Query Investments and Term Deposits
- Query Loans and Mortgages

Near Zero Marketing Cost

It's not every day that a financial institution gets to market products and services to customers at a cost approaching zero. Web banking delivers that opportunity. Consumers can be exposed to new products or campaigns as they conduct their regular banking activities. You can choose to direct your customers to real time rate schedules or invite them to apply for new products.

Applications can be filled out online for loans, mortgages, or term deposits, and then submitted for your approval. Custom email links can also be maintained so customers are directed to a particular branch or service representative.

A New Branding Opportunity

Reinforcing your brand while your customers are web banking is important. That's why Consumer Web Banking allows you to specify your own graphics, colours, and marketing content. It's all a part of providing a branded banking experience for your customer.

Web Banking Software: Marketing Power

Want to find out exactly how many people clicked on a promotion and followed through to actually purchase a product or service? Consumer Web Banking delivers this type of power. You'll be able to track the activities of your customers in detail or as a whole. You can also produce various reports on transactions by CIF, transactions by date, page hits, bill payment usage, fund transfers, and more. You'll know exactly how your system is being used and gain real time feedback on any promotions you offer.

Administrator Power

The Consumer Web Banking administrator has the power to control the web banking experience. The administrator can choose whether the customer can transfer funds to external institutions or view real time rates. The administrator can also choose whether the customer logs in by CIF number, bank card number, or a self-assigned username. You're in control.