



ARYA DIGITAL BANKING

Your account holders expect to bank anywhere and anytime. VSoft's Arya digital banking platform enables you to provide your members the convenience of true anywhere banking.

Arya is uniquely positioned to offer a consistent and frictionless user experience that packages online banking, mobile banking, and mobile deposit into a single code-based application for both retail and business members. With Arya's responsive design, users enjoy a consistent banking experience anywhere, anytime, and on any device.

Arya provides a complete banking experience for both members and financial institutions. Users benefit from a comprehensive, easy-to-use system, while financial institutions gain better insight into their members across channels. The consolidated data provides institutions the ability to tailor services for their account holders and promote relevant products.

The application was meticulously designed with HTML 5 to easily interface with today's varying devices, ensuring a positive user experience with the convenience members expect. To scale with your financial institution, Arya's open architecture enables easy integration without costly deployments. The flexibility of the solution allows your financial institutions to customize the digital banking experience to fit your unique market needs.

FINANCIAL INSTITUTIONS CAN BENEFIT FROM:

- Consistent functionality across devices
- Reduced costs of licensing multiple products: internet banking, mobile banking, and mobile deposit
- Increased efficiency in back office support and vendor management
- Superior anytime service for account holders
- Streamlined processing for institutions
- Consistent data across multiple channels
- One system to manage both retail and business account holders
- Seamless hand-off between channels



Digital Banking

ARYA IS A SINGLE, COMPREHENSIVE DIGITAL BANKING PLATFORM

Arya offers an array of features designed to help members manage their finances in one place, while providing financial institutions rich feature functionality to manage retail and business account holders efficiently and effectively.

TRANSACTION SERVICES

Members can quickly transfer money from one account to another leveraging a variety of services including: bill payments, P2P payments, internal transfers, external transfers, member transfers, remote deposit capture, and wire transfers.

PERSONAL FINANCE MANAGER

With the money management tool, members can securely manage their finances in one place. Users benefit from an array of tools including: budgeting, account aggregation, auto categorization and debt management.

ACCOUNT OPENING

Both new and existing members have the ability to conveniently open and fund an account online. With secure verification that includes KYC requirements, financial institutions can mitigate risk while providing a streamlined process for members.

DIGITAL TARGET MARKETING

Gain insight into members and analyze aggregated data for effective marketing campaigns. Create targeted advertisements within Arya based on specific user data.

CASH MANAGEMENT

The platform features an array of financial services that help businesses manage their accounts efficiently and securely. Members can gain insight into their finances and take advantage of a full suite of cash management services including ACH, wires, bill pay, and positive pay.

REMOTE DEPOSIT CAPTURE

Arya offers a suite of remote deposit capture capabilities for both retail and business members.

Consumer Deposit

Members can securely deposit checks and view them in real-time using functionality native in the Arya platform.

Business Deposit

Business members can conveniently deposit checks within the Arya platform to improve their business operations. The solution features multi-check deposit, roles-based user management, self-administration, multi-location functions, and real-time reporting.

SELF-SERVICE

Members take advantage of many self-service capabilities including ordering checks online, setting up alerts, applying stop payments, editing personal information and transferring funds on the go, to name a few.

MULTILINGUAL

Arya is a multilingual platform that could broaden your target market for both consumer and business account holders.

INTERFACES/INTEGRATIONS

Arya enables institutions to keep up with the speed of innovation by integrating to various industry solutions. Choose from a variety of partner programs in place today or customize the platform capabilities by integrating with the partner of your choice. Arya's architecture is designed to add new products and services quickly without disrupting the user experience.