



## **AURUM BUSINESS INTERNET BANKING**

Built on the framework of a best-of-breed, front-end solution, Aurum Business Internet Banking is a second-generation eBanking tool, designed specifically for the needs of the small business. From traditional online banking functions to secure permission and entitlement controls to complete ACH functionality, our Web-based solution delivers the exact features and capabilities small business owners need to successfully manage their commercial accounts - all delivered online in real-time with 24/7 self-service convenience.

### **Seamless Integration**

Aurum Business Internet Banking can be easily integrated with our full suite of core processing systems, offering plug-and-play functionality for rapid implementation, which enables customers to quickly reap the benefits of this Web-based solution. And since all of Aurum's systems deliver seamless third-party integration, our Business Internet Banking tool blends easily with other solutions.

### **Real-Time Transactions**

This industry-leading solution delivers on-the-spot control and convenience for small business users. Aurum Business Internet Banking is online, conducting transactions in real-time, which enables customers and members to make timely transaction decisions with immediate results.

### **Optimal Experience**

Not only will your small business customers and members benefit from a premium user experience, you'll benefit from an optimal back-office experience. For example, stop pays or funds transfers will be scheduled just like those performed by a teller - but without the extra administrative hassles, high margins for error and redundant steps.

***"Using Aurum's Business Internet Banking solution, Fitchburg Savings Bank was immediately able to deliver additional value to our small business customers - resulting in significantly increased customer loyalty among this critical market segment and producing additional revenue opportunities for Fitchburg."***

Peter Buffone  
Executive Vice President  
Fitchburg Savings Bank, FSB  
Fitchburg, Massachusetts

## Aurum Business Internet Banking

### Your Business Benefits

From revenue generation to cross-selling opportunities to enhanced customer and member loyalty, Business Internet Banking offers a host of benefits for Aurum customers.

- ▶ Builds customer/member loyalty by delivering a convenient, tailored solution for small business users
- ▶ Offsets implementation costs and provides opportunities for additional revenue generation with fee-based tool
- ▶ Enables a myriad of cross-selling opportunities for related services by providing a direct channel to the small business audience
- ▶ Increases customer satisfaction with robust, real-time user experience

### Your Customer and Member Benefits

With Aurum's Business Internet Banking, your customers and members will enjoy convenience, control and user-friendly functions, tailored to the unique needs of the small business market.

- ▶ Enhances user experience with comprehensive, real-time transaction capabilities
- ▶ Provides self-service functionality for convenient account management - anytime, anywhere
- ▶ Places complete control in the hands of the user with the ability to securely segregate administrative duties
- ▶ Delivers tailored functionality, specifically designed for their needs as a small business

### The Bottom Line

Implement Aurum Business Internet Banking and help your small business customers and members maximize the efficiency of their commercial accounts, while you reap the benefits of delivering a targeted, industry-leading solution from a preferred, single-source provider. **Contact Aurum today at 1-877-IT-AURUM.**

### KEY FEATURES

- ▶ Comprehensive ACH capabilities provide a full spectrum of value-added options from direct deposit of payroll checks to loan payments to easy online federal tax payments.
- ▶ Permission and entitlement features let small business owners segregate, automate and control which functions specific individuals are allowed to perform on the system.
- ▶ Automated wire transfers enable small business users to move funds fast to nationwide locations.
- ▶ Alert functions for high and low account balances offer small business users the opportunity to proactively move funds to meet business needs.
- ▶ Interfaces with any OFX-supported accounting programs, including QuickBooks®, Peachtree®, Microsoft® Great Plains, and more. This compatibility enables small business users to manage their commercial accounts with the ease of single-source reporting.
- ▶ Traditional online real-time banking functions include balance reporting, account history, funds transfer, stop payment and check imaging. These tools give the small business user accurate, up-to-date financial data with immediate transaction control.

