

➤ Secure access across multiple channels, accounts and currency – all with easy customer onboarding.

- Manage accounts, transfer money, find ATMs and branches, deposit checks and approve transactions from anywhere
- Centralized access for your personal and business accounts
- Create and manage multiple business users and entitlements
- Self-service activities and virtual agents (Chat Bot) plus biometric authentication (facial, fingerprint)

➤ Small Business Banking Use Cases

- **Single “Sole Trader” Businesses**

*Uber Driver, Tradesman, Online Amazon Merchant, etc.*

Use the Retail Banking Application with extended micro-business functionality to use business accounts and grant controlled access to Authorized users that are not Users or Members of the Bank or Credit Union e.g. their Accountant or Spouse.

- **Small Business Typically Consisting of 5-20 Employees**

*Small Retail Shop, Service Center, Family Business, etc.*

Stand-alone Small Business Banking Application supporting accounts, transfers (including bulk transfers and templates), payments, cards, checks, cash management, approvals, employee management, accounting system integration, etc.



### Security & Authentication

- Step-up (2 factor) authentication for high-risk transactions using biometrics
- User & Role Management



### Accounts & Cash Management

- Business Account Management
- View & Search Transactions and Account Statements
- Cash Position & Working Capital Analysis Report
- Accounting System Transaction Comparison
- Access Account Balances using Digital Assistance with Voice and Text Interface



### Approvals

- Approve Payments, Purchases, and Expenses
- Corporate Card Management
- Deposits & Collections (including Check Scanning & Drop Off)
- Direct Marketing Push Advertisement
- Document Vault Expense Management
- Payroll Tracking
- Batch/Bulk Payment File Upload
- Apply for New Product
- User Preferences/ Personalization Options



### Analytics & Monitoring

- User Journeys
- Business KPIs
- System Errors

**The Kony Digital Banking Experience Platform is purpose-built to deliver engaging, seamless customer experiences across channels and services.**



Easily customize and extend digital banking applications



Actionable intelligence from real-time analytics, machine learning & predictive modeling



Digital efficiency with Common Administration, Security, Deployment and DevOps Services

**The future of banking is here. Find out if you're ready at [dbx.kony.com](https://dbx.kony.com).**

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