



**Insite Online Banking** | *The Insite Online Banking solution is an online real-time solution that gives your bank a competitive advantage by delivering real-time, interactive solutions to your customers.*

## A Robust Solution

The Insite Online Banking solution is simply the most robust and feature-rich system available to community banks today that can be fully integrated into the Insite core system. It can deliver real-time, interactive solutions to both your retail and commercial customers, making it possible for up-to-the-minute information to be available. When it is combined with the real-time Insite Telephone Banking solution, it provides real-time information regardless where your customer accesses their account. With every transaction, the new balances are instantly available throughout the Insite Banking System.

With Online Banking your customers have greater convenience and more up-to-date information. Your institution has new efficiencies and the ability to create significant new revenue streams. You have what it takes to go out and win new customers – and keep them for life. You have what it takes not just to keep up, but to get ahead.

## Administration Reports

- ✓ **Error Log** - showing all login failures by date and CIF number.
- ✓ **User Login** - showing successful logins by CIF number.
- ✓ **Account History** - showing accounts that have been accessed and when.
- ✓ **Password Change** - showing which accounts have changed passwords and when.

- ✓ **Email Change** - showing which accounts have attempted to change their e-mail address. If successful, shows the old and new e-mail addresses. If there was an error, the error message is provided.
- ✓ **Transfers** - shows all one time and scheduled transfers that have been created via Insite Online Banking. The “to” and “from” account information, date, amount, and next scheduled transfer date is all provided.

## Administration Tools

- ✓ Auto-generate first time login password
- ✓ Reset the password to the default
- ✓ Enable or disable accounts by CIF and/or individual accounts
- ✓ Specify number of incorrect login attempts before account is disabled

## Security

The Insite Online Banking solution provides you with peace of mind knowing that your online banking transactions are conducted in a confidential, secure environment. Each login uses their private user ID with an encrypted password only they know. The password database is setup with a “one-way” encryption, so that even bank employees will not have access to user passwords. The Insite Online Banking solution provides end-to-end encryption from the user’s browser to the transactions server and back.



## Features of Insite Online Banking

- ✓ Balance inquires on checking, savings, CDs, loan accounts, and more
- ✓ Inquires by check number or amount
- ✓ Transaction search by multiple criteria
- ✓ Account statements:
  - Current & Previous statement
  - Current & Previous business day
- ✓ Account data can be exported to popular financial management applications such as Quicken™ and Microsoft Money™ plus comma separated files
- ✓ Maturity dates
- ✓ View front and back of check images and deposit slips (CI server required)
- ✓ Online statements available as PDF
- ✓ Interest information, current and previous year
- ✓ Activity information
- ✓ Transfer funds between accounts
- ✓ Scheduled transfers
- ✓ Change login user ID and password
- ✓ Change e-mail address
- ✓ Online help