

kony DBX

Retail Banking

Your customers. Your roadmap. Your success.

Go beyond the digital chores

- Modern, consistent user experience
- 125+ features out-of-the-box
- Digital Experience Manager for complete control

Results

- 62% impact of a better retail banking experience on customer retention
- 55% more likely to convert on cross-sell when satisfied with the retail banking experience
- 81% higher potential advocacy for the bank or credit union with a modern retail banking app



Onboarding

Customer Onboarding Quick Flow
Biometric Authentication
ID Scanning
Document Upload
Background Security Check (KYC)
Employment Verification Integration
Electronic Signature Capture
Account Funding



Authentication

UserID/Pass/PIN Login
Registered devices
Forgot password
Quick Balance & 3D Touch
Enroll to mobile banking
Facial & Fingerprint Login



Accounts

Accounts list / dashboard
Account details
Transaction search
Account statements
Apply for new account
Account preferences
Mortgage / deposit accounts
IBAN Account



ATM Finder

Find nearest ATM / branch
View list in map
View branch details
Get directions
Card-less cash withdrawal
Advanced location / status



Transfers

Pay biller
Transfer to own account
External account transfers
Manage bill payees
Recurring transfers
View transactions
Scheduled transfers
SEPA Transfers



User Preferences

Turn off TouchID
Turn off Quick Balance
Set preferred account FaceID Settings
Regional currency, date,
phone number formatting
Supports for English, Spanish, French,
and German languages



PFM

- Expense trends
- Budget dashboard
- Categorize expenses



Customer Service

- Click to call
- Message center
- Reorder checks
- Chat bots e.g. account balances



P2P Payments

- Send money
- Manage P2P recipients
- View transactions
- Scheduled payments
- NPP compliance



Alerts & Offers

- Manage alert settings
- Get push notifications
- Contextual marketing offers



Profile Mgmt.

- Update mobile number
- Update email & address
- Update username / pass.
- Update profile picture



Mobile Deposit

- Remote Deposit Capture
- View list of scheduled & completed deposits



Cards Mgmt.

- View all cards
- Activate card
- Card replacement
- Report lost / stolen card
- Stop / cancel card
- Request new PIN



Essential Banking Services

- Employee & Customer Management
- Application Content Management
- Master Data Management
- Reports and Logs
- Customer Service Dashboard
- Integration Templates

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.

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