



# Online Messenger

Enabling Financial Institutions with a proven multi-channelled ASP platform, *Online Messenger™*, OBS is the premium provider of ebanking services for all business.

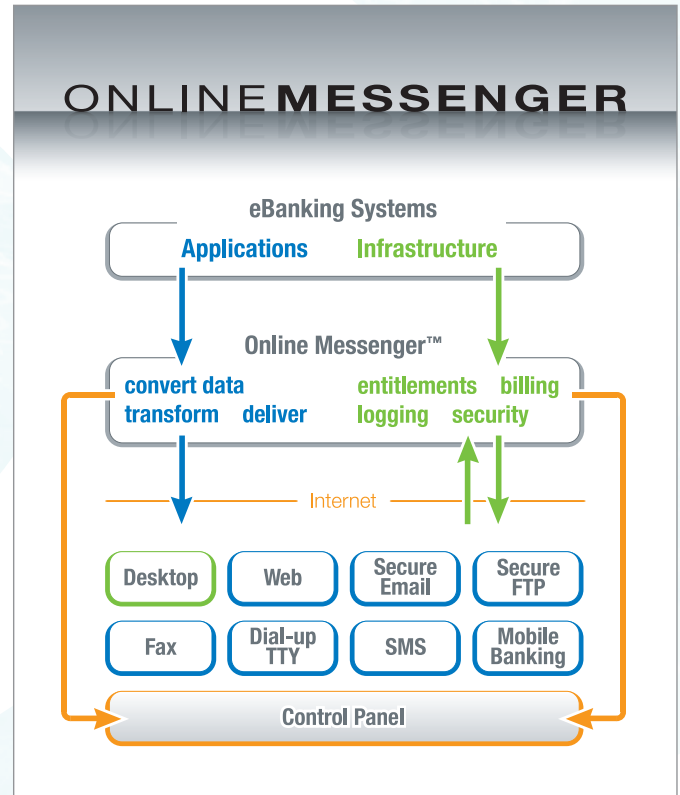
## Information: When and How You Need It

### Online Messenger Services:

- Unattended Account Information Reporting
- Special Reports & Customized Reporting
- Statement Delivery
- Data File Exchange

## Select the Format and the Channel – Flexibility for Every User

OBS architecture supports independent services, a variety of delivery channels and the ability to transform data. As a result, *Online Messenger* is a highly flexible and scalable platform for exchanging data with FI clients regardless of preferred channel, volume, or required format. This enables you to address the unique needs of every user, regardless of the function they perform.



## Receive - Transform - Deliver

*Online Messenger's* Information Reporting Service helps FI's deliver a wide variety of account-related information and data to business users through a broad range of channels. An "Information Report" is a report or data file produced from BAI2 (the most common), SWIFT MT940, NACHA, or other standard or custom data formats. Reports include Previous or Current Day balances and transactions, and various data-based ACH reports.

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## Less Paper – More Green

*Online Messenger's* Special Reports Service supports FI distribution of "print-image" data and reports to business users in electronic form, eliminating the need for paper reports, mailing and manual faxing. Reports commonly delivered through Special Reports include ACH Return and Notification of Change (NOC) reports, EDI reports, Account Analysis or Billing reports and statements.

## File Exchange – Simple and Secure

*Online Messenger's* Secure File Transfer (SFT) Service offers FI's low-cost, easy-to-implement file exchange of account-related information and data with business users through the web, OBS Secure Desktop or FTP channels. SFT also enables businesses to send data files to the FI for processing. Data files supported include: ACH Returns and Notifications of Change (NOC), Account Analysis Statements, Checks Paid and Account Reconciliation files, and EDI data files. Examples of customer files are Check Issue files (for Positive Pay), ACH transaction files, and Wire Transfer batches.

## Removing the Guesswork: Alerts and Notifications Keep You Informed

**Alerts** inform users of events affecting their banking relationship through notifications delivered through *Online Messenger's* Delivery Channels.

An alert may inform the user that a balance in a specified account is too high or too low. Or, it may inform the user that a specific transaction of a specific size has occurred, i.e., that a wire transfer has occurred, and can notify them of the details of payment.

**Notifications** inform both FI staff and customers when a task has completed successfully, such as when a file has been loaded or processed. This is particularly useful with the Secure File Transfer Service.

Supported alerts include: Positive Pay, Wire Transfers, Lockbox, ACH Returns, and EDI Remittances.



## Safe, Reliable and Secure

OBS solutions leverage low-risk contemporary technologies with multiple channel distribution options and a level of quality and performance unmatched in the industry.

*Online Messenger* employs a multi-layered security model that includes multi-factor authentication (MFA). Because internet threats continue to evolve, security is an on-going effort with continuous improvements.

A SAS 70 Type II audit and third-party security tests are conducted annually.

*Online Messenger* is always available and the people that support it are ready to provide assistance whenever you need it. Let us know how OBS can work for you.

You can find us on the web or reach us directly by telephone or email.

Ask about:  **Messenger Financial Center**  **Messenger Mobile Banking**