INNOVATION CONFERENCE 2017

BUSINESS BANKING STRATEGY AND ROADMAP

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Today's small businesses are critical to our economy . . .

. . . and to your growth.

Provide the right solution that fits their needs

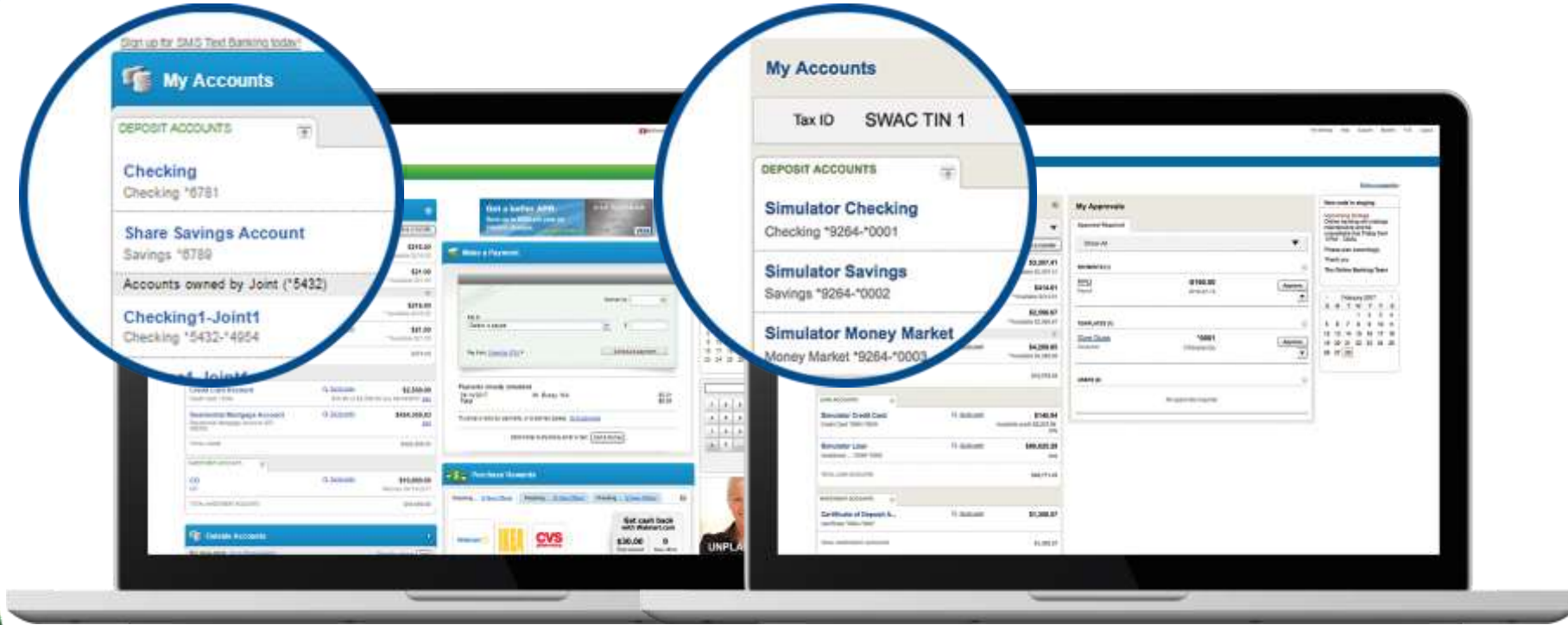- Easy to implement
- Easy to use
- Mobile-centric
- Single platform

Easy to use

- Simple

- Scalable

- Secure

. . . With community financial institutions in mind.

Single platform: business and consumer

Consumer   Business

Solutions for Users on the Go

- Push notifications and alerts
- Manage approvals on-the-go
- Additional account services:
    - Multi-TIN balances, transactions and transfers
    - Entitlements enforced regardless of channel
    - ATM and branch locator
- Security Features:
    - Biometric authentication for fast, secure access
    - User access support & management
    - Token, text, voice or biometric approval options
    - Mobile entitlement option
- Template based payment initiation

Implementations Designed for You

- Experienced, dedicated implementations team
- Proven interfaces with core providers
- Third-party integration
- Training sessions for your institution
- End user marketing to drive engagement
- Easy administration via Admin Platform
- Ongoing support
- Focus on minimal disruption to current business customers

Amazing experiences

Your business customers will not only survive, but thrive.

And thank you for it.

Our Panelist
BayPort Credit Union

- Formed in 1928 as Newport News Shipbuilding Employees' Credit Union

- $1,569,774,282 in assets

- 135,569 members

- 23 branches; using both ATM and ITM technology

- 400+ staff

Jennifer Coyne

- **VP, Business Services**
- **BayPort Credit Union**

Business Banking at BayPort

- **Launched in 2007; currently managing over $37 million in deposits and $142 million in loans**
  - Started out with a full suite of deposit and loan products
- **Felt it was important to offer online services from the beginning**
  - Needed a product that supports ACH and Wire Transfer
  - Currently have 20 active ACH users and 10 active Wire Transfer users
- **2 Commercial Bankers/Relationship Managers deployed in our market**

BayPort and Digital Insight

- **DI consumer client since 2000**

- **Launched the DI Business Banking product in 2007**
  - Sold to Bottomline Technologies in 2012 – we stayed on the Bottom Line platform in anticipation of moving back to DI when their new Business Banking platform was ready

- **By September 2016 we had approximately 1800 member businesses using checking accounts**
  - 740 of that 1000 were in the Digital Insight consumer online product and 260 were active in the Bottomline online product

Conversion

- **In October 2016 we manually converted 256 active Bottomline Business Banking users to the new Digital Insight Business Banking platform**

  - Identified admin username and bill pay username information

  - Pulled over ACH Template and Wire Transfer payee information from the Bottom Line platform

  - Set myself up as admin user to receive temporary credentials for each account

  - Reset back to the admin username with a new temporary password for each account and communicated that to the admin user

  - Provided "concierge" service for ACH/Wire users to set up their templates

  - Had all users converted and on the new system by October 31, 2016

It's A Whole New World....For Members

- Two part log in vs. four part log in
- Recover password ability
- Cross account/multi TIN access
- User friendly
- Mobile app (coming soon)
- ACH user flexibility

It's A Whole New World....For BayPort

- More intuitive admin platform

- Automated issue of temporary username and password

- Cross account/multi TIN access

Reset password requests drastically reduced!

What Members and Staff Are Saying...

"Setting up a new business user takes almost no time..."

"It is great to access all of my accounts in one place..."

"I am thrilled with the way I can give ACH access..."

"I like the ability to have more than one admin user, makes it easier to manage my business"

"I love the new login, so easy to use"

Business Banking universe continues to expand

As we bring more and more financial institutions live we're **market-proven—and we continuously improve**.

Roadmap Overview

- **Business Banking Payments Reporting**
  - Released to businesses in Q2 2017
  - Targeted availability to FI admins in Q1 2018

- **Wire Integration**
  - Released real time integration to Finastra Q2 2017
  - Released file mover in Q3 2017
  - Additional wire vendor integrations 2018

- **Same Day ACH**
  - Credits added in Q2 2017
  - Debits - targeted availability in Q4 2017

Roadmap Overview

- **ACH Reversals - targeted availability Q4 2017**

- **TIN Level Limits - targeted availability Q4 2017**

- **Business Banking Mobile App**

  - Generally available in Q3 2017

  - Payments functionality added in Q3 2017

  - Additional user management options added Q3 2017

- **Check Positive Pay**

  - Generally available in Q3 2017

- **ACH Positive Pay**

  - In development for 2018

Roadmap Overview – Horizon

- **Premier Secure Chat**
- **Multi Language Support**
- **OFX Direct Connect Support**
- **Subscription Based Alerts**

Roadmap Overview – Active Ideas

- **Cash forecasting reporting**
- **Hybrid/toggle between retail and business login**
- **Account target balances & sweeps**

Roadmap Overview – Active Ideas

- **Promotion suite**
- **Cash forecasting reporting**
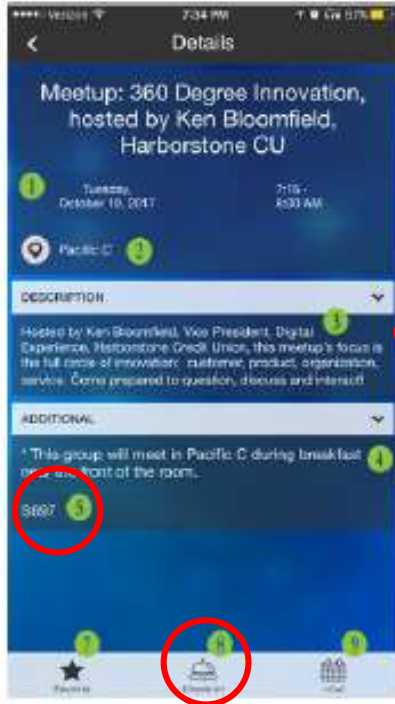- **Hybrid /toggle between retail and business login**
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