

Digital Insight Delivers Award-winning Solution

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Small Business Banking: A Large, Underserved Market

Nearly twenty-three million small businesses in the United States have fewer than five employees and fairly simple financial management needs, yet they remain underserved by their financial institution. Cash management solutions currently offered are either too complicated or don't focus on the specific tasks that are important to businesses of this size. Conversely, consumer online banking solutions are too simple for small businesses, forcing owners to compensate by using time-consuming, manual methods for critical tasks, such as invoicing, payroll, taxes, and managing payments.

Small Business FinanceWorks combines the best of Intuit's proven small business and financial management offerings with Digital Insight's leading online banking platform. The solution includes a suite of offerings that will enable a small business owner to get paid faster, expedite payroll processing and streamline bookkeeping by helping manage:

- **Billing and Invoicing:** Creates and sends professional-looking invoices electronically and processes subsequent payments easily, enabling a business owner to focus on making money, not managing it.
- **Remote Deposits:** Saves time by letting business owners use a home-scanner to deposit checks into their accounts remotely, giving them faster access to funds. By eliminating the need to buy expensive new hardware, this feature also saves businesses money.
- **Legal Filings:** Helps entrepreneurs prepare and submit paperwork to incorporate, form an LLC or DBA, perform trademark searches, and more without the corresponding high legal fees.
- **Payroll** (Scheduled availability spring 2009): Will provide the ability to pay employees and payroll taxes electronically, easily and accurately so business owners can maximize taxable deductions and avoid costly penalties.

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“People who own small businesses are passionate about their product or service and their customers. They don’t want to spend an inordinate amount of time and money managing financial tasks,” added Goodarzi. “Financial institutions offering Small Business FinanceWorks can be the hub where their small business customers easily manage these critical tasks so they can focus on growing their business.”

Creating a Financial Institution Hub for Small Businesses

Forty-one percent of Americans run a small business in addition to their main job, and 62 percent of small business owners fund their business through a personal checking account. Small Business FinanceWorks offers an extremely powerful competitive benefit to financial institutions that offer it by helping them identify and serve their small business customers more effectively.

“Nearly half of small business customers would switch financial institutions for better online banking features,” Goodarzi said. “We’re creating innovative offerings to help financial institutions retain these important and profitable customers and attract others like them from their community.”

Industry experts agree. [Barlow Research Inc.](#), recently awarded Small Business FinanceWorks one of its coveted [Monarch Innovation Awards](#) for overall most innovative business banking solution, and more than 30 financial institutions across the country are currently live, in the implementation process, or contracted to offer Small Business FinanceWorks in the coming weeks.

“Small Business FinanceWorks is unique in that it provides a tremendous benefit to our members, while focusing on the needs of financial institutions. We anticipate Small Business FinanceWorks will help us deepen our small business relationships online because we are able to provide the right services they need in a simple format,” says Melina Schoonover, assistant vice president at Alliance Credit Union in San Jose, California. “This offering is an incredibly important differentiator and gives us a competitive advantage.”

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Empowering financial institutions to deliver Small Business FinanceWorks is just one example of Intuit's commitment to help consumers and small businesses save and make money. While this benefit is particularly relevant in today's environment, it has and always will be Intuit's hallmark as it continues to deliver innovative products and services for its customers.

About Intuit Inc.

Intuit Inc. is a leading provider of business and financial management solutions for small and mid-sized businesses; financial institutions, including banks and credit unions; consumers and accounting professionals. Its flagship products and services, including QuickBooks®, Quicken® and TurboTax® software, simplify small business management and payroll processing, personal finance, and tax preparation and filing. ProSeries® and Lacerte® are Intuit's leading tax preparation software suites for professional accountants. The company's financial institutions division, anchored by Digital Insight, provides on-demand banking services to help banks and credit unions serve businesses and consumers with innovative solutions.

Founded in 1983, Intuit had annual revenue of \$3.1 billion in its fiscal year 2008. The company has approximately 8,000 employees with major offices in the United States, Canada, the United Kingdom and other locations. More information can be found at <http://www.intuit.com/>.

About Digital Insight

Digital Insight is the leading outsourced provider of online banking services to mid-market banks and credit unions in the United States. The company's extensive portfolio of on-demand applications includes consumer and business Internet banking, online lending, electronic bill payment and presentment, Web site development and hosting, marketing programs designed to help increase online banking end user growth, and more.

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