



goDough[®] Mobile Banking
State-of-the-Art Mobile Banking Solution



Would your members like to carry a virtual branch in their pockets?

BUSINESS VALUE

- Improve Operations
- Reduce Risk

COMPATIBILITY

- Episys®
- NetTeller® Bill Pay™
- iPay Consumer Bill Pay™

- *goDough is compatible with any Web-enabled mobile phone that supports WAP browsers, regardless of make, model, or mobile service provider.*

IT WORKS LIKE THIS ...

goDough is a mobile banking solution that enables Symitar® members to access their accounts, view account balances and transaction history, initiate transactions, manage their ATM/Debit cards, and pay bills anytime, from anywhere, by offering industry-leading native apps for iPhone, iPad, and Android devices. This solution also supports remote deposit capture, debit card management, bill payment, P2P, and interbank transfer functionalities.

Mobile banking enables credit unions to expand market presence and potential while enhancing member convenience, self-sufficiency, and loyalty with the ability to perform routine banking transactions using a cell phone, or other mobile device.

goDough also provides credit unions with the ability to control deployments by creating new app builds in Symitar's full-featured back office application.

ADAPTABLE FEATURES ...

For lower market share devices, goDough offers an enhanced browser view in an app-like format that supports a majority of the solution's functionality.

goDough is compatible with any Web-enabled mobile phone that supports WAP browsers, regardless of make, model, or mobile service provider. This proprietary solution adapts to any screen size and can change dynamically to present items on any screen in a pleasing format.

This versatile solution supports all account types including checking, certificates-of-deposit, money markets, loans, and lines-of-credit.

MULTIPLE CUTTING-EDGE OPTIONS ...

goDough's SMS Mobile Banking module enables mobile users to text their credit union specific keywords to request basic account information. Available options for SMS Mobile Banking are account(s) balance, history, help, or stop to discontinue SMS Mobile Banking. goDough's SMS Mobile Banking module can be packaged with the Web-based goDough solution or offered separately as a stand-alone feature.

KNOW YOUR MOBILE MARKET ...

goDough provides advanced reporting that enables credit unions to quickly access and analyze specific usage information. With goDough's FI Management application, credit union administrators can view an Enrolled Mobile Users Report, an Active Mobile Users Detail Report, an Inactive Mobile Users Report, a Text Mobile Monthly Summary Report, and a Text Mobile Detail Report.

IT'S SECURE AND INTEGRATED ...

goDough offers the familiar experience of online banking, and uses multifactor authentication to enforce the industry's highest security standards.

Providing full integration with Symitar's Episys® solutions, goDough is a seamless extension of NetTeller® Online Banking™, Symitar's Internet banking solution.

goDough uses the mobile bill payment technology provided by Symitar's NetTeller Bill Pay™ and iPay Consumer Bill Pay™ system to transact external payments.

The financial industry is quickly embracing mobile self-service, and increasing numbers of credit unions are integrating this retail delivery channel into their business strategies. goDough provides credit unions with a new member touch point and better positions them to compete in markets where multiple delivery channels are essential.

WHAT IT DOES:

- ▶ Enables credit unions to provide branded iPhone, iPad, and Android apps for their members.
- ▶ Provides easy-to-use, browser-based functionality.
- ▶ Offers compatibility with any Web-enabled mobile phone that supports WAP browsers, regardless of make, model, or mobile service carrier.
- ▶ Supports all account types including checking, certificates-of-deposit, money markets, loans, and lines-of-credit.
- ▶ Allows members to manage their ATM/Debit cards using the *jhaPassPort™* solution.
- ▶ Allows members to view balances and transaction history, transfer funds, set up payments, and pay bills.
- ▶ Sends SMS text messages as confirmation of processed payments and funds transfers.
- ▶ Enables members to make general account inquiries using SMS text messaging.
- ▶ ATM and Branch Location Finder allows user to use GPS to identify nearest locations.
- ▶ Provides advanced reporting functionality that enables credit unions to quickly access and analyze specific usage information.
- ▶ Enforces the industry's highest security standards, including multifactor authentication.
- ▶ Provides full integration with Symitar's Episys solutions.

WHAT IT DOES FOR YOU:

- ▶ Enhances member convenience, self-sufficiency, and loyalty.
- ▶ Enables credit unions to expand their market presence and potential.
- ▶ Leverages the power and convenience of cutting-edge mobile technology.
- ▶ Provides a defensive response to competitors' mobile banking services.
- ▶ Offers credit unions an offensive strategy to attract new members and deposits.
- ▶ Reduces member support calls.
- ▶ Strengthens a credit union's competitive position.

goDough enables members to view account balances and transaction history, initiate transactions, manage their ATM/Debit cards, and even pay bills.