

*e b a n k i n g   f o r   a l l   b u s i n e s s*



## OBS Solutions

In response to market demands for real-time information, OBS solutions provide automated delivery and integration with treasury technology utilized by business clients of Financial Institutions (FI's). By removing the barriers and obstacles created by single channel access, industry standards and proprietary file formats, OBS implements solutions where financial data can be leveraged and electronic payments generated in less time and with greater accuracy.



### *Online Messenger*

#### **Receive - Transform - Deliver**

Enabling Financial Institutions with its proven multi-channelled ASP platform, *Online Messenger*, OBS is the premium provider of *ebanking for all businesses* through a highly flexible and scalable delivery platform capable of exchanging data with FI clients regardless of the preferred channel or required format. OBS solutions leverage low-risk contemporary technologies with multiple channel distribution options and a level of quality and performance unmatched in the industry.



### *Messenger Financial Center*

#### **Focused on Business**

The business banking market has been a challenge for Financial Institutions and vendors alike. The user interface must be simple and intuitive. The work flow must be obvious. The training requirements minimal and the price low.

OBS took on this challenge and built *Messenger Financial Center (MFC)*, an ebanking and business services portal based on *Online Messenger's* administration and processing infrastructure. *MFC* transcends classic barriers to leverage modular services, data transformation, and multiple delivery and access channels, to create a highly flexible ebanking platform. Virtually limitless in product and service possibilities and growth capacity, businesses of any size and level of sophistication can access account information and execute financial transactions with ease. Built to meet contemporary scale, channel, security and integration requirements, *MFC* supports significant revenue generation and is fast and easy to implement and bring to market.



### *Messenger Mobile Banking*

#### **Change the Channel**

OBS architecture supports independent services and delivery channels. We believe a mobile channel should present an optimized mirror-image of the web channel, providing mobility without a loss of functionality. A business user should be able to easily switch between the web and mobile channels so that business decisions and actions can occur in real-time without limitations.

As an extension of *Messenger Financial Center*, *Messenger Mobile Banking* is an ASP-based service available through the OBS high-availability production data center site. In addition to TEXT/SMS notifications, users of *Messenger Mobile Banking* can view account balance, transaction information and special reports; initiate account-to-account transfers, pre-defined payments or payment batches; and receive service alerts, payment advices and urgent notifications.



## Online Banking Solutions (OBS)

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### **OBS as a partner:**

*“A vendor becomes a partner when they have a history of sitting down with you to learn about your business. OBS has taken the time to build such a partnership.”*

OBS is a fast-growing provider of third generation multi-channelled business ebanking solutions that scale to all sizes of institutions and business. Based on industry experience combined with the latest technologies and engineering, OBS’ enhanced *Online Messenger* platform, introduced in 2009, is the first inherently multi-channelled solution for *ebanking for all business*. Our founders have innovated in the business ebanking and cash management space for three decades.

The company was hatched from Georgia Tech’s Advanced Technology Development Center (ATDC) in 2002. OBS headquarters are located in the metro Atlanta area today, where it continues to attract premium technology talent.

### **OBS as an innovator:**

*“We are pleased to bring these new OBS services to our customers. Changes in online business banking require new solutions and continuous improvements to remain competitive.”*

Our business banking experience and technology expertise allowed OBS to advance ahead of incumbent online cash management and business banking solutions. Instead of re-tooling a 1<sup>st</sup> Generation Web business banking system to create a Web Generation 2 system, OBS was already building Generation 3, with the goals of business customers and financial institution budgets in mind.

## A Partner without Peer

Partnership is at the heart of our commitment to our clients' success with businesses of all sizes.

We believe that an institution's size should not determine its ability to deliver the best solutions for its customers. That is why our customers range across the spectrum of credit unions, commercial and community banks. What's common among them all is customer response.

Our mission is to provide *ebanking for all business* through a highly adaptive and scalable delivery platform capable of exchanging data with the institutions' business customer regardless of the preferred channel or required format or ERP/accounting system. OBS built a flexible platform with the latest technologies to allow institutions to innovate with cost efficiency and speed to market.

## Our History: Innovation with Longevity

OBS' founders are pioneers in business ebanking by enabling business change for financial institutions and their business customers. For over twenty-five years, they have combined business strategy with technology advances to create durable and adaptive systems for financial institutions and their customers with market staying power.

- Twenty-five years ago, during an economic crisis, the company's founders created the first server-based online cash management system, which is still in use today;
- Fifteen years ago, at the emergence of the commercial Web, the founders created the first Web-based cash management system, also still in use today; and
- Two years ago, OBS innovated once more with *Messenger Financial Center*, the first multi-channeled cash management and business banking platform.

## The New Direction of Business eBanking

Once again, economic change has compressed business cycles. Up-to-the-minute financial information has become a more valuable asset to better manage business liquidity (cash flow) during scarce credit availability and economic uncertainty.

Businesses are seeking more cost efficient and effective ebanking solutions. According to the Treasury & Risk 2010 Strategic Survey of companies, "liquidity" (49.7%) and improved "data integration" (30.8%) are the top two top areas companies indicated will help them gain the greatest efficiencies ([www.treasuryandrisk.com](http://www.treasuryandrisk.com)).

These drivers, combined with the security risks of the Web, are altering the way financial information is used by businesses and reshaping business ebanking requirements.

- Businesses of all sizes demand more integrated ways to initiate payments and process information, on demand or upon availability, through any channel or device in the format of their choice.
- Financial institutions of all sizes are seeking more flexible, responsive, cost efficient multi-channeled and personalized ebanking solutions.

## Platform: Agility and Cost Efficiency

OBS solutions include the *Online Messenger* platform, *Messenger Financial Center* and *Messenger Mobile Banking*.

The *Online Messenger* platform was designed to quickly adapt to specific financial institution and business needs.

*Online Messenger* is based on a new model for processing *ebanking for all businesses* that is inherently: multi-channeled, secure, cost-efficient, easy to maintain, durable, highly-scalable, adaptive to changing market segment and customer processing needs; especially with respect to straight-through processing, mobility and integration.

The systems are engineered with a durable LINUX™ operating system, service-oriented and multi-channeled architecture, and private cloud technologies to assure peak scaling, easy integration and ebanking applications with in-line customization capabilities.

### Measurable Customer Success:

- Fast implementation and time-to-market delivery
- A high return on investment (ROI)
- Increased annual revenues
- Decreased processing and customer service costs
- Increased customer usage
- Higher client penetration through multi-channeled delivery
- Elimination of legacy systems for data delivery and integration

### Quality, Visibility and Reliability

OBS is committed to the highest level of quality and performance in our solutions, from personalized customer service to application and system performance. Our philosophy to overservice is well-received by our clients. Moreover, every processing component is visible to the FI administrators and automated system notifications keep both the FI and the client informed. System availability and response time consistently exceed expectations, supporting value perception and client service fees.



**OBS as a solution provider:**  
*“Online Messenger pushes up-to-the-minute cash position information directly to a treasury’s secure FTP address.”*

**OBS customer service:**  
*“We always know if we have an issue, it is going to be resolved very quickly. It is always a pleasant experience.”*

## Online Banking Solutions (OBS): A Partner for Success

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Founded in 2002 by a management team that pioneered Web cash management and business banking technology, after launching two other successful financial technology companies, Online Banking Solutions (OBS) provides third generation multi-channelled reporting, transaction and file delivery services to commercial banks, community banks and credit unions. OBS services are designed to minimize user effort and maximize efficiency by letting the client select data formats and delivery channels.

Private, profitable and based on the philosophy of overservicing clients, OBS offers financial institutions the benefits of a large-scale technology provider, and the tenacity of an entrepreneurial, service-driven organization.

OBS is a 2006 graduate of The Advanced Technology Development Center (ATDC) on the campus of the Georgia Institute of Technology. The center strives to be the world's best technology business incubator, with a mission to increase the technology business base in Georgia by helping entrepreneurs launch and build successful high-tech companies.