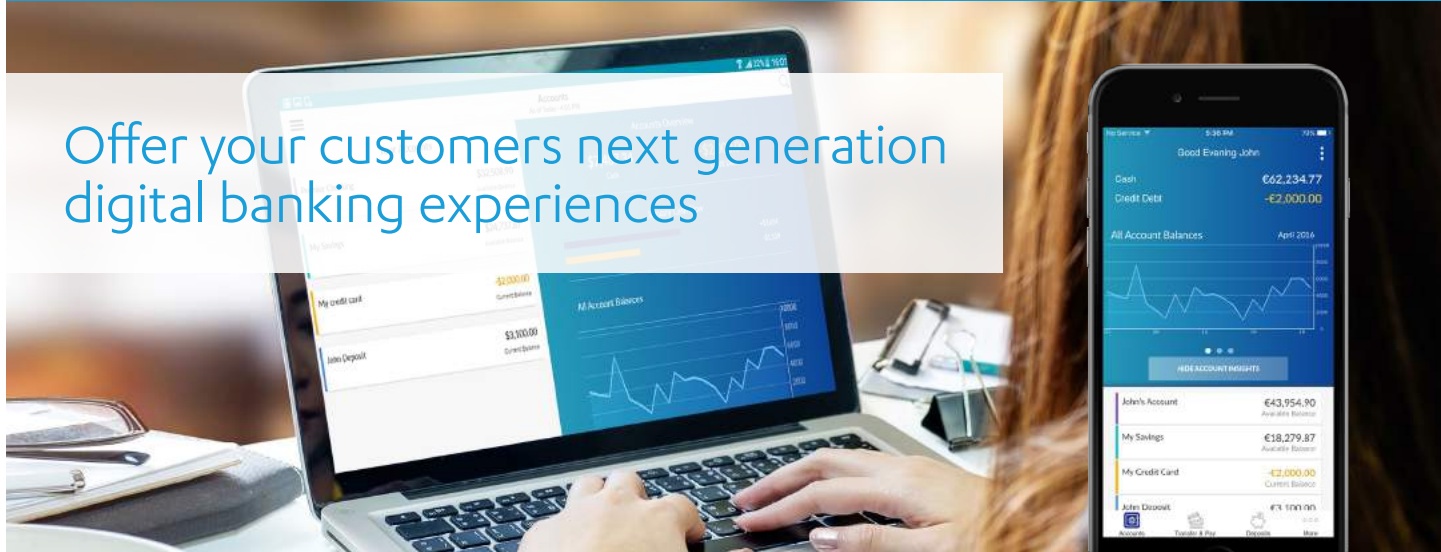


## Offer your customers next generation digital banking experiences



### 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 quickly with robust functionality using Kony's prepackaged, secure retail banking app

| Module                                  | Features  |
|---|---|
| <b>Application Launch &amp; Sign-on</b> | Biometric authentication, device registration, new user enrollment, secure sign-in (password/PIN), pre-login quick balance (iOS & Android)  |
| <b>Accounts &amp; Transactions</b>      | Account preview dashboard, details, preferences, view check images, statements, transaction search/details, apply for new account, peak & Pop for 3D Touch (iOS)  |
| <b>Self-Service</b>                     | 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 |
| <b>Security</b>                         | Encrypted password, Multi-factor/Step-up authentication, session timeout, password recovery   |
| <b>Transfers</b>                        | Transfer between own accounts, transfer to external account, view recent activity, update/cancel scheduled transfers  |
| <b>Bill Pay</b>                         | Pay a bill, manage payees, view recent/scheduled bills, update/cancel scheduled payments  |
| <b>Assisted Service</b>                 | Click-to-call using native phone application to reach customer service, secure messaging with bank (complaint, new request, feedback), reorder checks   |
| <b>P2P Transfers</b>                    | Send money friends, manage recipients, view recent/schedule transfers, update/cancel scheduled transfers  |
| <b>Global</b>                           | Internationalization ready (date, time, currency localization)  |
| <b>Personal Finance Management</b>      | List all accounts with all financial institutions along with balances on each account, display spending patterns, budget dashboard, view details and categorize transactions  |
| <b>Manage Cards</b>                     | View all debit/credit cards, activate/deactivate card, request replacement, report lost/stolen, stop/cancel card, request new PIN   |
| <b>Remote Check Deposit</b>             | Deposit check leveraging device camera, view recent/pending deposits  |
| <b>ATM/Branch Finder</b>                | List/Map nearest ATMs and branches, view details and get directions   |
| <b>Campaign Management</b>              | Generic and targeted marketing campaigns  |



**Try it now:** [kony.com/retailbanking](http://kony.com/retailbanking)

## Powered by the industry leading Kony Mobility Platform

The Kony Mobility Platform is an open and standards-based, integrated platform that supports the entire application software development lifecycle (SDLC) and empowers enterprises to quickly define, design, build, integrate, deploy, and manage multi-edge app experiences.

### Mobile Front-end Tools

#### 3<sup>rd</sup> Party and Native SDK's



#### Multi-channel Framework & Tools

##### Kony Visualizer®



### Kony MobileFabric® - Mobile Middleware Services

Open SDKs | Object Services | Backend Services | Integration | API Mgmt | Security | Management | Analytics

On-premise | Private cloud | Public cloud

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](http://www.kony.com). Connect with Kony on Twitter, Facebook, and LinkedIn.  
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