

# Internet Banking and Bill Payment



COMMAND<sup>SM</sup> Edition

Hosted Solution





**Take command** of the online banking processes that mean the most to you—the user experience, the branding, the messaging.

**Take advantage** of the bill payment and presentment services that are unequalled in the industry for speed, efficiency, and ease-of-use.

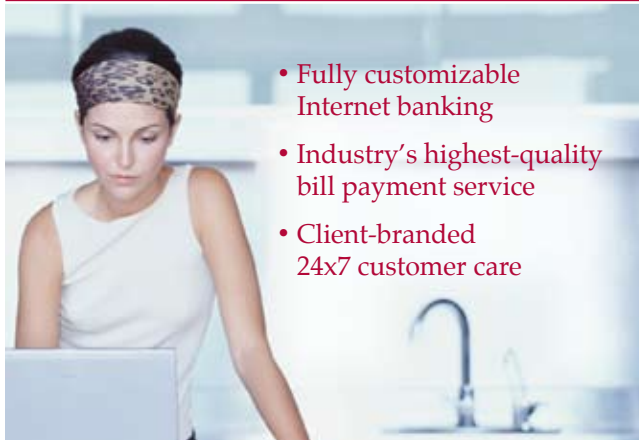
**Take the lead with Online Resources COMMAND.<sup>SM</sup>**

## The Ideal Balance of Control and Convenience

Online Resources COMMAND<sup>SM</sup> is an exceptionally full-featured, versatile online banking system that's yours to customize at virtually every point of contact with the consumer. And you get the full power of the industry's leading bill payment and presentment service, backed by expert customer care and consumer marketing.

### With COMMAND You Will...

#### Deliver the Best Consumer Experience



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

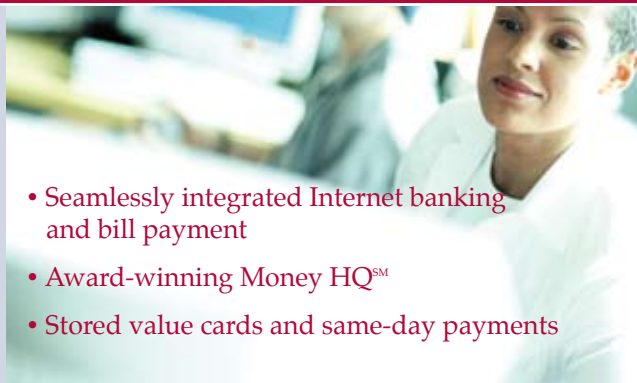
Because we own, operate, and drive the critical infrastructure for online banking and bill payment, Online Resources can offer total control and unequalled performance to financial institutions.

COMMAND enables you to customize and update your interface to reflect the specific needs of your users. And you can always rely on the highest quality and matter-of-fact efficiency of the best bill payment and presentment service in the business.

#### Introduce Innovative Products

At Online Resources, 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.

Account aggregation and account-to-account transfers are just two of our sophisticated products that enrich the online experience.



- Seamlessly integrated Internet banking and bill payment
- Award-winning Money HQ<sup>SM</sup>
- Stored value cards and same-day payments

#### 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 COMMAND, we give you the means to ensure your Internet channel's success.

## INTERNET BANKING The Way You Want It

With COMMAND<sup>SM</sup> Online Resources delivers a robust online banking experience that's absolutely reliable, secure, and intuitive for financial institutions and their consumers.

COMMAND puts you in control. Fully customizable, your online banking service can have the same design and feel as the rest of your Internet site. And because our API contains a comprehensive set of host access functions, you can easily add snap-in modules for e-statements, check imaging, and check ordering.

COMMAND also puts your consumers in control. They have the ability to initiate stop payments, schedule recurring transfers among accounts, and view pending transactions.

But we don't stop there. To help you position your institution as your consumers' primary financial institution, we've added such innovative banking services as account aggregation, account-to-account transfers, user-defined alerts, and award-winning Money HQ<sup>SM</sup>.

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

The qualities that make COMMAND such an exceptional value can best be seen in our bill payment and presentment service. At its heart is our guaranteed funds model, enabled by our patented EFT gateway, which allows us to determine funds availability in real time.

That means our approach is inherently quick and risk free. Insufficient funds is simply not an issue, and over 50 percent of our payments arrive in less than 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 staff continually monitors transactions for timely completion. In cases where there is an issue, our dedicated resolution team is available 24x7 to respond.

## RELATIONSHIP MANAGEMENT To Put You in Touch

At Online Resources, we view Internet banking and bill payment as an opportunity, repeated over and over each day, for financial institutions to increase profitability by building stronger, more extensive relationships with their consumers.

That's why Online Resources Relationship Management Services are so important. Our ICM<sup>SM</sup> Marketing process combines state-of-the-art CRM technology, in-depth

### 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
- Patented EFT Gateway
- Dedicated Resolution Team
- \$25,000 Payment Guarantee

### Relationship Management

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

knowledge of the Internet life cycle, and tested strategies for reaching consumers in real time at critical touch points. Add 24x7 customer care and technical support, and you have the tools to maximize the profitability of your Internet channel, while establishing yourself as your consumer's primary financial institution.

## Control Modules That Put You in Charge

COMMAND<sup>SM</sup> includes a series of administrative modules that enable you to take complete control of your Internet channel. You can easily customize the consumer interface, including the look and feel of the branding and messaging. You can interact directly with the user, updating consumer information with our user maintenance module or troubleshooting more effectively, thanks to the shadowing module.

In addition, we offer a multilingual capability as well as a robust reporting module to enable you to identify trends in consumer activity and respond appropriately.

## Quality Guarantees That Are Unequaled in the Business

Online Resources' services are backed with an end-to-end performance guarantee that ensures key operations significantly exceed industry standards. Our Service Quality Index, set by our Client Advisory Council, includes metrics directly related to the online banking and bill payment experience. We believe that by offering your users the most responsive and effective products and services possible, we can ensure that you enjoy exceptional levels of consumer satisfaction with your online offerings—and attain the best possible return on your investment.

## Take Control with Online Resources COMMAND

Our experts know what it takes to ensure that your implementation of COMMAND goes as smoothly as possible. We will work with you to create reliable project schedules, set up third-party vendor interfaces, and train staff members. And you can count on us to provide immediate responses to questions and requests.

To take advantage of COMMAND, the industry's premier Internet banking and bill payment solution, contact us at **703-653-2468** or by email at **banksales@orcc.com**. You can also visit us at **www.orcc.com**.

### Control Modules

- User Maintenance
- User Shadowing
- Reporting
- GUI Customizer
- Multilingual
- Software Developer Kit

### Quality Guarantees

- Service Quality Index
  - User Satisfaction
  - System Performance
  - Bill Payment Accuracy
  - Customer Care Performance
- \$25,000 Payment Guarantee



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