# Platform Review – Features in Digital Banking Platform

Account to Account | allows customers to transfer funds, for deposits only, to other UBU customer accounts (must have last name and full account number)

Alerts | customers can set up a variety of alerts, with more customization options than before. NOTE: alerts are not in real time, they should trigger periodically throughout the day as criteria are met

Apple Watch | for individuals with an AppleWatch only – shows previous 10 transactions

BillPay | same platform as prior BillPay | will not be available until late February 2021 in the new digital banking platform

CardSwap | a subscription management tool | allows customers to update subscriptions to various providers (i.e. Netflix, Hulu, Amazon, etc) with their UBU debit card

NOTE: this is not a BillPay-esque service that pays utilities, etc ; this is for online subscriptions

Check Reorder | same platform – Deluxe | Retail users will automatically sign in, business users will be prompted to log in

Commercial : Add a Payment | customers can create an ACH template for payroll, vendor payments, etc

Commercial : Add a Recipient | customers can add new individuals or vendors for future ACH payments

Commercial : Users | customers can add/remove users associated with account; view history of user logins, NOTE: this is defaulted to be turned off for all business customers

Commercial : Tax Payment | customers can create a new ACH template for tax payments

Commercial : Merchant Capture | allows businesses to deposit checks via

Commercial : Wires | submit wire requests online

eStatements Library | allows for customers to pull statements online – this is not the same as “opting” in for e-Statements 🡪 this is done by going to Profile > Statement Preferences

End to End Enrollment | customers can enroll in digital banking using key pieces of customer information to set up digital banking access

Financial Tools | Provider’s Name is MX cPFM | a money management tool that allows customers to link their financial information at other FI’s (loans, retirement accounts, deposit accounts, etc using the online banking credentials at that FI | this is a “view only” tool, no transactions can be conducted with that FI through UBU digital banking platform

Loan Payment | allows for customers to make a variety of loan payment options: regular payment, interest only, principal only, escrow only, etc

Mobile Deposit | customers can deposit checks via a mobile device

Quickbooks/Quicken | allows customers to download account history to be imported into Quickbooks (business) or Quicken (consumers)

Retail : Account to Account Transfers | allows for customers to transfer funds to another UBU customer for deposit purposes only | must have full account number & first 3 letters of last name

Retail : Debit Card Disputes | customers are able to submit a transaction as fraudulent or dispute a transaction online

Retail : Establish an External Account | similar to TransferNow | a money management tool that allows customers to link accounts from an external FI and transfer money between the two accounts

Retail : Stop Payment | allows customers to request a Stop Payment on various transactions. NOTE: at this time, this will be turned on only for retail consumers, possibly for business customers in future

Retail : TorchPay | Provider’s Name is Acculynk | person-to-person (P2P) service that allows customers to transfer money to another individual using email address or phone number | uses their debit card to process transaction |similar to Venmo, CashApp