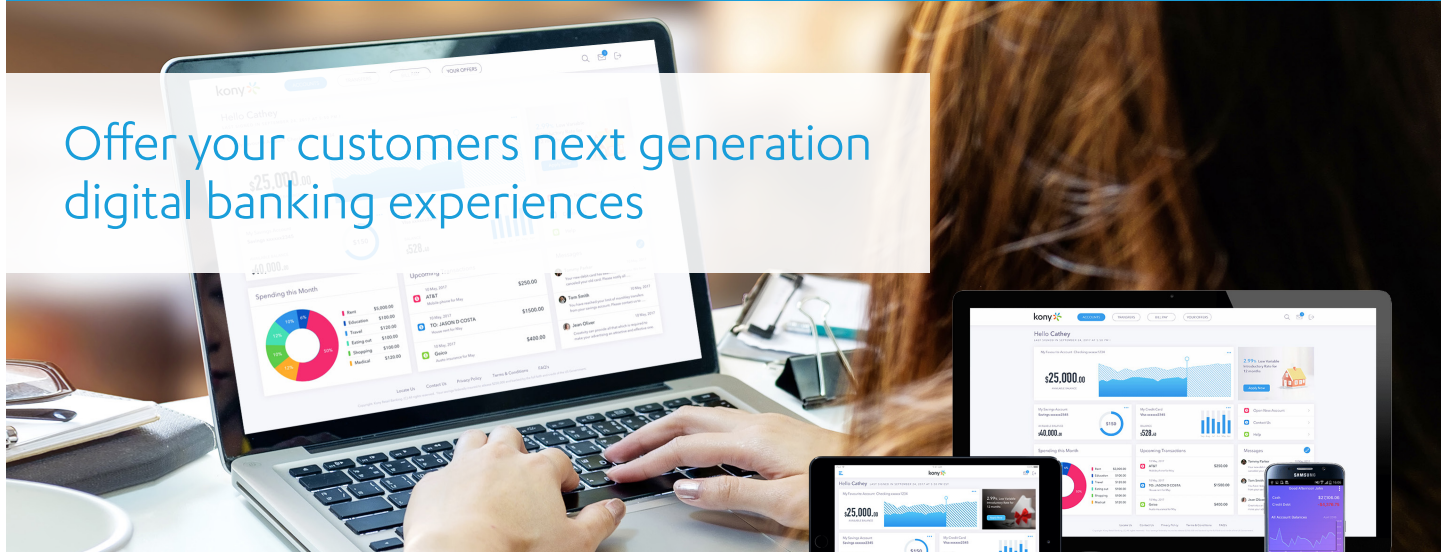


Offer your customers next generation digital banking experiences



Staying ahead of the competition is tough

The retail banking landscape continues to change rapidly. More and more people want to engage anytime, anywhere, and on any device for their banking needs instead of visiting a branch. This puts pressure on banks, credit unions, and cooperatives to provide easy-to-use, indispensable mobile app experiences or fight a losing battle for market share.

Kony Retail Banking Solution delivers a unified, highly personalized customer experience across any digital channel (phone, tablet, desktop or wearable) using a single code base improving customer satisfaction, reducing attrition, accelerating end-user adoption and lowering the total cost of ownership.

The Kony Difference:



Omnichannel experience

Delight customers with a uniform user experience across all digital channels optimized for each device



Enterprise grade security

Based on industry best practices for app development and advanced security features to safeguard data



Integration and extensibility

Connect to existing core banking systems and easily deliver flexibility to meet changing demands



Rapid time-to-market

Accelerate implementation and time-to-value with Kony's prepackaged app



Investment protection

Backed by Kony's industry leading SLA for supporting new devices and operating systems to future proof investment

Benefits:

- Retain, attract, and engage customers and members—anytime, anywhere
- Mitigates risk and helps achieve compliance
- Take control of your road map and innovate faster
- Save time and resources leveraging Kony's banking expertise
- Apps will always work with what is new

Data Sheet: Kony Retail Banking Solution



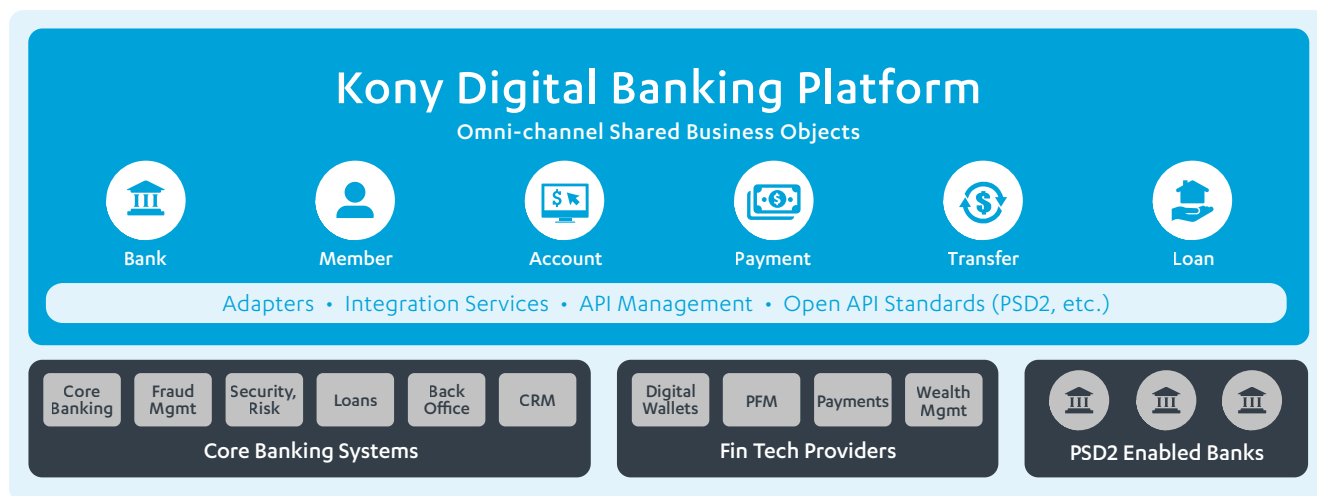
Start fast with robust functionality using Kony's prepackaged, secure retail banking app

Module	Features
Application Launch & Sign-on	Biometric authentication, device registration, new user onboarding/enrollment, secure sign-in (password/PIN), pre-login quick balance (iOS & Android)
Accounts & Transactions	Account preview dashboard, details, preferences, view check images, statements, transaction search/details, apply for new account, peak & Pop for 3D Touch (iOS)
Self-Service	Turn on/off account preview dashboard, turn on/off fingerprint reader, set default account for transactions, activate/deactivate device registration, set alerts, View/Update profile, change username and password
Security	Encrypted password, Multi-factor/Step-up authentication, session timeout, password recovery
Transfers	Transfer between own accounts, transfer to external account, view recent activity, update/cancel scheduled transfers
Bill Pay	Pay a bill, manage payees, view recent/scheduled bills, update/cancel scheduled payments
Assisted Service	Click-to-call using native phone application to reach customer service, secure messaging with bank (complaint, new request, feedback), reorder checks, intelligent virtual assistant (chat bot)
P2P Transfers	Send money friends, manage recipients, view recent/schedule transfers, update/cancel scheduled transfers, NPP compliance
Global	Internationalization ready (date, time, currency localization)
Personal Finance Management	List all accounts with all financial institutions along with balances on each account, display spending patterns, budget dashboard, view details and categorize transactions, overdraft protection integration
Manage Cards	View all debit/credit cards, activate/deactivate card, request replacement, report lost/stolen, stop/cancel card, request new PIN
Remote Check Deposit	Deposit check leveraging device camera, view recent/pending deposits
ATM/Branch Finder	Cardless cash withdrawal, list/map nearest ATMs and branches, view details, directions, and ATM status
Campaign Management	Generic and targeted marketing campaigns
Analytics	Application usage and adoption, feature utilization, marketing effectiveness

Try it now: kony.com/retailbanking

Powered by the industry leading Kony Digital Banking Platform

Purpose-built to deliver seamless experiences across the different channels – bridging the physical (branches, ATMs and kiosks) to digital (online banking and mobile apps).



Kony is the fastest growing, cloud-based enterprise mobility solutions company and an industry leader among mobile application development platform (MADP) providers. Kony empowers organizations to compete in mobile time by rapidly delivering, ready-to-run, multi-edge mobile apps across the broadest array of devices and systems, today and in the future, with a lower total cost of ownership. Kony's cross-platform solution helps organizations design, build, configure and manage mobile apps to empower and better engage with customers, partners and employees.

For more information, please visit www.kony.com. Connect with Kony on Twitter, Facebook, and LinkedIn.
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