

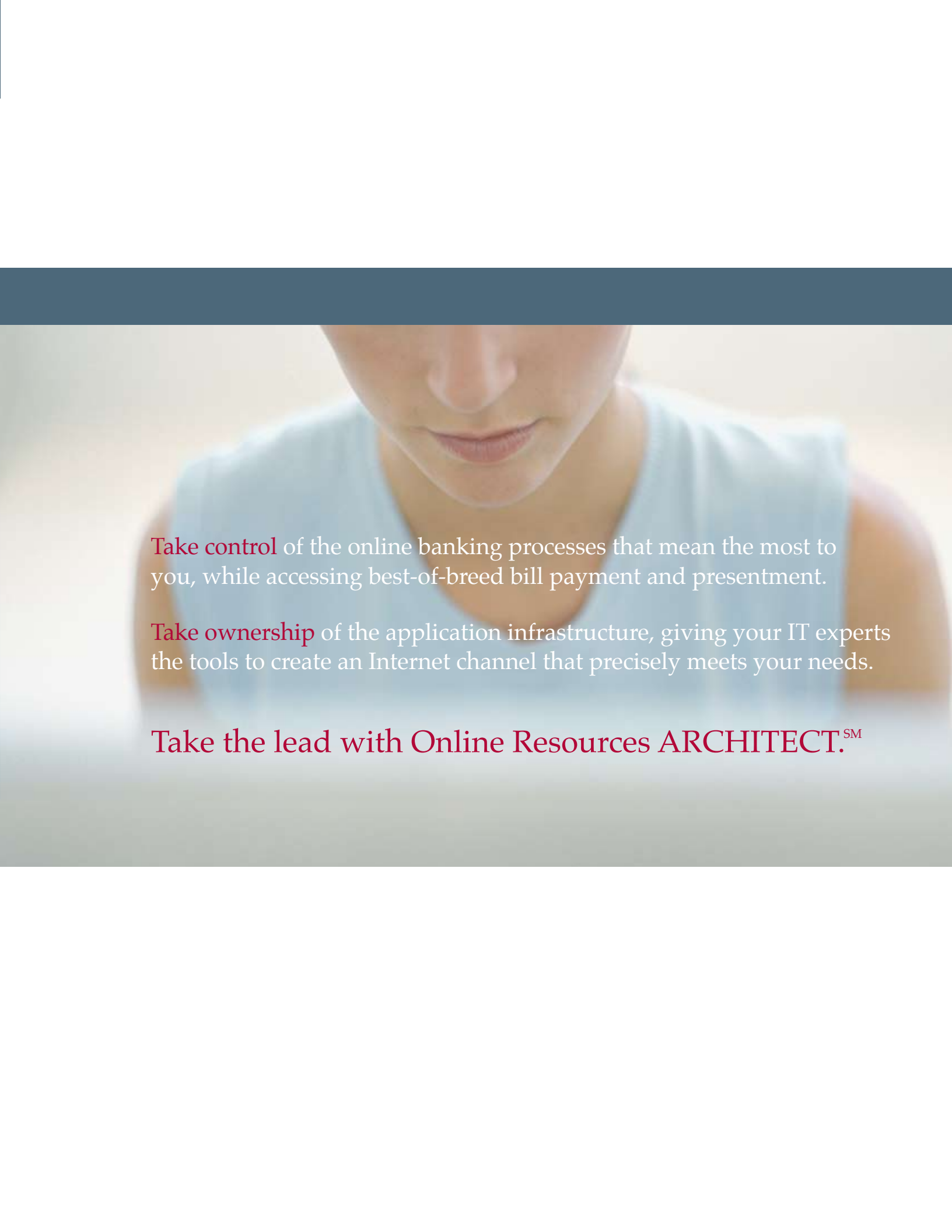
# Internet Banking and Bill Payment



ARCHITECT<sup>SM</sup> Edition

In-House Solution





**Take control** of the online banking processes that mean the most to you, while accessing best-of-breed bill payment and presentment.

**Take ownership** of the application infrastructure, giving your IT experts the tools to create an Internet channel that precisely meets your needs.

**Take the lead with Online Resources ARCHITECT.<sup>SM</sup>**

## With Online Resources ARCHITECT<sup>SM</sup> You're in Complete Control.

With ARCHITECT, you have the opportunity to build an Internet banking site in-house that truly reflects the expertise of your IT staff, without compromise or concession. And you have the freedom to respond to changes in the marketplace, quickly and effectively, on your own schedule and on your own terms.

### With ARCHITECT You Will ...

#### Deliver the Best Consumer Experience



- Highly customizable Internet banking
- Industry's highest-quality bill payment service
- Client-branded 24x7 bill payment customer care

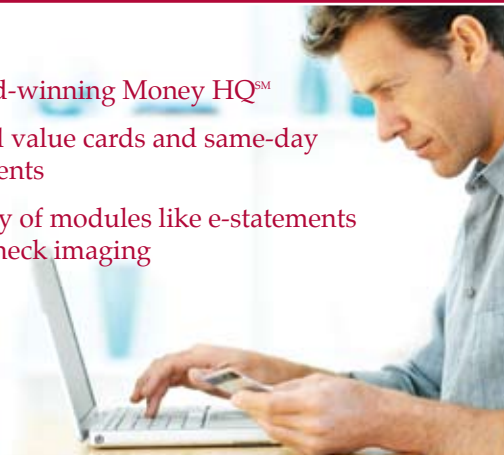
ARCHITECT gives you virtually unlimited power to customize and update the entire online banking and bill payment interface, producing a seamlessly integrated Internet experience designed expressly for your consumers. And you can impress your consumers with the quality and matter-of-fact efficiency of the best bill payment and presentment service in the business.

#### Introduce Innovative Products

Our commitment to innovation goes back more than a decade. Our patented real-time debit gateway, introduced in 1993, allows us to deliver the fastest bill payments in the industry, while uniquely positioning our clients for the future of real-time payments.

Our innovative software developer's kit gives your IT specialists unprecedented freedom to create custom features that both enrich and distinguish your Internet channel.

- Award-winning Money HQ<sup>SM</sup>
- Stored value cards and same-day payments
- Variety of modules like e-statements and check imaging



#### Maximize the Value of Your Internet Channel



- State-of-the-art CRM technology
- Real-time targeted messaging
- Industry-leading ICM<sup>SM</sup> Marketing

No other company has a better record working the Internet channel than Online Resources. Our ICM<sup>SM</sup> Marketing process routinely yields the highest banking adoption rate and the highest bill pay upsell rate in the industry—by a factor of two.

With ARCHITECT, we give you the means to ensure your Internet channel's success.

## INTERNET BANKING The Way You Want It

With ARCHITECT,<sup>SM</sup> you can deliver a unique, powerful online banking experience that's absolutely reliable, secure, and intuitive for your staff and your consumers.

That's because ARCHITECT puts you squarely in charge. Our suite of administrative modules gives frontline employees a series of secure, user-friendly tools that can be employed to refresh site messaging, change consumer information, and handle most tasks related to the Internet channel—but that's just a start. Working with our software developer's toolkit (SDK), your IT staff can create easy-to-use, fully compatible, one-of-a kind modules in record time. As a result, you'll have the power to pursue practically any strategy you want to improve the functionality and impact of your Internet channel and to increase its attractiveness to your consumers.

Because you have more control of the Internet channel, you can give your consumers more control of their finances. With ARCHITECT, they have the ability to stop payments, schedule recurring transfers among accounts, and view pending transactions, as well as other options that you build into your custom modules.

In addition, ARCHITECT gives you the ability to offer such innovative banking services as account aggregation, account-to-account transfers, user-defined alerts, and award-winning Money HQ.<sup>SM</sup>

Taken as a whole, full-featured ARCHITECT can make a decisive difference in your efforts to position yourself as your consumers' primary financial institution.

## BILL PAYMENT AND PRESENTMENT That's Best-of-Class

The qualities that make ARCHITECT such an exceptional platform for online banking can easily be seen in our bill payment and presentment service. At its heart is Online Resource's guaranteed funds model, enabled by our patented EFT gateway, which allows us to determine funds availability in real time.

This means our approach is inherently quick and risk free. Insufficient funds are simply not an issue, and over 50 percent of your consumers' payments arrive in just 24 hours. Our commitment to deliver all payments on time is backed by the best payment guarantee in the business. And to ensure you realize the full potential of our unique guaranteed funds model, Online Resources maintains one of the most extensive master databases of merchants and payment instructions in the world, which we constantly update and revise.

Our presentment service is equally robust. Our relationships with billers are among the most extensive in the industry. As a result, consumers have the option of reviewing their major bills and paying them from a single site.

### Internet Banking

#### Self Service

- e-Statement
- Check Imaging
- Check Ordering

#### Advanced Services

- Alerts
- A2A Transfers
- Account Aggregation
- Money HQ<sup>SM</sup>
- Web Connect

### Bill Payment and Presentment

- Guaranteed Funds
- Same-Day Payments
- Dedicated Resolution Team
- \$25,000 Payment Guarantee

## Relationship Management Making the Connection

Internet banking and bill payment is an opportunity, repeated over and over each day, for financial institutions to build stronger, more extensive relationships with their consumers and increase their profitability.

One way we do this is through highly responsive customer care. No matter when consumers call, our online bill payment experts are ready with the information consumers need to make full use of your bill payment service. You can count on them to track calls, monitor outstanding issues, and expedite resolutions.

At the same time, we consider customer care only one of a series of elements that comprise Online Resources' Relationship Management Services. Our ICM<sup>SM</sup> Marketing process combines state-of-the-art CRM technology, in-depth knowledge of the Internet life cycle, and tested strategies for reaching consumers real time at critical touch points to drive bill payment adoption and cross-sell your other products. It's the ideal way to maximize the profitability of your Internet channel.

## Administrative Modules It's Up to You

With ARCHITECT<sup>SM</sup>, you receive a series of powerful administrative modules that extend your ability to monitor, manage, and modify your Internet channel in real time without diverting valuable IT resources. With ARCHITECT, you can easily

- Customize the consumer interface, controlling its look, navigation, and branding
- Refresh your site with timely promotions and messaging
- Interact directly with the user with targeted in-session messaging
- Update consumer information
- Shadow consumers to troubleshoot issues

In addition, we offer multiple language capability as well as a robust reporting module to enable you to trend consumer activity and respond appropriately.

## Software Developer's Kit The Possibilities Are Limitless

ARCHITECT gives your information technology staff the power to customize your Internet channel for maximum functionality and consumer appeal.

You receive a comprehensive software developer's kit (SDK), which includes our application programming interface (API), full documentation, and sample code. Because your programmers are starting with our API, they can quickly develop plug-in modules using standard Microsoft .NET development tools. These modules will have the identical look, feel, and features of our administrative modules, so they will be easy for your nontechnical staff to use. And because they are based on our API, your custom modules will upgrade easily with new releases of ARCHITECT.

## Take Charge with Online Resources ARCHITECT

To learn more about ARCHITECT, the industry's premier in-house Internet banking and bill payment solution, contact us at **703-653-2468** or by email at **banksales@orcc.com**. You can also visit our website at **www.orcc.com**.

## Relationship Management

- 24x7 Bill Payment Support
- ICM<sup>SM</sup> Marketing
  - Real-Time Messaging Module
  - Life Cycle Programs
- High-Risk User/Transaction Reports

## Administrative Modules

- User Maintenance
- User Shadowing
- Reporting
- GUI Customizer
- Multilingual



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