



PAYMENTS | BANKING

DIGITAL BANKING SOLUTIONS



Deliver on 24/7 Customer Expectations

Our world is changing faster than ever, and you need to meet the next level of customer expectations. “Always on” customers expect anytime, anywhere banking from the convenience of their computer or smartphone.

Digital banking is redefining the financial landscape in several ways, specifically by helping enhance service offerings, improve overall customer engagement and increase revenue from evolving customer channels. As well, today’s banking customers expect more. They want to manage their finances 24/7 beyond the options of visiting their local bank branch or speaking to a call center representative.

It’s crucial to provide differentiated digital capabilities that enable account holders to bank, transact and move money easily and conveniently any way and any time they want. Digital banking — both online and via a smartphone — delivers that 24/7 experience.

Issuer Benefits

- Rapidly create, test and deliver new products and features via a single platform
- Provide a digital-first, customized payment experience
- More effectively attract and retain new customers through digitization
- Improve efficiencies and lower operating costs
- Streamline back-end processes and reduce manual errors
- Help increase share of wallet and brand affinity

Build Your Digital Banking Vision on One Robust Platform

Address evolving customer needs, manage your customers' banking relationships, get to market faster and provide end-to-end digital lifecycle capabilities from a single, global platform. The i2c platform allows you to utilize a broad set of data to gain a complete view of your account holders and their banking needs. You can decision and underwrite differently based on that data to create unique products, features and support solutions that get your customers up and running faster than the competition.



i2c's self-service payments platform puts you in control of your digital offerings, with no need for additional coding or resources to implement. Our menu-driven approach for payment features and functionalities lets you design, build, test and scale differentiated programs to meet the unique needs of your account holder, from individuals to commercial clients.

Your Brand in Their Hands

Enable your new customers to digitally enroll online or via your i2c white-label mobile banking app. Through digital enrollment, your account holders can:

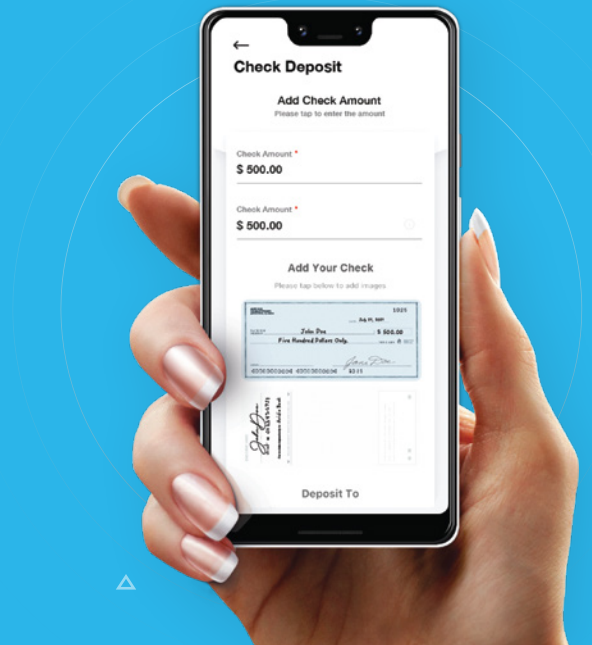
- Access accounts and statements
- View direct and payroll deposits, instant money movement, withdrawals and outstanding loans
- Gain access quickly to virtual cards
- Make mobile deposits through remote deposit capture
- Transfer funds
- Set up automatic bill payments (U.S. only)
- Request new, additional or replacement cards
- Handle disputes and contact the call center for assistance

Provision Virtual Cards Immediately to Increase Spend

From anywhere via your bank's website or mobile app, account holders can create virtual cards — using them once or multiple times, for a certain merchant or vendor or for a specific timeframe — and tie them to their mobile wallet. Through instant card provisioning, your account holders can use their virtual card to make payments through their mobile wallet without the hassle of waiting for or using a physical card — and turn their smartphones into a digital payment tool. By quickly getting them to cardholders, virtual cards can help you increase spend and possible interchange fees.

Simplify the Check Deposit Process

In addition to supporting direct deposit of payroll funds, you can make it easy for your account holders to deposit paper checks via their smartphone using Mobile Remote Deposit Capture and your i2c white-label mobile banking app. And you benefit by automating your check deposit process while also helping increase share of wallet and brand stickiness.

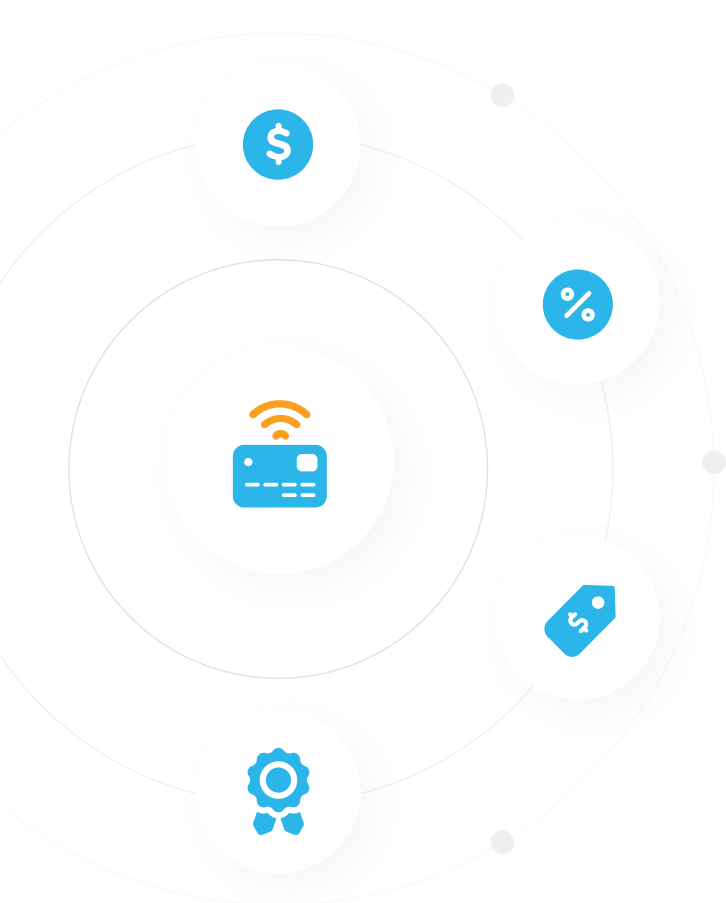


Enable Customers to Manage Their Finances Digitally

You can facilitate money movement including transferring within an account holder's own cards or purses, from an account holder to a linked companion card and between the account holder and others within the same program. Working with i2c, you can also help your account holders send money anywhere in the world via ACH transfers to/from the cardholders linked verified bank account and the card, peer-to-peer (P2P) transfers and wire transfers. i2c supports various domestic and cross-border money remittance solutions, enabling customers to move money to and from their bank accounts or transfer money to other customers using P2P transfers.

You can enable online bill pay via banks, biller direct models and mobile payments for your account holders by working through a relationship with an accredited electronic bill pay processor. Cardholders can pay a wide range of bills, including credit, utility, finance, insurance, retail and more.





Provide Targeted Offers Customers Will Use

Deliver loyalty and reward programs that are highly targeted, personalized and context-aware by segmenting customer payment history data to present the right offer at the right time and place. That way you can stay top-of-mind with your customers through positive loyalty experiences that build brand affinity.

Account Holder Benefits

- Convenience and speed of banking anytime, anywhere and however they want
- Provide direct control over finances and easily manage multiple accounts
- Enable 24/7 self-service, instant access to manage accounts, deposits, move money and pay bills (U.S. only)
- Offer complete picture of their financial situation in one convenient place
- Provide security layer to authenticate account holder and protect account access



To learn more about i2c Digital Banking Solutions, please email us at connect@i2cinc.com.



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