



# ONLINE BANKING

suchakdata systems

## Online Banking

Increasingly, both consumer and commercial customers expect their Financial Institutions to provide Internet banking services, and for good reason. Online Banking is faster, easier, and more convenient than any other point of service. While we've certainly seen an explosion of growth in terms of companies rushing to the net, these expectations can sometimes fall short of functionality. It's not simply a matter of offering online banking and providing basic account management and funds transfer capabilities through a secure Web site. Rather, online banking offerings will aspire to the consumer and business user if the functionality greatly exceeds their expectations, and continuously improves as advanced technologies lead to more diverse offerings.

Cost, of course, is sometimes the major obstacle. As a community bank, it's tough to keep up with offerings of larger institutions and the latest technologies. This is where Suchak Data Systems comes in. Not only do we offer online functionality that rivals the largest financial institutions, but we do so at a reasonable price, and with a heavy commitment to customer support and continuous improvement.

## Cash Management

The SDS Online Banking Solution incorporates a "best of breed" set of features and functionality designed to address the needs of your commercial customers. This begins with an advanced user management system that allows your customers' "Corporate Administrators" to manage user accounts throughout their organization. Security settings at both macro and micro levels control access to dozens of sections, set daily and transactional limits per user, apply one of six rights per user per company account (from "No Access" to "Transfer To/Transfer From"), and govern when each user can access the application (based on day of week, and hourly range per day).

The "Payroll Manager" allows commercial users to set up direct deposit payroll transactions for their employees, and generate ACH files directly off the Web interface. They can maintain up to three deposit accounts per employee, quickly create a pre-note transaction, and easily manage multiple payroll batch files. "ACH Payments & Receipts" allows commercial users to generate ACH files for payments to their business partners, as well as receipts to their customers to fully automate their billing process. The ACH files generated are fully compatible with the latest industry standards, and can be processed through your own origination system.

The Cash Management System also allows your commercial customers to remit tax payments to federal taxing authorities through the EFTPS. As with other commercial interfaces, these batch transactions, once submitted, will generate an ACH file, which can be processed through your own origination system.

Along with our secure messaging, which allows your customers to securely exchange messages from your financial institution, the commercial interface also allows the exchange of files. You can send out "public" documents, which could be viewed by all of your commercial customers, or send and receive "private" files to and from individual customers. In each case, the file is stored in a secure environment, and only accessible by the appropriate user accounts.

## Electronic Bill Payment

We've teamed up with MasterCard International to offer a fully integrated, comprehensive electronic bill payment interface to our Online Banking system. In addition to enhancing a user's Online Banking experience and providing the highest levels of convenience to your customers, our EBP module can also provide a measurable source of revenue for your financial institution.

Your customers can choose from a growing list of payees, or setup their own payer account using the "Custom Payee" interface. Our user friendly "Make Payment" interface allows customers to quickly set up one-time immediate payments, future payments, and recurring payments on a weekly, bi-weekly, monthly, or bi-monthly basis. Our Multi-Pay option allows more advanced users to enter up to 5 payments at a time to speed up the process of paying their bills. And as with other SDS Web Banking modules, your customers will have instant access to view and manage their pending payments, as well as query previous payments.

## Account Management

Through our "Accounts" interface, your customers will have complete access to current and available balances, pending items, and transaction history on their checking and savings accounts, loans, CD's and IRA's. Using our advanced search engine that allows them to query their accounts using date ranges, last XX transactions, last XX days, check number, transaction type, etc., users will be able to scan virtually any transaction and quickly export the results into Microsoft Money™, Quicken™, and any other popular PFM's.



## Transfer Funds

Providing instant access to transferring funds between user accounts, the "Funds Transfer" interface allows your Web Banking users to set up a one-time, immediate transfer, schedule transfers to occur at a specified date in the future, or schedule recurring transfers on a weekly, bi-weekly, monthly, or bi-monthly basis. The interface also provides access to view pending transfers, and manage recurring or future transfers.

## Loan Payments

The "Loan Payments" section allows users to set up immediate payments to their loan accounts, schedule payments to occur at a specified date in the future, or schedule recurring payments on a weekly, bi-weekly, monthly, or bi-monthly basis. An easy to use interface allows users to view and edit all pending payments, and search through their history of previous payments.

## E-Statement

E-Statements provide the ability to securely and without file size limitations provide a customer's statement electronically. The E-mail Statement application provides the customer's detail pages and check image pages. A customer can print, view, or save their statement information electronically via the Internet, a Browser, and a PC.

## Check Images

Provide crisp images of all your customer's checks (both front and back) using the most advanced image technology available. A customer can print, view, or save their check information electronically via the Internet, a Browser, and a PC.

## Customer Service

Our "Customer Services" interface allows you to determine which additional online services you wish to make available to your customers. The most common include the ability to request stop payments on a check, change address and account information, request statements, re-order checks through Deluxe™ or Harland™, etc. You can choose from a set of "prepackaged" interfaces, or create your own to fully customize the application to meet the needs of your customers.

## Secure Messaging

To further enhance your customers' security and privacy, we provide a secure messaging component to enable users to exchange messages with your Financial Institution. The Administrative Console provides central access to all incoming messages, and allows you to establish distribution lists, or simply "broadcast" messages to your user base. In addition to providing a secure means of electronic communication, this component can be a powerful tool for both targeted and general marketing activities.

## System Security

SDS's Web Banking System brings together a combination of security technologies to protect data, the customer, and the Financial Institution. The system features access code-controlled system entry, a VeriSign-issued Global Digital Certificate for the Web Banking server, Secure Sockets Layer (SSL) protocol for data encryption, and a firewall to regulate the inflow and outflow of server traffic.

## ABOUT SUCHAK DATA SYSTEMS

**Suchak Data Systems, Inc.** is a full service provider of technology solutions for financial institutions. The company is now in its third decade of growth and continues to expand its diverse set of solutions and services. Founder, President & CEO Vinod Suchak has been working closely with community banks on technology-related issues for over 30 years. The firm develops and supports Core Banking Solutions, Online Banking Solutions, Telephone Banking Solutions, Branch Automation Solutions and ACH Origination Solutions for in-house and service bureau settings supporting many financial institutions across the Northeast.

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