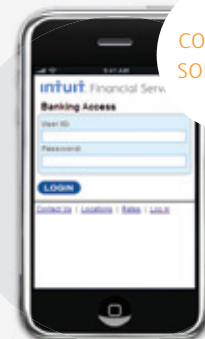


Consumer Mobile Web Banking

Consumer Mobile Web Banking provides access to account balances, history, transfers, and bill pay from any phone with a browser. The easy-to-use UI applies the best in mobile user experience design.



CONSUMER
SOLUTIONS

Benefits

Attract the young consumer segment – The average age of Intuit Financial Services mobile users is 33 years old, nearly ten years younger than the average age of non-mobile IB users.*

Increase deposit growth and strengthen relationships – Gen Y mobile users have 13% higher balances and 10% more products than non-mobile Gen Y account holders.*

Stay competitive with large financial institutions – Now is the time to get ahead of the demand for mobile solutions. The largest financial institutions have all introduced mobile banking, creating consumer demand and awareness for mobile solutions.



Mobile
banking bill
pay menu.

Mobile
banking
transfer
interface.

Features

The solution gives a automatic access of Mobile Banking from your existing Web site with our mobile device detection capability. Any user going to your regular financial institution Web site will be automatically taken to the mobile version of the site. This mobile redirect filter is standard on all mobile Web banking implementations.

Intuit Financial Services hosted – High availability, fast response time, and network security is assured as Consumer Mobile Web Banking is hosted in the same Intuit Financial Services SAS70 certified Data Center that operates our Internet Banking service.

Intuit Financial Services helps financial institutions optimize their profitability by continuously innovating how consumers and businesses manage their money online. The company's accelerating portfolio of on-demand software solutions and growth consulting services are based on three decades of deep customer insights inspired by Intuit innovation that results in sustained active use of the online channel.

For more information,
visit ifs.intuit.com

Text Message Banking

Text Message Banking enables your account holders to securely check balances and transactions anywhere via a simple SMS text.

Most cell phone users now have the ability to use Text Message Banking. There has never been an easier and faster way for consumers to stay on top of their finances.

Benefits

Attract the young consumer segment – The mobile device is at the center of how the tech savvy and young professionals manage their lives. These users expect access to their accounts via their preferred channel.

Reduced costs through self-service – Text Message Banking is faster and easier to use than other more costly channels to provide balance information such as branches, call centers and ATM's, enabling self-service at lower cost.

Stay competitive with large financial institutions – Now is the time to get ahead of the demand for mobile solutions. The largest financial institutions have all introduced mobile banking, creating consumer demand and awareness for mobile solutions.

Features

Works on most mobile phones – Most text message-enabled phones can be used for Text Message Banking. There is no need for Web access, a large phone screen, or a keyboard on the phone.

Account information as current as Internet Banking, without a login – The information provided via Text Message Banking is as current as our interface to your core processor. If Intuit Financial Services has a real-time or hybrid interface to your core processor, then the real-time account information is available via Text Message Banking.

Ease of use – Text Message Banking is as simple as texting a friend. Users simply send a text message to the designated shortcode with the appropriate banking command, and they immediately receive the information they want.

Easy enrollment for end users – From a prominent location within Internet Banking, end users complete a simple three-step process to securely enable their mobile phones. Easy enrollment helps ensure wide adoption of the service among your account holders.

Robust security – Text Message Banking is secure. Enrollment is completed behind the login of Internet Banking. Users must enter a one-time activation code texted to their phone while in your Internet Banking site, thus proving the cell number provided is their own.

Quick, automated implementation – We provide you all the tools and information to quickly install and launch Text Message Banking at your own pace, backed by expert Intuit Financial Services support. You can be up and testing the service within days of purchase.



CONSUMER
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Intuit Financial Services helps financial institutions optimize their profitability by continuously innovating how consumers and businesses manage their money online. The company's accelerating portfolio of on-demand software solutions and growth consulting services are based on three decades of deep customer insights inspired by Intuit innovation that results in sustained active use of the online channel.

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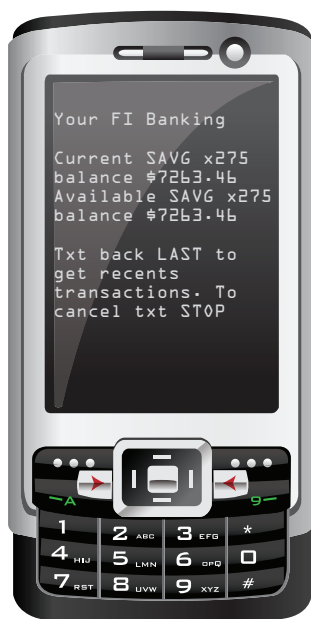
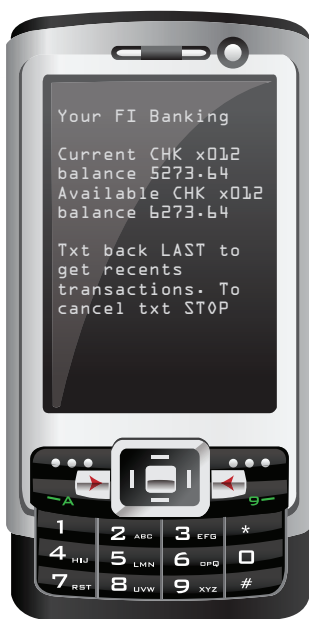
Commands supported by Text Message Banking

Inbound commands (texted by user to DI-provided shortcode)

- BAL (primary account balance).
- BAL ALL (all acct balances).
- LAST (last 5 trans on primary acct).
- BAL CHK (balances of all checking accounts).
- BAL SVG (balances of all savings accts).
- STOP (unenroll from service).
- HELP (send info on the commands, how to use).

Outbound push alerts

- Weekly balance text (every Friday).



Solutions & Services

Consumer Solutions

Customer Support
Internet Banking
Marketing
Online Financial Management
Online Services
Paperless Imaging

Commercial Solutions

Business Banking
Corporate Banking

Lender Solutions

Branch
Contact Center
Online

Security Solutions

Anti-Phishing
Authentication Fraud
Identify Theft Resolution

Small Business Solutions

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Online Financial Management
Payroll

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26025 Mureau Road
Calabasas, CA 91302

888-344-4674
sales.operations@intuit.com
ifs.intuit.com

Features (continued)

No mobile device compatibility gaps –

Consumer Mobile Web Banking works on any mobile phone with a data plan and browser, and works across any cellular service provider.

Superior usability – No separate mobile banking sign-up is required for Consumer Mobile Banking. End Users enter your main Web site URL into the browser on their mobile phone, log in with their existing Internet Banking credentials, and start using mobile banking on a UI matched to their mobile device.

Consistent branding – The mobile Web site matches your other online channel branding logos and colors.

UI tailored for individual phones—including a

dedicated iPhone solution – With extensive optimization for different mobile devices. The screen and layout automatically change based on the mobile device to give the optimal GUI. Specially optimized UI for Apple's iPhone is included.

Complete end-to-end security – Consumer Mobile Banking is fully secure using industry standard technologies (SSL, WTLS) and security certificates, with 128 bit encrypted communication. No personal or confidential information is stored on the mobile device or in the mobile Web banking application.

Functionality

- Account Balances
- Account History
- Transfers
- Scheduled Transfers
- Bill Pay
- ATM/Branch locator
- Rates information
- Contact Us information
- Full mobile Web site
- Automatic redirect from your main Web site to the mobile site
- Branded HTML End User Demo

Deployment & Support

Easy and Quick Turnaround Implementation –

Once we begin your mobile Web banking site setup, you can be testing within a few weeks.

Every implementation includes:

- Financial institution-branded demo for your main Web site where users can experience the mobile Web banking service. We also provide
- End user marketing materials and best practice guidance for how to successfully launch Consumer Mobile Banking.

Solutions & Services

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Consumer iPhone Banking

Give your most profitable customers the on-the-go freedom they expect with Consumer iPhone Banking. It provides ultimate access to account balances, history, transfers, Bill Pay* and more from any iPhone, iPod Touch, or iPad.

Benefits

Capture and keep your most profitable customers. Mobile users purchase more financial products, hold higher balance levels, actively use credit and debit cards, and are more loyal.¹

Be at the fore, not forgotten. Almost 1 in 5 consumers mobile banked in the past 12 months and 7% of consumers who switched financial institutions in the past year did so for mobile banking capabilities.²

Cut transaction costs by 5000 %. Transactions at branches have an estimated cost of \$4.00 each, while mobile transactions are estimated at \$0.08 each.³

Features

The solution gives automatic access to Consumer iPhone Banking from a downloadable application available free of charge from the iTunes App Store.

Intuit Financial Services hosted – High availability, fast response time, and network security is assured as Consumer iPhone Banking is hosted in the same Intuit Financial Services SAS70 certified Data Center that operates our Internet Banking service.

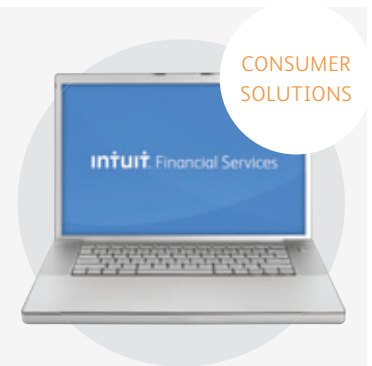
No Apple device compatibility gaps – Consumer iPhone Banking works on any iPhone, iPod Touch, and iPad with Internet access from either a WIFI source or the 3G/EDGE networks.

Superior usability – No separate mobile banking sign-up is required for Consumer iPhone Banking. End users download the application from the iTunes App Store, log in with their existing Internet Banking credentials, and start using iPhone Banking on a user interface customized for the iPhone device.

Consistent branding – The iPhone application matches your online channel branding, logos and colors.

User interface tailored for the iPhone – Extensive optimization for the iPhone by utilizing iPhone-specific components and user interface principles to create a familiar user experience. The downloadable application also leverages native iPhone functionality including the device's GPS and access to external applications to enhance the user experience.

Complete end-to-end security – Consumer iPhone Banking is fully secure using industry standard technologies (SSL) and security certificates, with 128 bit encrypted communication. No personal or confidential information is stored on the mobile device or in the downloadable application.



Intuit Financial Services helps financial institutions optimize their profitability by continuously innovating how consumers and businesses manage their money. The company's growing portfolio of on-demand software solutions and business consulting services are based on three decades of deep customer insights inspired by Intuit innovation that creates better money outcomes for financial services organizations and those they serve.

For more information,
visit ifs.intuit.com

¹ Consumer Mobile Financial Services Survey, Mercatus LLC/Visa, June 2009

² "2010 Mobile Banking Behaviors," Javelin Strategy & Research, June 2010

³ "How to Achieve a Compelling ROI from Mobile Financial Services," Fiserv White Paper, 2009

Functionality

- Account Balances
- Account History
- Transfers
- Bill Pay*
- ATM/Branch locator
- Contact Us information
- Access to mobile Web site

Deployment & Support

Easy and Quick Turnaround Implementation – Once we begin your Consumer iPhone Banking application setup, you can be testing within a few weeks.

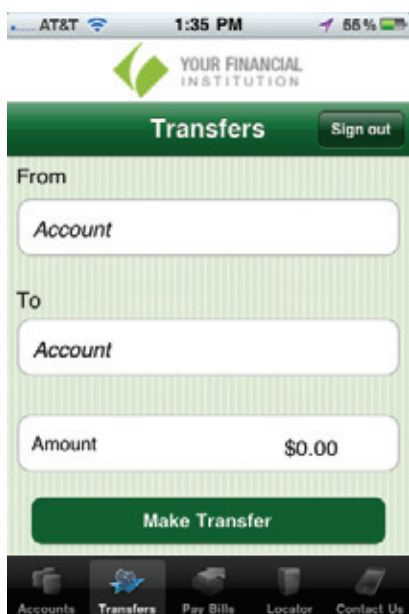
Optimizing your success

LaunchSmart – Training and Marketing Support

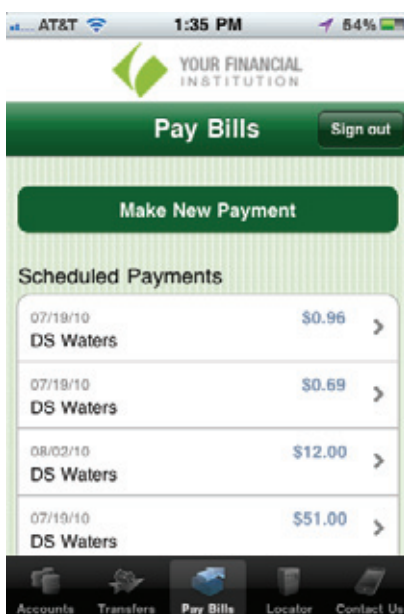
LaunchSmart is a one-stop-shop for everything you need to drive awareness and adoption for your end user base and employees – and it's included with your purchase of the product. LaunchSmart includes on-demand training modules and multichannel marketing materials you brand and call your own.

LaunchSmart will help you...

- Accelerate business results.
- Build staff awareness through on-demand training modules and support documentation.
- Drive adoption and active use by your end users.



Consumer iPhone Banking Bill Pay menu



Consumer iPhone Banking transfer interface

Solutions & Services

Consumer Solutions

Active Use Marketing
Customer Support
Consumer Internet Banking
Mobile Banking
Online Financial Management
Online Support Services
Paperless Imaging
TurboTax for Online Banking

Business Solutions

Business Internet Banking
Business Financial Solutions
Invoicing
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*Bill Pay available to eligible customers

**Intuit Financial Services Client Mobile Profitability Study, 2009