



# DIGITAL ONE BUSINESS

Business banking reimaged

## BUILT FOR THE FUTURE OF BUSINESS

Digital One™ Business propels business banking into the future with a digital-first orientation with market-competitive features. It's a business solution designed with a modern user experience, streamlined workflows and cash management features for your micro business, SMB, and corporate clients to access from the online-web, mobile and tablet.

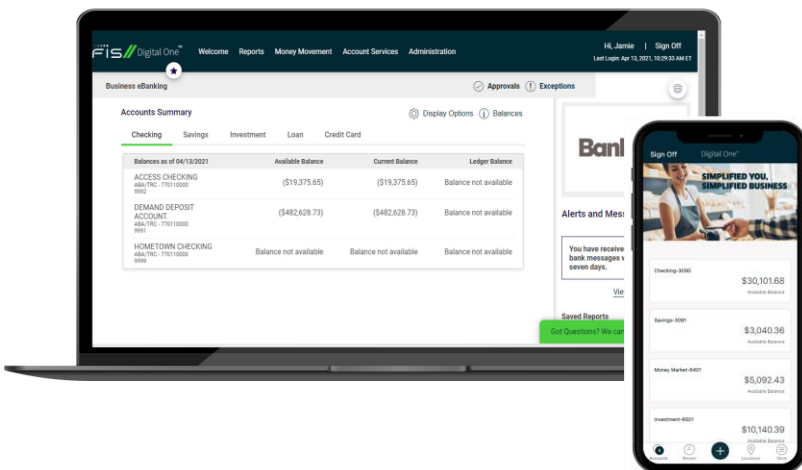
### A new era of digital cash management is on the horizon

With its broad range of capabilities, Digital One Business provides the functionality your customers need to manage their business, from viewing accounts and conducting complex transactions, to managing multi-user capabilities and entitlement controls.

Digital One Business also offers comprehensive fraud mitigation tools to ensure the highest level of protection. Plus, with the added convenience of mobile banking, your customers can perform their cash management functions on the go.

**Digital One Business is designed to meet the growing demand for modern business banking services.**

**Explore our single platform that supports a full suite of features designed for bankers to use on the web or mobile devices.**



## KEY FEATURES

### Money Management

#### Accounts and activity

Real-time access to deposit, loan, and credit card accounts – and up to 18 months of transaction activity, including check images – in one location.

#### Download activity

Customize a reporting package to meet your customers' unique needs (including .csv format, BAI, QuickBooks™ and more).

#### E-statements

Provide customers the option to turn on paper and view their deposit, loan, and credit card statements online.

#### Alerts

Standard alerts help business reduce the risk of fraud by staying on top of account, transaction, and user activity. With **Premium Alerts**, financial institutions can customize alert content and add SMS capability.

#### Remote deposit

Customers can deposit checks without going to the branch. We offer integration with various FIS remote deposit solutions.

#### Self-service

Enable customers to use this lower-cost channel to reorder checks, make account changes and request stop payments on checks.

#### Lockbox

View, manage and archive receivables information. We offer integration with various FIS lockbox solutions.

### Money Movement

#### Transfers

Transfer funds between internal deposit and loan accounts, or accounts held with other financial institutions.

#### Loans

Customers can make loan payments and advances through our loan payments modules.

#### Business Bill Pay

Schedule one-time, recurring, or automatic payments. Customers can also view bills online and create payment rules associated with a bill, by setting up e-bills. Plus, enjoy the added peace of mind of dual approval to mitigate fraud.

#### ACH

Automate the process of payments to allow customers to pay bills and collect funds faster – including state and federal tax payments and various other ACH types.

#### Wires

Give your customers the ability to make high-priority payments, same day.

### Administrative Support and Marketing

#### Entitlement controls

Business can easily grant access, set permissions and user limits for designated employees.

#### Positive Pay

Help business customers track the status of their accounts and monitor for fraudulent activity with our Positive Pay solution.

#### Approvals

Business can manage over 40 approvals related to entitlements and users, ACH file uploads, ACH, wire

and bill pay transactions, and more from a central location.

## Marketing tools

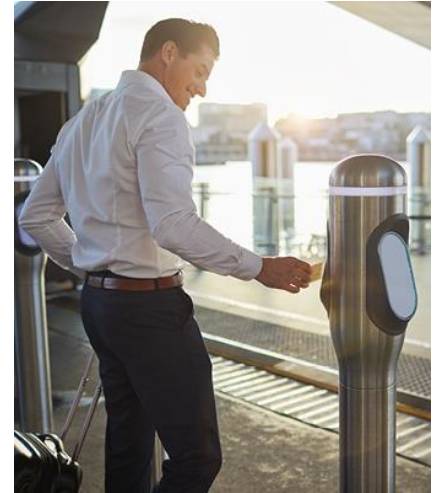
Provide relevant information to customers and increase cross-sell opportunity through targeted banner ads, emails, and splash pages.

## Customer support tool

Support your customers with a comprehensive customer service and emulation tool.

## Banking on the go

Business can manage their accounts from their mobile device, including access to over 40 types of approvals, Positive Pay review and decisions and remote deposit capture.



## BENEFITS

- Tight integration with various FIS core systems and products
- Digital One Business adheres to Web content Accessibility Guidelines (WCAG) -2.1 level AA
- Advanced fraud mitigation tools enable business to further safeguard their money and transactions
- Anytime, anywhere access with mobile banking
- Superior customer experience

## PROTECTING YOUR CUSTOMERS

FIS Digital One Business offers comprehensive, layered security that provides superior protection for your customers' accounts - including security via multi-factor authentication, SSL encryption, device Identification and session timeout, user entitlements, passcode and biometrics, and flexibility to support the unique standards of each institution. Our robust fraud mitigation tools enable your customers to have more control over user access, entitlements, transaction limits and approvals to further safeguard their transactions.

**Digital One Business suite** was designed for fast, easy implementations to take the pain—and ROI guesswork—out of your planning equation. Take advantage of our mobile extensible application platform to enable custom features and business feature open-API architecture to enable functional and data interoperability with accounting, CRM, and other third-party services.