



TouchPoint® Internet Banking

Internet Banking is Both a Commodity – and a Key Differentiator

Research shows that more than 55% of consumers below the age of 35 use the Internet banking channel*. Because this consumer group came of age during the dot-com explosion of the 90's, they are conditioned to use the Internet as a fundamental vehicle for conducting day-to-day business. For many bank customers, Internet banking has become as commoditized as free checking.

Yet the power of online banking has grown beyond simple service functions, balance transfers and bill payment transactions. Today's top-tier institutions are embedding the Internet in their sales and service strategies and are investing in the internet as a robust consumer self-service channel. These institutions view the Internet as a key vehicle for increasing wallet share and attracting new customers.

Does your institution view its online banking channel as a necessary commodity - or as a crucial competitive differentiator?

*Source: *Financial Insights*

The Solution: TouchPoint Internet Banking

TouchPoint Internet Banking combines a robust set of information and consumer self service transactions with the power of a common platform that can be easily integrated with other delivery channel applications and core, back-end systems. Because of its ability to connect with other customer touch points, TouchPoint Internet Banking enables institutions to extend their single customer view strategy to the internet channel.

TouchPoint Internet Banking Capabilities

Enables real-time access to account and activity information

The internet has hugely impacted your customers' expectations in regards to how quickly they can locate – and act upon – information regarding their accounts and bank interactions. TouchPoint Internet Banking enables real-time access to both account and activity information. This enables both customers and bank staff to obtain real-time balance information for the customer's entire account portfolio as well as interactions performed within other delivery channels, such as the branch and contact center.



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Extends single customer view to internet channel

According to research giant *Financial Insights*, online banking will continue to grow 12-16% per year. Yet customers will continue to use traditional channels such as the ATM, branch and contact centers to conduct their financial transactions. Through its architectural foundation, Xpress Enterprise Services (Xpress), TouchPoint Internet Banking allows you to easily connect these channels – and share what goes on within them – with your internet delivery.

Provides multilanguage and multiple currency support

Even in your local markets, your customers represent every country on the globe. Communicating in a single language or supporting a single currency does little to strengthen customer loyalty across your diverse customer base. Through user configurable parameters, TouchPoint Internet Banking allows your customers to view their information using multiple languages and multiple currencies. Your customers can select the default language for all their online interactions or select their language of choice each time they access your Internet channel. In addition, you can specify the bank's default currency, an account's default currency and the currency involved with each individual transaction.

Employs best-in-class transaction set

Designed using industry best practices, TouchPoint Internet Banking provides a robust set of payment, account servicing and maintenance transactions. In addition, it supplies the foundation to easily expand into more powerful sales and financial management capabilities to support an institution's expanding Internet delivery strategy. The solution's best-in-class philosophy extends to its user interface, allowing you to fully configure your specific branding and terminology – without coding changes.

Integrates with multiple host systems and front-end applications

Xpress' open architecture combined with its utilization and compliance with industry standards such as IFX enables institutions to streamline the deployment of TouchPoint Internet Banking — and facilitate easy integration with other third-party banking applications that are critical to your sales and service strategy.

TouchPoint Internet Banking Benefits

Strengthens customer loyalty

Today's banking customers expect real-time, consistent and responsive service across the delivery channel spectrum. TouchPoint Internet Banking meets that expectation by providing customers with robust banking capabilities designed for the crucial internet channel. And because TouchPoint Internet Banking "talks" to all delivery channels, your customers are provided a real-time view of all

activity on all accounts – and their interactions within all delivery channels – enabling them to make more timely, informed decisions regarding their financial activities.

Maximizes low-cost channel

It is no secret that the internet is one of your least expensive delivery channels. TouchPoint Internet Banking enables you to provide the robust functionality your customers demand when managing their financial portfolio online. And when you consider that almost 60% of mid-career customers (age 40 and under) prefer the Web as the way to get information about a financial provider's services**, it is a self-service channel that financial institutions must be responsive to.

** Source: Celent Communications

Increases wallet share

You can be sure that virtually every bank is zeroing in on the same target customers. So zeroing in on your customers' specific needs is crucial to increasing your share of wallet. TouchPoint Internet Banking's easy configurability enables you to get new products and services "out of the wrapper" and online very quickly. And its recurring transactions and alerts further imbed your brand into your customer's day-to-day management of their financial activities.

TouchPoint Internet Banking Features at a Glance

Payments / Transfers

- Intrabank and interbank account transfers
- Recurring payments
- Automated loan payments
- Future-dated payments
- Real-time and batch interfaces

Account Information

- Relationship summary
- Contact history
- Account summary
- Account detail
- Transaction details
- Intraday inquiries
- Check imaging
- Statement imaging
- Transaction queries

Check, Loan and Card Management

- Check and card orders
- Stop checks
- Lost and stolen cards
- Loan payoff quotes
- Loan holidays
- Line of credit increases



Online Customer and Account Opening

- Account opening
- Internet enrollment

Administration

- Single sign-on to third-party applications
- Customer data maintenance
- Customer preferences
- Account nickname
- User maintenance
- Password maintenance

Security Features

- Open LDAP
- Configurable login/logoff
- Bank-configurable passwords
- Transactional password option
- 128-bit encryption
- Functional authorization
- Limit setting
- Password set by delivery channel
- Full logging and auditing
- JAAS-compliant

Architecture

- J2EE-compliant
- Java-based
- IFX-based XML messaging standard
- Struts-based
- Database management system independent
- Workflow and rules engines
- Component-based design



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