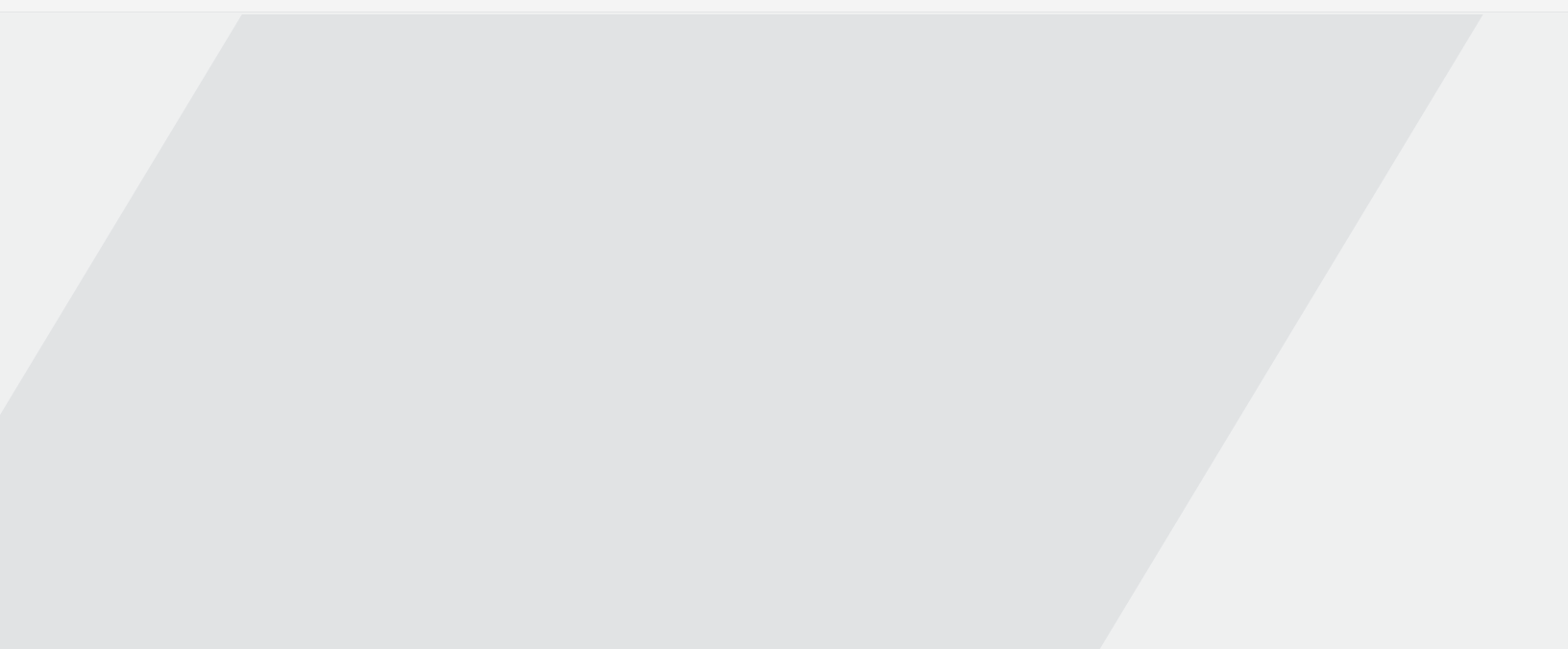




Web Solutions

Is your website ready for today's customers, challenges, and opportunities?



Web Solutions

Do You Know the New Rules for Financial Institution Websites?

If not, (or even if you are just a bit unsure) you're looking in the right place. Today, you need to know what your competition is doing online. You also need a strong web presence with user-friendly design, effective marketing, and rock-solid security and compliance. It is not uncommon for internal expertise in these critical areas to be limited, even in the most web-savvy institutions. Before you consider investing or re-investing in your financial institution's online presence, here are a few of the latest rules for FI websites that you need to be aware of:

Your Website is Your Most Important Branch

It is "the face" of your institution and the most critical branch that you have. Viewing it as a branch – and not just an online brochure about your institution – is more important than ever.

The Market Has Shifted

There has been a dramatic shift in the market over the past few years. Online banking is not just for GenX-ers or GenY-ers anymore. More than 70% of banking transactions now happen outside of the branch. And the online channel far outpaces in-branch, drive-up window, ATM, and even mobile transactions in frequency of customer use. And did you know?

- Today, half of all U.S. mobile phone owners are using smartphones.*
- 77% of smartphone users access mobile web from their device.*

Understanding Expectations is Key

What do today's online banking consumers want and demand? A few items stand out:

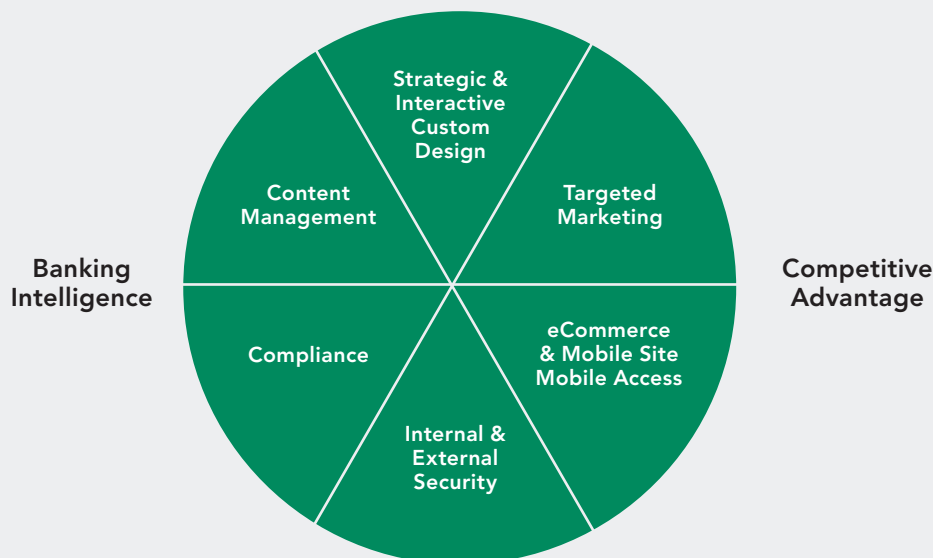
- Improved usability
- Strong security
- Personalized experiences
- Proactive communication

And also according to *Javelin*, 45% of all customers have attempted to open a checking account online. A strong, effective online presence – easy for consumers to use, navigate, and transact on – is simply more valuable than ever to your bottom line. As the only ICBA Preferred Solution provider for website design, hosting, and security, ProfitStars is the trusted source your institution can lean upon. Our experienced and dedicated experts are here to help your site continuously evolve with your business needs – whether you are new to ProfitStars or a current client.

With online industry regulations ever-changing and security threats on the rise, ProfitStars' Web Solutions experts can help keep you up to date on all the latest news and technology. Our online educational resources and complimentary webinars help guide you through the new rules today. We also offer you the following industry-leading solution lineup.

*Source: *Javelin Research*

ProfitStars Comprehensive Solutions



Website Design & Hosting

Customized website creation and hosting services that give your financial institution a unique, interactive web experience without the hassle of ongoing site maintenance. Options include:

- Content Management System (CMS) - User-friendly system for easy site updates and content maintenance.
- Search Engine Optimization (SEO) - The strategic, algorithmic marketing process that increases website traffic and relevance.

Website Security Services

Help insulate your virtual branch visitors and your institution's reputation from hackers and breaches with our layered protection suite which includes:

- Pharming Shield - Surrounds your web presence with around-the-clock monitoring and error checking for malicious scams.
- Intelligent Vulnerability Monitoring (IVM) - Tests your systems for current and emerging threats in real time.
- Secure Sockets Layer (SSL/EVSSL) - Creates a secure, encrypted link between your web server and the consumer's browser.
- Phishing Defense & Response Service - Helps protect your customers or members from costly online phishing scams.

Opening Act Express™

Grow your customer/member base by acquiring new accounts instantly with our online deposit account opening solution.

Mobile Website™

Your FI's website made mobile-friendly – offering a fast and effective extension of your online presence, regardless of your website design or mobile banking provider.

About ProfitStars

When it comes to offering the best Retail Delivery products for your customers, ProfitStars brings the latest innovations to your front door, including website design & hosting, ATM management, telephone & online banking, custom forms & supplies, and more. As a diverse, global division of Jack Henry & Associates, Inc.®, we offer performance-boosting tools that serve more than 11,000 clients worldwide, including the latest breakthroughs in Financial Performance, Imaging & Payments Processing, and Information Security & Risk Management solutions.