

ACI Enterprise Banker™ for Retail Customers

Financial institutions face many competitive and operational challenges in servicing their retail banking clients. The commoditization of retail online banking products and increased competition from banks and non-bank entrants has made it difficult for institutions to differentiate themselves. For these reasons, institutions need a comprehensive platform that reduces day-to-day support costs while enabling them to sustain a competitive advantage through easy-to-bundle product offerings. These offerings must deliver value-based services that meet growing customer expectations



The ACI Enterprise Banker™ Solution

ACI Enterprise Banker's retail banking package offers a financial institution's customers a comprehensive set of features and capabilities not found in other Web-based retail banking systems. With key functionality, the flexibility to create highly customized packages and broad risk management features, Enterprise Banker provides institutions with one of the strongest retail banking products in the industry.



Enables Institutions To Grow With Their Customers

Enterprise Banker is designed to serve the needs of a variety of online banking customers — from consumers to large business accounts. As a customer's needs grow or change, institutions can add functionality. This enables institutions to offer their retail customers access to functionality — such as wire transfers — typically reserved for business customers, creating additional fee income for the bank. This unique capability allows institutions to serve all of their customers, using a single platform, simply by adding any of the system's 90 available modules or 250 payment and report templates. This flexibility eliminates the need to move customers to another platform.

Provides the Flexibility To Create Unique Banking Packages

ACI advises financial institutions to use value-based pricing and provide only the precise functionality a customer needs. This approach results in a streamlined offering and generates additional fee opportunities as institutions increase a customer's functionality. Within the retail banking market, institutions can create tailored packages or brands based on lifestyle needs, customer profiles and geography.

For example, while a majority of customers may be content with basic reporting, account transfer and bill payment functions, a customer with international ties or multiple banking relationships may require the ability to wire funds, initiate person-to-person payments or transfer funds between accounts held at multiple financial institutions.

Offers Features for Controlling Risk

Enterprise Banker's real time funds authorization module allows institutions to secure a customer's available funds when bill payments are processed, which improves the customer experience by eliminating overdraft situations.



Additional risk management features include strict limits on the types of payments and transfers customers can make. Institutions can set transaction limits by customer and transaction type to allow customers to make only the specific payments and transfers the institution allows.

The ACI Advantage

Like all ACI Enterprise Banker solutions, the product's retail banking solution is highly configurable, allowing institutions to customize packages by selecting individual components for each market segment or customer. Enterprise Banker's industry-leading entitlement and billing capabilities ensure that institutions maximize fee generation while providing retail customers with a platform designed to grow with their needs. Key features of Enterprise Banker's retail banking solutions include the following:

Online Account Statements

The online statements module enables financial institutions to electronically deliver statements to customers as a text file, an image or a PDF document. Customers can quickly view current statements or search for past statements.

Bill Payment

Enterprise Banker is integrated with iPay Technologies' industry-leading consumer bill payment solution to provide customers easy-to-use and hassle-free capabilities to schedule, edit and delete payments, manage payees, view payment history and receive alerts and payment reminders.

Alerts

Enterprise Banker's alerts module provides customers access to simple yet powerful messaging tools. Users can set up e-mail alerts, customize alert triggers and select delivery methods.

Account Transfer

Enterprise Banker's user interface provides simple transfer capabilities, such as standing orders, on-the-fly transfers and future-dated transfers.

Real Time Loan Balances and Activity

The loan balance and activity module provides customers with real time balances and activity on individual loan accounts or particular loan notes. Information can appear either in one consolidated report or separated by balances or activity.

Account Balances With Activity Detail

With Enterprise Banker, customers see account balances when they first log in with one-click access to activity detail and the ability to download information in a variety of formats.

Real Time Account Activity Downloads

A key feature for some retail customers is the ability to quickly access account activity for offline reconciliation. With Enterprise Banker's real time account activity export module, customers can quickly and easily download their account activity in standard formats that are compatible with Microsoft® Excel™, Quicken® and Microsoft® Money™.

Real Time Funds Authorization

Enterprise Banker's funds authorization feature, used in conjunction with iPay's consumer bill payment solution, integrates with an institution's back-office systems to secure existing customer funds when they are released for bill payment processing.

Stop Payments

With Enterprise Banker, customers can place stop payments and receive check status online, reducing the need to communicate directly with bank administrators and lowering an institution's operational costs.

Single Sign-On Link to Third-Party Systems
Enterprise Banker's single sign-on capability allows customers to access third-party applications for bill payment, check ordering, and more without having to log in again.

Self-Service

With Enterprise Banker, institutions use their Web sites to drive enrollment. Customers can self-enroll for online banking services and have immediate access to their accounts online. If needed, customers can also set up access for other users, such as a spouse, accountant or financial advisor.

In addition to self-enrollments and user setup, customers have access to many other self-service functions and forms that enable them to perform various functions, including the ability to reorder checks, reset or change passwords and user IDs,

manage security questions, send customer service inquiries, change contact points and set up account alerts.

Experience, Expertise

Every second of every day, more than 800 customers around the world rely on ACI solutions to process payments, manage risk, automate back-office systems and provide application infrastructure services. More customers use ACI software to manage higher payment volumes, of greater diversity, across more platforms and geographies than any other provider in our field. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you.

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The screenshot shows a 'Retail Banking' dashboard. At the top, there's a navigation bar with 'Retail' and 'Real time inquiries'. Below it is a 'Log Out' button. A main navigation menu on the left includes 'Home', 'Account Detail', 'Transfers', 'Statements', 'Pay Bills', and 'Setup'. The main content area is titled 'Welcome to Retail Banking' and contains several sections:

- Notifications:** A message about a Quicken file created on 01/08/2007.
- Bank Notices:** A notice about 0% financing for 6 months on new ACI Visa Credit cards.
- Deposit Accounts:** A table showing account numbers and current balances.
- Credit Accounts:** A table showing account numbers, payment amounts, due dates, and principal amounts.

Callouts point to various features: 'Easy to use transfers' points to the 'Transfers' menu item; 'Real time balances' points to the 'Account Detail' menu item; 'True self service multi-user administration' points to the 'Setup' menu item; 'One click access to account activity' points to the 'Account Detail' menu item; 'Instant balances as soon as users log in' points to the 'Total Balance' in the Deposit Accounts table; 'Download account activity to multiple formats, including Quicken® and QuickBooks®' points to the 'Click here' link in the Notifications section.

Account	Number	Current Balance
Personal Checking	883773633	\$1,987.32
Personal Savings	209840483	\$36,455.58
Total Balance		\$38,442.9

Account	Number	Payment	Due	Principal
Line of Credit	400684556	\$200.00	06/01/2006	\$12,833.58
Total		\$200.00		\$12,833.58

