There's no getting around it—banks and credit unions need an administration console to manage their digital banking products. They not only require a user-friendly interface for their staff, but also a solution that is flexible and extensible to align with their specific business processes. Some banks and credit unions also need the ability to own and manage their customers' data themselves, instead of relying on third-party vendors. Although this places the onus on the banks and credits unions to conduct regulatory audits on the data, they can utilize and mine this data on their own for things like analytics-driven or contextual offers.

The Kony DBX Customer 360 solution caters to multiple types of internal users, including but not restricted to:

- Lines of business
- Customer Service
- Digital banking team (manage products, static content, transaction queues, etc.)
- IT/Security team

Kony DBX Customer 360 allows banks and credit unions to set up and maintain customer and employee-related information and to configure the behavior of mobile and online banking applications associated with this information. The solution holds vital data around user profiles and static content and is designed to interface with various back-end systems, for example, a core banking system for accounts and transactions.

At the heart of this solution is a common data model that has been designed based on years of experience working with leading banks and credit unions. The application is designed and developed in close collaboration with real users of those banks and credit unions—with all feedback taken into consideration. For example, web services are exposed in case external systems need to access this application. All customer data is stored in a database designed by Kony, and the customer has to host the database. Alternatively, if a bank chooses to use its own database or a third-party user management system, the integration services must be modified and suitably mapped to a standard data model. The Kony Fabric messaging product is used for push notifications and emails. At the same time, sending email via third-party websites is also supported. The user interface is internationalization-ready, browser-based, and validated by employees of these financial institutions.

At a high level, Kony DBX Customer 360 provides the following capabilities:

- **Employee Management**. Create and manage employee accounts along with their roles and permissions for using the admin console.
- **Customer Management**. View and manage customer profile details as required; assign groups and entitlements to manage the retail banking application behavior for individuals or groups of customers; onboard new customers and create/submit loan applications on behalf of customers.
- **Identity Management**. Authentication and Credentials Management for Retail Customers, prospects (new customers), Business Banking users, Micro Business users; Device Tracking and Registration; Multi-factor Authentication Rules and Configurations.
- **Alert Management**. Configure and manage alert categories, group alerts for Global and User alerts; Manage alert templates.
- **Application Content Management**. Configure the static content displayed in end-user applications like Terms and Conditions, Privacy Policies, FAQs, etc.
- **Master Data Management**. Creation and management of master lists of information like customer care centers, bank/ATM locations, list of services offered by the bank in digital banking applications, and more.
- **Reports and Logs**. View and maintain activity logs for employees and customers on digital channels; summary reports for activities and transactions.
- **Customer Service**. Capability to view and respond to messages sent by customers; view and update customer profiles. Select administration users also have the capability to remotely log in on behalf of customers and help them with their online banking troubleshooting.
- **Dashboard**. Landing page with summary of messages received and information useful for employees.

The future of banking is here. Find out if you're ready at dbx.kony.com.

kony DBX
Digital Banking Experience