



**DELIVERS CONTROL,  
CHOICE AND FLEXIBILITY**



**PRODUCT FLYER**

# **ACI WEBFEDERAL<sup>TM</sup> ONLINE BANKING**

ACI WebFederal<sup>TM</sup> Online Banking is a single, end-to-end solution for online banking, bill pay, mobile, marketing and administration designed to fit the unique needs of today's credit unions.

The WebFederal Online Banking suite has the flexibility to combine account details, bill payment, personal financial management, account transfers and

- **SINGLE, SECURE, INTEGRATED ONLINE BANKING**
- **OPTIMIZED RESPONSIVE DESIGN FOR DESKTOP, TABLET AND MOBILE**
- **EASILY INTEGRATED FOR BEST-OF-BREED OFFERINGS**

more — all with a responsive web front end and the back-office administration tools necessary to provide members with the highest quality service and care. And real-time information means up-to-the-minute data on account balances and posted transactions, including pending debit card pre-authorizations.

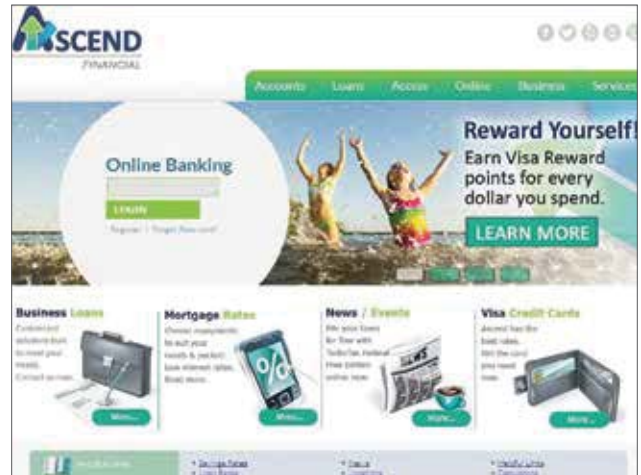
“AT UHFCU, WE UNDERSTAND THAT OUR VALUE DEPENDS ON PROVIDING THE KIND OF 24/7 SERVICE AND CONVENIENCE OUR MEMBERS EXPECT, NOW AND INTO THE FUTURE. THAT’S WHY WE’RE GLAD WE CHOSE ACI WEBFEDERAL ONLINE BANKING.”

**Jeanine Morse**  
President and CEO, University of Hawaii Federal Credit Union



## FEATURES AT A GLANCE

- MOBILE BANKING (DOWNLOADABLE APPS FOR IOS AND ANDROID)
- REMOTE DEPOSIT CAPTURE FOR DESKTOP AND MOBILE
- TEXT AND EMAIL ALERTS
- SECURE MESSAGING
- BILL PAYMENTS AND EBILLS (EXPEDITED PAYMENTS, PAYANYONE® FUNCTIONALITY)
- PROGRESSIVE ENHANCEMENTS AND INTEGRATION CAPABILITIES
- POWERFUL ADMINISTRATIVE AND PERMISSION TOOLS
- ESTATEMENTS
- MULTIPLE LANGUAGES WITH GOOGLE TRANSLATOR
- VARIOUS TRANSFER CAPABILITIES (ON-DEMAND, SCHEDULED OR RECURRING)
  - INSTITUTION-TO-INSTITUTION
  - PERSON-TO-PERSON
  - CROSS-MEMBER TRANSFERS



## EASILY ALLOW MEMBERS TO OPEN ACCOUNTS DRIVING MORE REVENUE

Driving revenue is typically centered around adding new members and increasing new loans. WebFederal Online Banking helps credit unions drive revenue while also increasing adoption. Online enrollment allows credit unions to easily and swiftly add new online members. Sub-account opening takes new and existing members a step further by allowing them to open new checking, savings or certificate accounts. Loan application and decisioning features gather important information and give the applicant results within seconds.



## INCREASE MEMBER ENGAGEMENT WITH TARGETED MARKETING CAPABILITIES AND WEBSITE SERVICES

Flexible design and marketing options, including consumer marketing offerings to target bill pay adoption and other services, allow WebFederal Online Banking to deliver the right message to the right person. This enables credit unions with the best potential for growing those services while fulfilling specific member needs.



## WEBFEDERAL NEXT MARKETING SITE SERVICES™

WebFederal Next Marketing Site Services™ offer flexible web design services with complete consulting, design, development and hosting service for marketing websites. All websites contain self-management of content and pages through an easy-to-use console. WebFederal is designed to adapt to any device no matter the access point. Whether from a tablet, a smart phone or a laptop, the marketing site will look and function seamlessly in the appropriate screen display.



## GAIN CONTROL, CHOICE AND FLEXIBILITY THROUGH POWERFUL ADMINISTRATIVE TOOLS

Easily control website content. The Edit-in-Place tools give credit unions the ability to add, edit or delete web pages within online banking. Give marketing personnel the ability to deliver targeted messages and manage global marketing campaigns that cross-sell new services and improve revenue generation.

Member Service staff strive to help members quickly and the WebFederal Online Banking administration platform puts a wide range of services in their control to improve service delivery levels. Password reset,

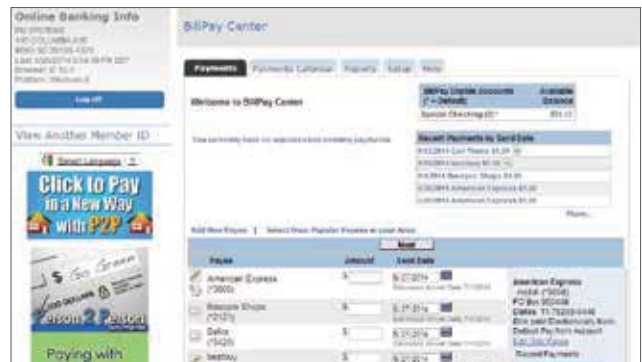
personal information changes or settings updates can easily be managed by credit union support staff.

With greater permissions capabilities, institutions can establish as many permissions for administrators as desired and even set specific parameters for individual administrators.

## SEAMLESS BANKING AND BILL PAY SERVICES WITH INTEGRATED ACI BILL PAYMENT

Customers or members who have invested the time to set up bill payment and eBill services at their financial institution are much less likely to move elsewhere and are also significantly more profitable than those who use online banking alone. The fully integrated ACI bill payment solution within WebFederal Online Banking provides a fast, accurate and easy-to-use platform. Seamless banking and bill pay services, and fully supported bill pay mobile functionality allow institutions to deliver flexibility and control.

ACI bill pay data is securely warehoused and managed in ACI's state-of-the-art data center and available for use in targeted marketing campaigns that help improve adoption and the ROI of online bill pay. In addition, security parameters within mobile help prevent new payees being added and potential fraud.



## OFFER MEMBERS ACCESS TO BEST-IN-CLASS FEATURES

Additional features that can be added to the WebFederal Online Banking platform to provide members with more robust functionality include:

- The dashboard feature allows members to see accounts, make transfers, pay bills — all from a single screen.
- Personal financial management tools give members the power to manage, budget, track spending and view their entire financial portfolio from the institution.

- Remote deposit capture can be integrated directly into mobile apps.
- The Loan Department online loan application system and QxDecisions automated decisioning program help enable credit unions to get the correct loan information efficiently and provide a loan decision promptly to members.
- Person-to-person payments with PayPal P2P provide members the ability to send money instantly to a person or business without exchanging credit card or financial information to complete the transaction.



### THE ACI ADVANTAGE

WebFederal is used to address the online and mobile banking needs of credit unions across the United States. With nearly 40 years of experience in online banking, transaction processing and security, ACI Worldwide is a leader in on-demand, self-service banking.

### STAY AHEAD OF COMPETITION BY LEVERAGING HOSTING CAPABILITIES

WebFederal Online Banking is a hosted solution for credit unions that want the flexibility, security and peace of mind of having hardware, software and disaster recovery managed by a strong partner. ACI's fully compliant data centers, including SSAE 16, and FFIEC, deliver proven 99.95% or higher availability

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and optimal performance. By leveraging ACI's hosted solutions expertise, capabilities and innovations in a managed services environment, organizations gain strong SLAs for uptime and avoid unnecessary expenses while freeing IT staff from the day-to-day operational tasks, so they can concentrate on strategic technology initiatives.

### LAYERS OF SECURITY PROVIDE PEACE OF MIND

The WebFederal platform is developed with multiple layers of security in place to protect the credit union's networks and members' sensitive financial information.

- The XtraSecure console tracks false login attempts and can generate alerts if there is a rise in certain activities.
- The Fraud Miser analytical tool analyzes user behavior to detect and generate alerts when a suspicious activity or pattern is discovered.
- Multi-factor authentication secures the login processes.
- One-Time-Password allows members to enroll in optional out-of-band authentication, sending them one-use codes via email or text.
- Guard networks from any potential DDoS attacks and automatically responds if one is detected.



## REVOLUTIONIZES PAYMENTS

ACI Worldwide, the Universal Payments company, powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion in payments and securities transactions for more than 250 of the leading global retailers, and 21 of the world's 25 largest banks. Universal Payments — **UP** — is ACI's strategy to deliver the industry's broadest, most unified end-to-end enterprise payment solutions. Through our comprehensive suite of software products and hosted services, we deliver solutions for payments processing; card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter @ACI\_Worldwide.

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