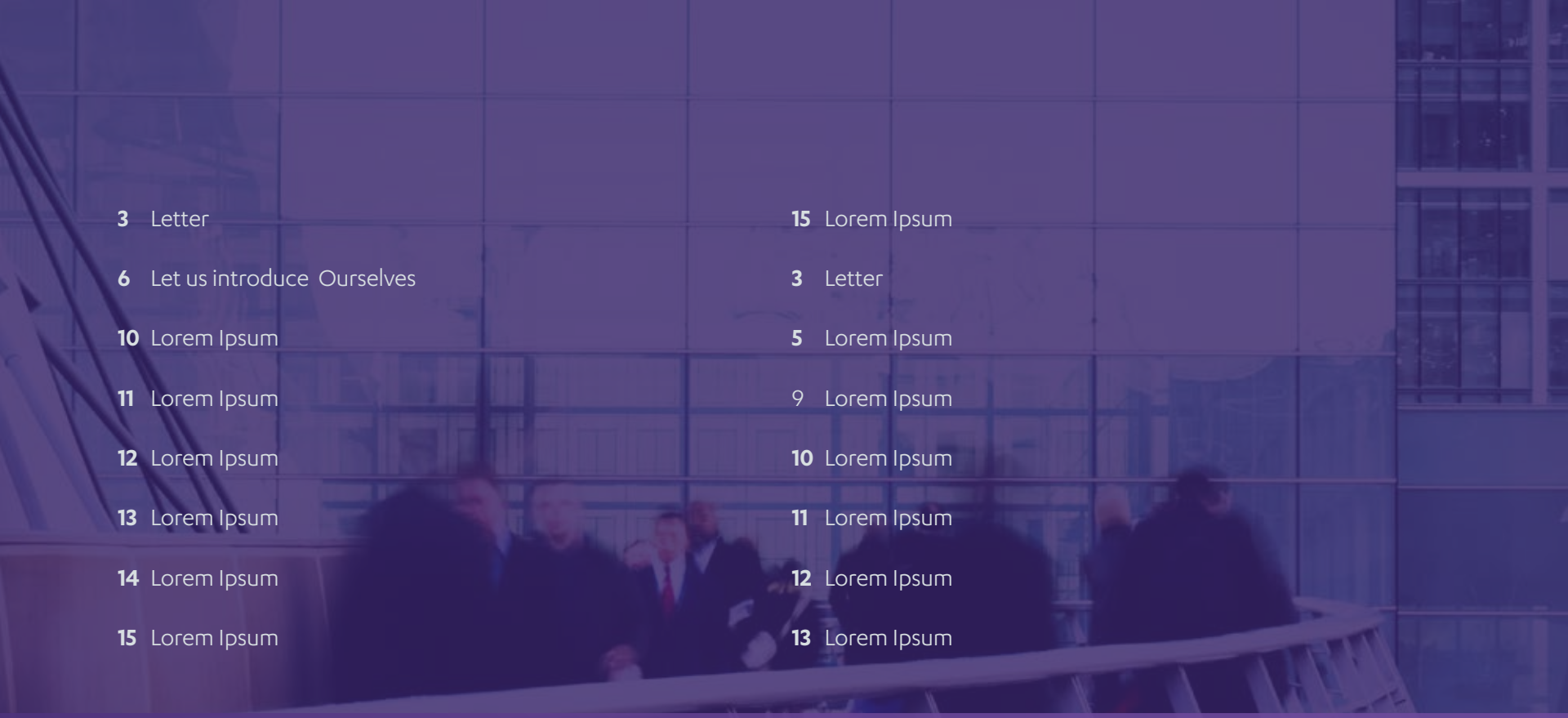
kony DBX

kony DBX



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11 Lorem Ipsum

12 Lorem Ipsum

13 Lorem Ipsum

It's a great privilege to be part of your digital banking evaluation process!

At Kony DBX, we are committed to staying ahead of the curve and remaining at the forefront of digital innovation. This commitment will not change. We believe it is our responsibility to help equip and prepare financial institutions for digital transformation by sharing emerging trends and practical advice that helps leaders make the best decisions for their customers, members, and staff.

The Battle for Your Customers and Members has Intensified

Consumer loyalty isn't dead, but banks and credit unions need to fight harder than ever to retain their customers. New players are courting them at every turn – but local banks and credit unions still have a (quickly disappearing) competitive advantage: personal relationships with customers and their communities. If given a choice, consumers still prefer to work with their neighborhood institutions as long as they have efficient, anytime access through digital banking channels.

Kony DBX has discovered a way to pair the digital banking of regional and mid-sized organizations with their un- harnessed power of personalized in-house service. I believe 2019 will be the year of "now or never" to launch this initiative, if you haven't already begun.

Where is the Sweet Spot Between Technology and Personalized Service?

Finding a solution that meshed 'humanized' service and digital delivery led Kony, Inc. to acquire Pivotus, the innovation division of Umpqua Bank. Pivotus – now known as Kony DBX Engage – allows customers and members to interact with their own banker from their local bank or credit union through an app. The beauty of Kony DBX Engage is that customers can choose the personal banker they want to work with by viewing each of their background, interests, areas of expertise, community involvement, charitable causes, etc. Customers have a humanized experience, not an experience of a bot that has no interest in them, often missing the nuances of real conversation. There are also all the possibilities that come in terms of cross selling and creating amazing experiences. When was the last time you had a great experience with an IVR?

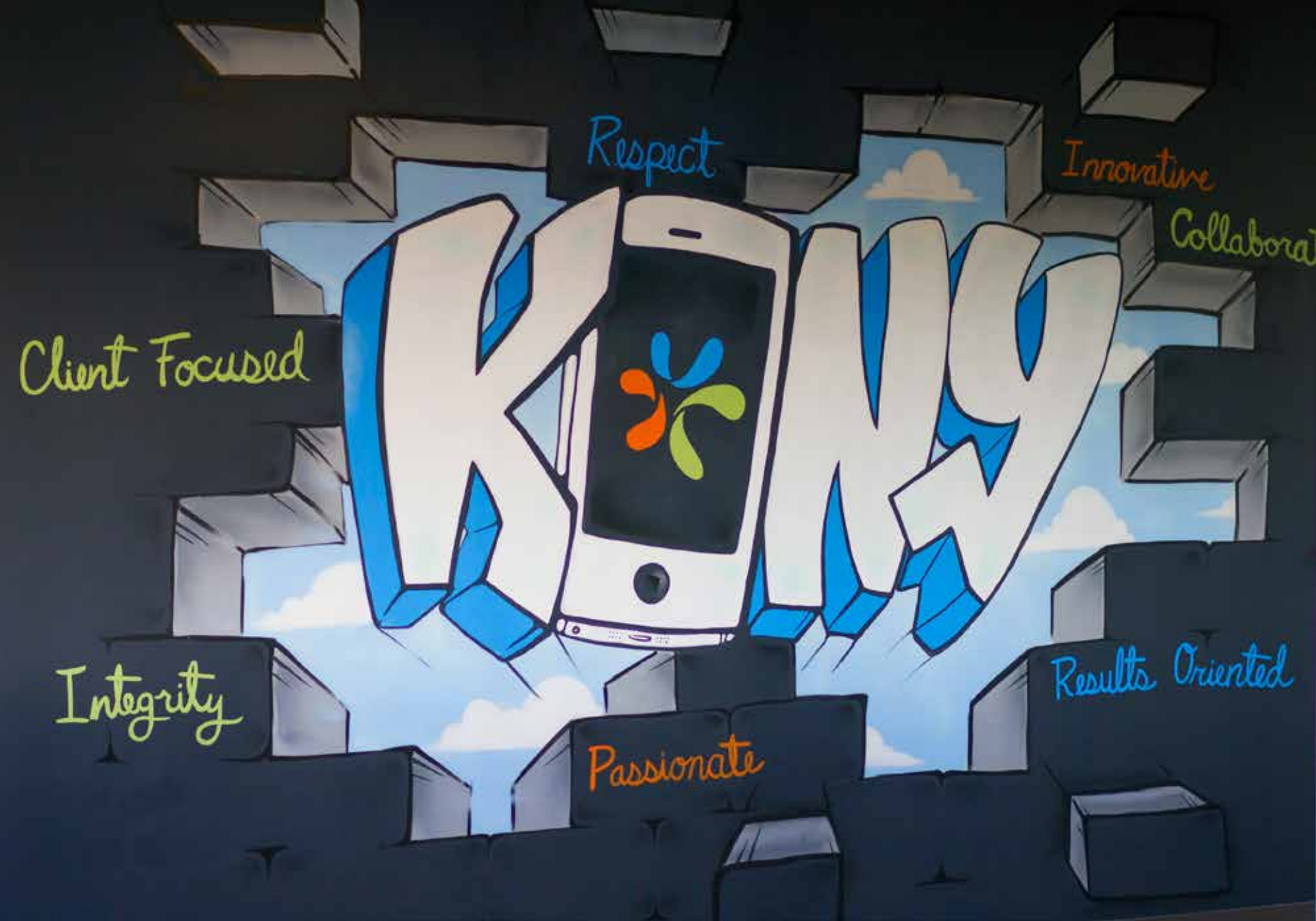
Summing it All Up

Significant changes are ahead in digital banking, but one thing is certain: digital banking will forever hold equal footing with crucial banking divisions such as security, compliance, financial systems, customer satisfaction, and others.

Compete effectively in the years ahead. Don't simply outspend your competition; outsmart and out-partner them by teaming up with a proven leader that knows exactly how to pave the way for digital transformation.

Sincerely,

Jeffery Kendall
SVP, GM, Kony DBX


Respect
Innovative
Collabora
Client Focused
KNY
Integrity
Results Oriented
Passionate

Our Mission

We deliver technology, consulting and services with a focus on digital experience solutions that drive measurable business results for financial institutions.

kony DBX

Kony Corporate Values

Client Focused
We commit 600+ digital professionals to your success, meeting our customers where they are, to help them see where they can go.

Innovative
We value and inspire innovation and make it a reality.

Respect
We respect that each customer & partner is unique with different challenges and opportunities.

Results Oriented
We share risk and hold ourselves accountable for outcomes BEYOND the technology.

Collaborative
We jointly develop and deliver our solutions with our customers.

Integrity
We believe integrity is the fabric of partnership.

Our Story

Kony DBX was built from the ground up to level the “big bank” playing field.

With modern, frictionless applications powered by the industry’s leading platform, Kony DBX enables banks and credit unions of any size to accelerate innovation – without compromising what’s critical.

Our clients view Kony as a trusted partner and rely on us to deliver the people, process and technology to own their roadmap, set the pace of change and get to market faster.

Kony DBX works globally with banks and credit unions of all sizes, spanning from $350 million in assets to over $900 billion in assets. The highest concentration of our customers are in the $3-$30B AUM range.

Let us introduce ourselves.

2007
YEAR FOUNDED

100+
FINANCIAL INSTITUTIONS

1,450
TOTAL EMPLOYEES

500+
R&D EMPLOYESS

$105M
REVENUE / EBITDA+

~60%
BANKS & CREDIT UNIONS

FORRESTER®

IDC
ANALYZE THE FUTURE

SKYD
THE CALLAHAN AWARD

Gartner®

FINOVATE

While nearly 70% of Kony's customer and revenues come from Digital Banking, Kony also provides Kony Quantum, the top rated application development platform for non-banking industries. Kony's customers outside of banking include many of the leading retail, healthcare, travel, and entertainment companies who utilize Kony to create cutting edge consumer and employee applications.

Kony has over 400 full time persons in R&D, which is larger than the sum total of employees at most of our competitors. Approximately 25 - 30% of Kony's operating budget is allocated for R&D and innovation.

We don't buy existing technology and figure out how to stitch it together, we build new technologies to serve the needs of our credit union customers and their members. Kony's R&D program includes innovations and enhancements to existing products as well as a dedicated research team working on future technologies.

Examples of current R&D activities include:

- Enhanced Security
- AI Chatbots
- Blockchain
- Kony DBX Business Banking
- Kony DBX Consumer Lending
- Kony DBX Engage
- Augmented Reality
- Virtual Accounts
- Voice and video integration
- MicroApps for various business needs

Kony DBX Difference

What makes us different in the market also differentiates our customers in the markets they serve.

Kony DBX Differentiators

Best-In-Class, Out Of The Box Apps

- Fully Functional Market Driven Apps – Not Legos
- Designed with Customers, Independently Validated
- Award Winning
- Personal Digital Banking Platform

Flexibility & Control via Platform

- ONLY Solution Built On a Flexible Low Code Platform
- Full Support for Custom Apps
- Flexible Integration Core Independent

Cross-Industry Expertise

- Scaled and Proven
- Access to Innovation
- Consumer Driven
- Operations and Backoffice Tools Integration – (Salesforce)

How We Work

- Accountable for Outcomes
- Jointly Developed IP
- Innovative Business Models
- Deep Domain Expertise
- Supporting All Scale of Banks

Customer Awards

The market impact to our customers of having a best-in-class application with the flexibility and control of a platform is clear:

ARVEST

2018 ADFA Lender of the Year Award

cua

Most Innovative Mutual (RFI Group Australian Banking Innovation Award)

DBS

Best Use of IT in Retail Banking (Banking Technology Awards 2018)

EAST WEST BANK

2019 Ranking Banking Regional All-Star

Logix smarter banking

Forbes 2018 Best-In-State Credit Union

Top Performng Credit Unions in the US in 2018

UMPQUA BANK

Oregon's Most Admired companies by Portland Business Journal

Winner of Celent Model Bank 2019 Award for customer engagement

BDO

Best Retail Mobile Banking Experience in the Phillippines from The Asset Asian Awards

SBI

Best Retail Mobile Banking Experience in India from The Asset Asian Awards

CIMB

Best Retail Mobile Banking Experience in Malaysia from The Asset Asian Awards

TMB

Here something was cropped in the outline document - it only says "winning"

Innovation Awards

And, the impact of bringing cross-industry innovation creates real value:
Most importantly, our solution positively impacts more than technology - it enables banks and credit unions to meet the customers and members where they are to understand where they can go.

FORRESTER®

Gartner®

IDC

SKYD
THE CALLAHAN AWARD

FINOVATE

CENTRIC DIGITAL

ORNL FEDERAL CREDIT UNION

A $3 million special dividend distributed among membership

PSECU®

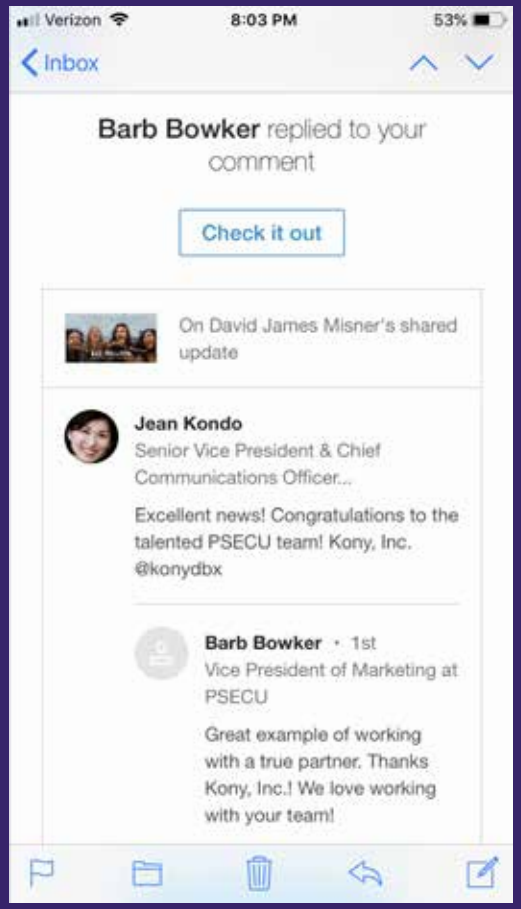
Issuing a record-breaking $22M reward to its members

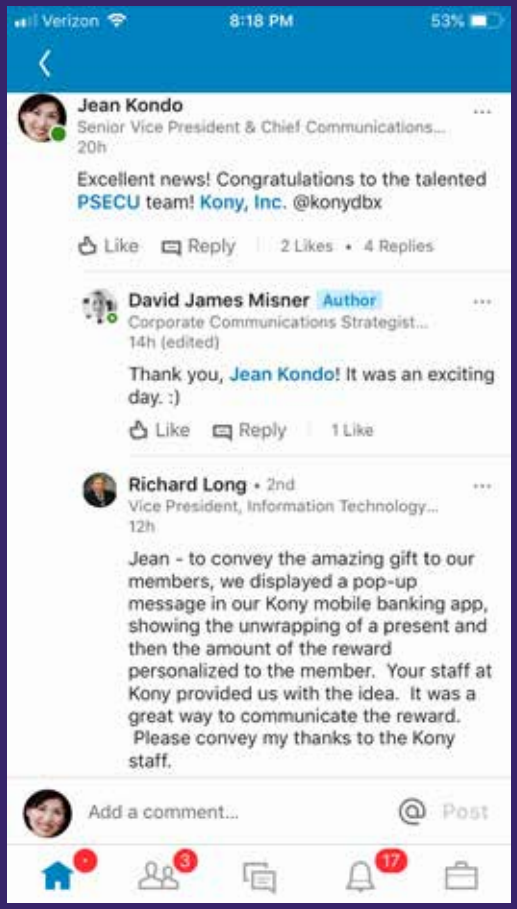
Sicredi Logo

Recognized for 8th consecutive year as one of the Best companies to Work for.

DATCU Credit Union

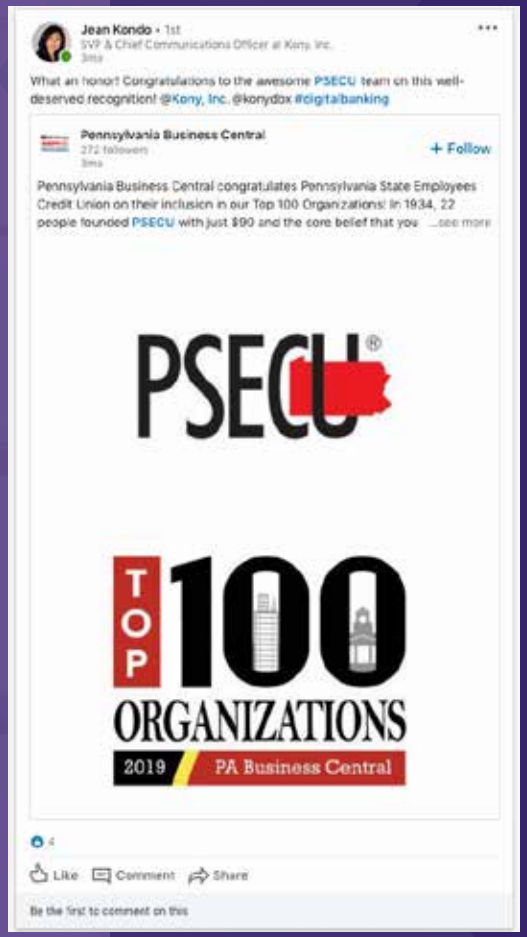
Credit Union Announces Largest Bonus Dividend to Members in Its History

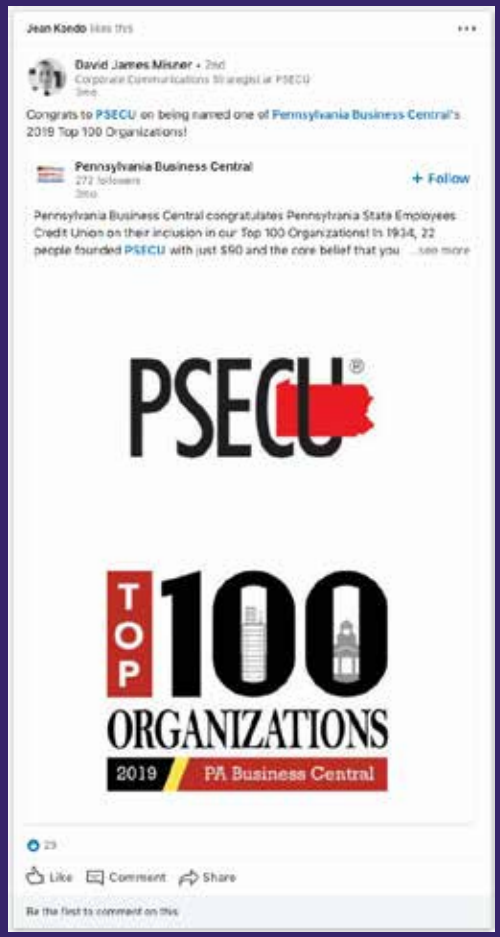




Jean Kondo commented on this
David James Misner • 2nd
Corporate Communications Strategist at PSECU
1mo
Congratulations to PSECU's #Marketing team for their recent receipt of three Credit Union National Association Diamond Awards!
PSECU Takes Home Three CUNA Diamond Awards in Recognition of Creative Excellence
psecu.com
30 • 2 Comments
Like
Comment
Share
Top Comments
Add a comment...
Jean Kondo • 1st
SVP & Chief Communications Officer at Kony, Inc.
1mo
Wow! That's impressive. Go PSECU team! Congratulations. @kony @konydbx
1 Like
Jennifer Kern
Campaign Manager at United Way of the Capital Region
1mo
Congratulations!!!
1 Like

Jean Kondo likes this
Nathaniel Bruce • 2nd
SVP Corporate Development and Strategy
1mo
Congratulations to Umpqua Bank and the Go-To Team! Well deserved!! Kony, Inc. #KonyDBXEngage
Janina Lieser • 2nd
VP Digital Strategy & Experience @ Kony
1mo • Edited
Feeling proud and privileged to accept the Celent Model Bank award for Customer Engagement on behalf of Umpqua Bank today. A well-deserved recognition for changing the face of banking and proving that doin ...see more
Umpqua Bank
Model Bank
2019
4
Like
Comment
Share
Be the first to comment on this


Jean Kondo • 1st
SVP & Chief Communications Officer at Kony, Inc.
3mo
What an honor! Congratulations to the awesome PSECU team on this well-deserved recognition! @Kony, Inc. @konydbx #digitalbanking
Pennsylvania Business Central
272 followers
3mo
+ Follow
Pennsylvania Business Central congratulates Pennsylvania State Employees Credit Union on their inclusion in our Top 100 Organizations! In 1934, 22 people founded PSECU with just $90 and the core belief that you ...see more
PSECU
TOP 100 ORGANIZATIONS
2019 PA Business Central
4
Like
Comment
Share
Be the first to comment on this


Jean Kondo likes this
David James Misner • 2nd
Corporate Communications Strategist at PSECU
3mo
Congrats to PSECU on being named one of Pennsylvania Business Central's 2019 Top 100 Organizations!
Pennsylvania Business Central
272 followers
3mo
+ Follow
Pennsylvania Business Central congratulates Pennsylvania State Employees Credit Union on their inclusion in our Top 100 Organizations! In 1934, 22 people founded PSECU with just $90 and the core belief that you ...see more
PSECU
TOP 100 ORGANIZATIONS
2019 PA Business Central
23
Like
Comment
Share
Be the first to comment on this

Our Credentials

We have been recognized as a Leader by Gartner, Forrester, IDC, Ovum, Centric Digital (the assessment arm of JD Power), American Banker and Callahan's for our platform, applications, business strategy, innovation, customer satisfaction and our ability to execute.

FORRESTER®

CENTRIC DIGITAL

IDC

Gartner®

FINOVATE

SKYD

THE CALLAHAN AWARD

Additionally, we have been consistently recognized as a Great Place to Work, "Cool Vendor," Most Innovative Company and Best Cloud Companies to Work For.

glassdoor

Kony named one of "The Best cloud Computing Companies and CEOs To Work For in 2019 based on Glassdoor" March 2019

Kony named a Gartner Cool Vendor, a "Most Innovative Company of the Year by the American Business Awards

Fast company's 100 innovative

kony DBX Our Leadership Expertise

Allison Netzer
SVP, Strategy & Marketing

Brian Abele
SVP, ProductManagement

Jeffery Kendall – EVP & GM, Global Banking & Financial Services

Ken Leonard - VP, Strategic Partners & Alliances

Wayne Benson
RVP, SEA

Miljan Stamenkovic
RVP, EU

Nate Whaley
RVP, US West

Christine Fey
RVP, US East

Tiffany Matthews
RVP, US Central

Ryan Sorrels – SVP, Global Services

Our Expertise

The image says “Juan” and we need to make sure I am placing it in the right “Juan”!

Shelba Murphy

Kevin Maloney

Carlos Vega

Brett Walker

Mary Kelly

Matt Kierstead

Juan Carlos Cisnado-Hadlow

Juan Zaparolli

Tomas Ball

Tammy Bangs

Angel Rodriguez

Hunter Vandergriff

Q2

Alkami

Bottomline

DIGITAL INSIGHT an NCR company

jack henry & ASSOCIATES INC.

fiserv.

CLOUD LENDING a Q2 company

MALAUZAI

Our Customers

Kony DBX works globally with banks and credit unions of all sizes, spanning from $350 million in assets to over $900 billion in assets. The highest concentration of our customers are in the $3-$30B AUM range.

$1.7B
Total Assets

150K
Members

The Challenge

Hancock needed to deliver innovative solutions that engaged their clients and drove significant improvements in client satisfaction.

> *With Kony's market-leading platform, professional expertise and commitment to service, we can deliver beautiful, easy-to-use apps that delight our clients and attract new clients. With Kony, Hancock has made a huge leap forward in digital banking, and we look forwardv to leveraging the newest capabilities of Kony's digital banking solutions.*

Jennifer Wilson
SVP & Chief Digital Officer

After Kony

- Increased Member Retention
- Increased Customer Engagement
- Increased Customer-base Growth

Do these icons need to be the same as the presentation's icons? (I don't have the originals) These are very similar

ORNL FEDERAL CREDIT UNION

$1.7B
Total Assets

150K
Members

The Challenge

ORNL needed a mobile platform that adapted to the changing digital requirements of their consumers to help retain its current member base and grow its membership.

> *"Our partnership with Kony has been fantastic. Our ability to control what we are delivering and to roll out new features that excite our members and encourage them to utilize our mobile application for their financial services, that's huge, and this application allows us to do that."*

Dawn Brummett
SVP & Chief Operations Officer
ORNL Federal Credit Union

After Kony

Increased Member Retention

Same

Increased Digital Integration

Increased Customer -base Growth

PARTNERS!
FEDERAL CREDIT UNION

$1.7B
Total Assets

150K
Members

The Challenge

ORNL needed a mobile platform that adapted to the changing digital requirements of their consumers to help retain its current member base and grow its membership.

> *What we're going to do is start a journey with trusted partners. We look to somebody who is a digital master and that's Kony, to join us on that journey. We look to somebody who's an industry leader who's helping other financial institutions deal with this thorny problem.*

John Janclaess
President & CEO
Partners

After Kony

+20%
Increase in Mobile Deposits

+64%
Increase in Mobile Visa Payments

+34%
Increase in Share Transactions

-17%
Decrease in Abandonment Rate

PSECU®

- Headquartered in Harrisburg, PA
- 450,000 Members
- $5.2B AUM
- 12 Month Member Growth 4.8%+

Mobile Adoption of the Kony App

+145,000 / 7 mo.

= 1,000 members

Mobile Adoption Increase

20%

GROWTH
YoY (users)

Mobile Deposits

67%
GROWTH

PSECU®

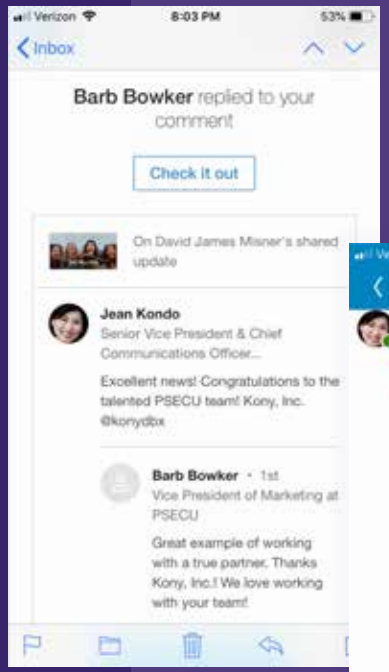
$5B
Total Assets

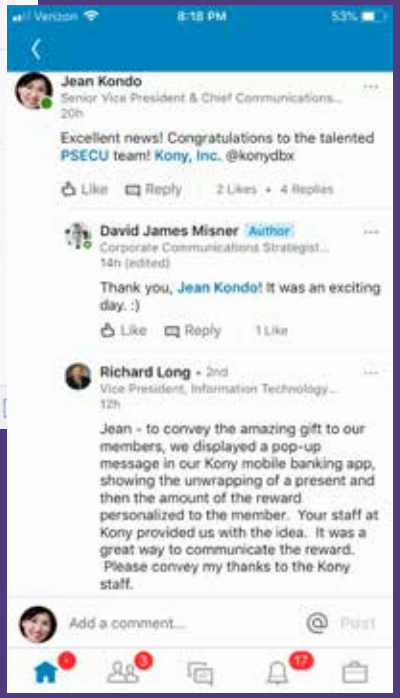
The Objective

To ensure that PSECU is always incorporating technologies that improve usability and member experience, provide cutting-edge security, and deliver additional value to members.

> *"We've got a whole team of eCommerce developers that are devoted to working with Kony to bring new features to our membership.... The things Kony is doing fit precisely with our objectives."*

Greg Smith
President & CEO
PSECU





After Kony

- Increased Customer Satisfaction
- Increased Customer Engagement
- Increased Customer-base Growth

UMPQUA BANK

$5B
Total Assets

The Objective

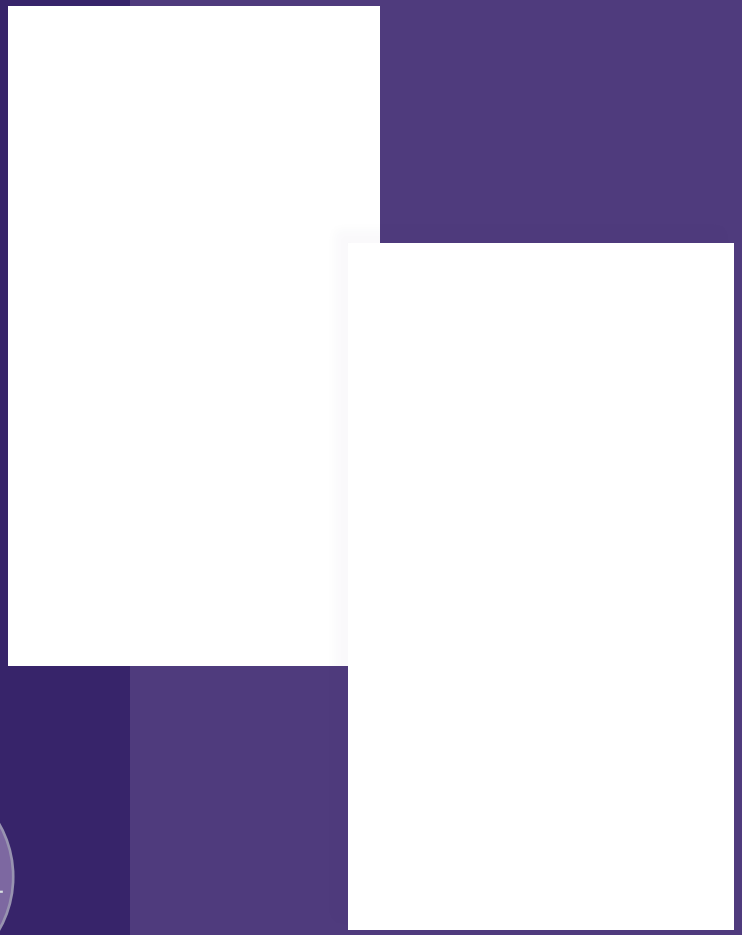
Lorem Ipsum

> *Lorem Ipsum----------*
>
> .....
>
> .....
>
> Greg Smith
> President & CEO
> PSECU

After Kony

- Increased Customer Satisfaction
- Increased Customer Engagement
- Increased Customer-base Growth

Need text and images



cua

$5B
Total Assets

The Objective

To ensure that ..... Lorem Ipsum.....
.....

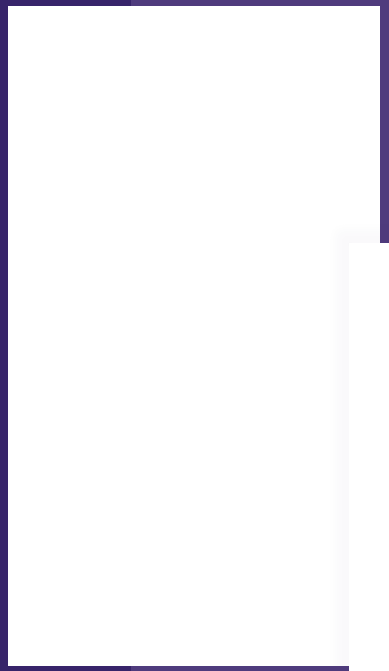
> *"We've got a whole team of eCommerce developers that are devoted to working with Kony to bring new features to our membership.... The things Kony is doing fit precisely with our objectives."*

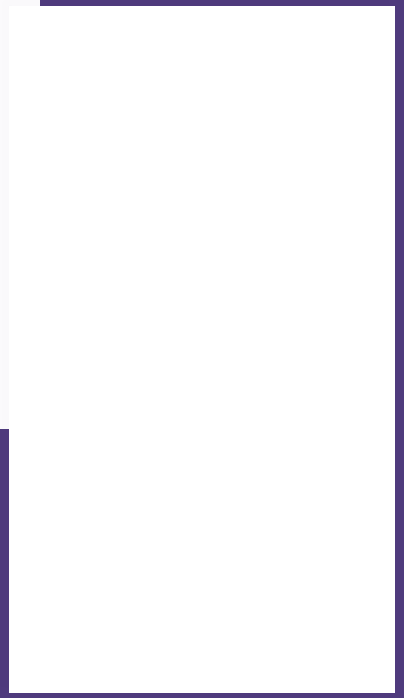
Greg Smith
President & CEO
PSECU

After Kony

- Increased Customer Satisfaction
- Increased Customer Engagement
- Increased Customer-base Growth

Need text and images





Volksbank

$5B
Total Assets

The Objective

To ensure that ..... Lorem Ipsum.....
.....

> *We've got a whole team of eCommerce developers that are devoted to working with Kony to bring new features to our membership.... The things Kony is doing fit precisely with our objectives.*

Greg Smith
President & CEO
PSECU

Need text and images

After Kony

- Increased Customer Satisfaction
- Increased Customer Engagement
- Increased Customer-base Growth

Hills Bank and Trust Company

$5B
Total Assets

The Objective

To ensure that ..... Lorem Ipsum.....

.....

> *"We've got a whole team of eCommerce developers that are devoted to working with Kony to bring new features to our membership.... The things Kony is doing fit precisely with our objectives."*

Greg Smith
President & CEO
PSECU

Need text and images

After Kony

- Increased Customer Satisfaction
- Increased Customer Engagement
- Increased Customer-base Growth

How We Work

We Start Where You Are

To Understand Where You Can Go

With Accountability Beoynd The Technology

Our Technology

Kony DBX was built from the ground up to level the “big bank” playing field. With modern, frictionless applications powered by the industry’s leading platform, Kony DBX enables banks and credit unions of any size to accelerate innovation – without compromising what’s critical.

Our clients view Kony as a trusted partner and rely on us to deliver the people, process and technology to own their roadmap, set the pace of change and get to market faster.

kony DBX Prebuilt Apps + Quantum

Kony DBX was built from the ground up to level the "big bank" playing field. With modern, frictionless applications powered by the industry's leading platform, Kony DBX enables banks and credit unions of any size to accelerate innovation – without compromising what's critical. Our clients view Kony as a trusted partner and rely on us to deliver the people, process and technology to own their roadmap, set the pace of change and get to market faster. Kony's strategic product direction includes further expansion of both our out of the box applications as well as the underlying DBX platform. Examples of innovations and key strategic drivers include:

- SaaS Banking
- Bank in a box service
- Expansion of partner eco-system
- Vendor Managed Service
- UX/UI Themes
- Voice, Bots, AR
- Analytics at the Core, Predictive Modelling

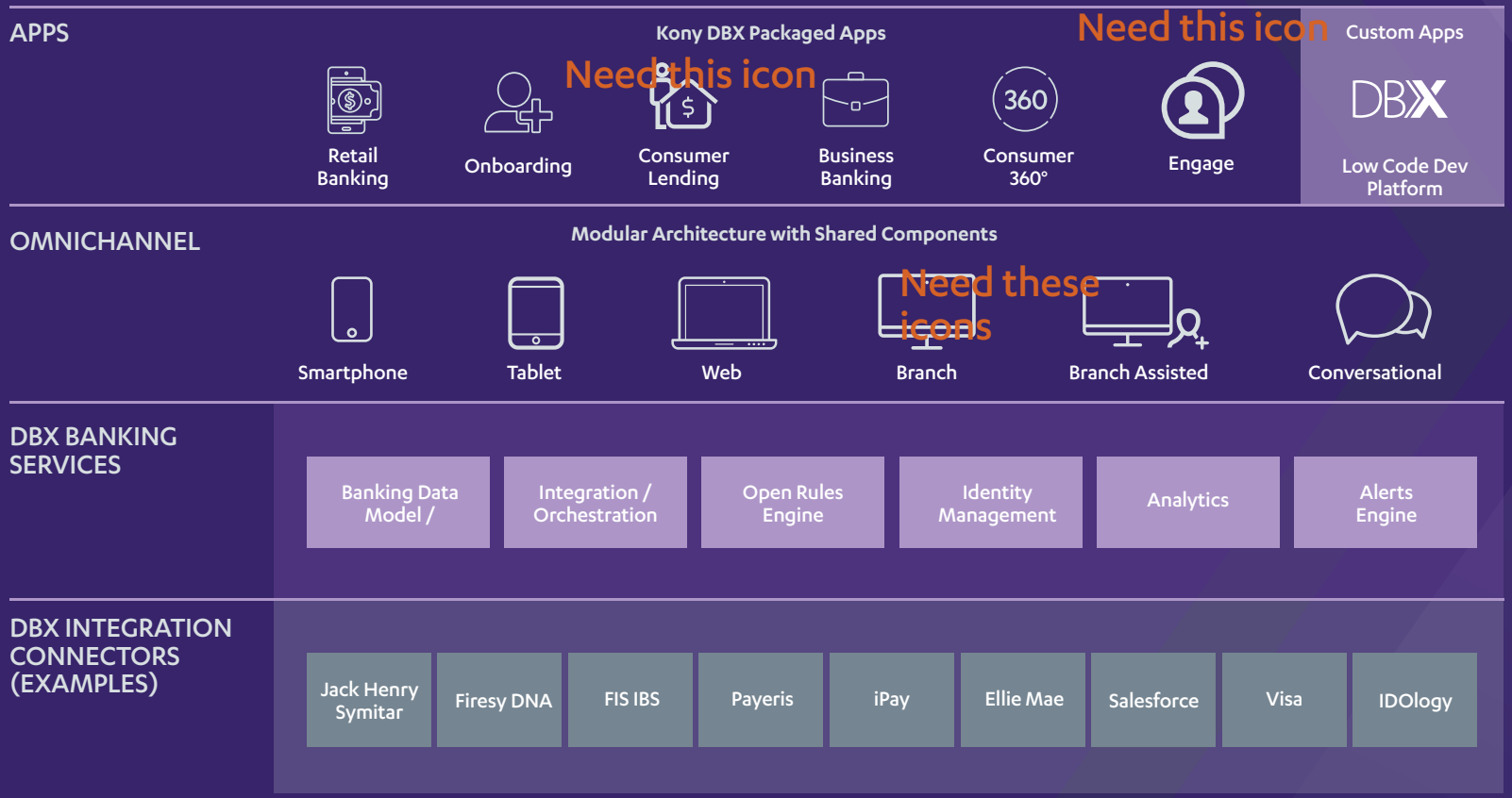
DBX Platform | Banking Objects | Integration Templates | Rules Engine | Identity Management

kony QUANTUM

Only solution built WITH customers on a platform to provide speed, control and flexibility

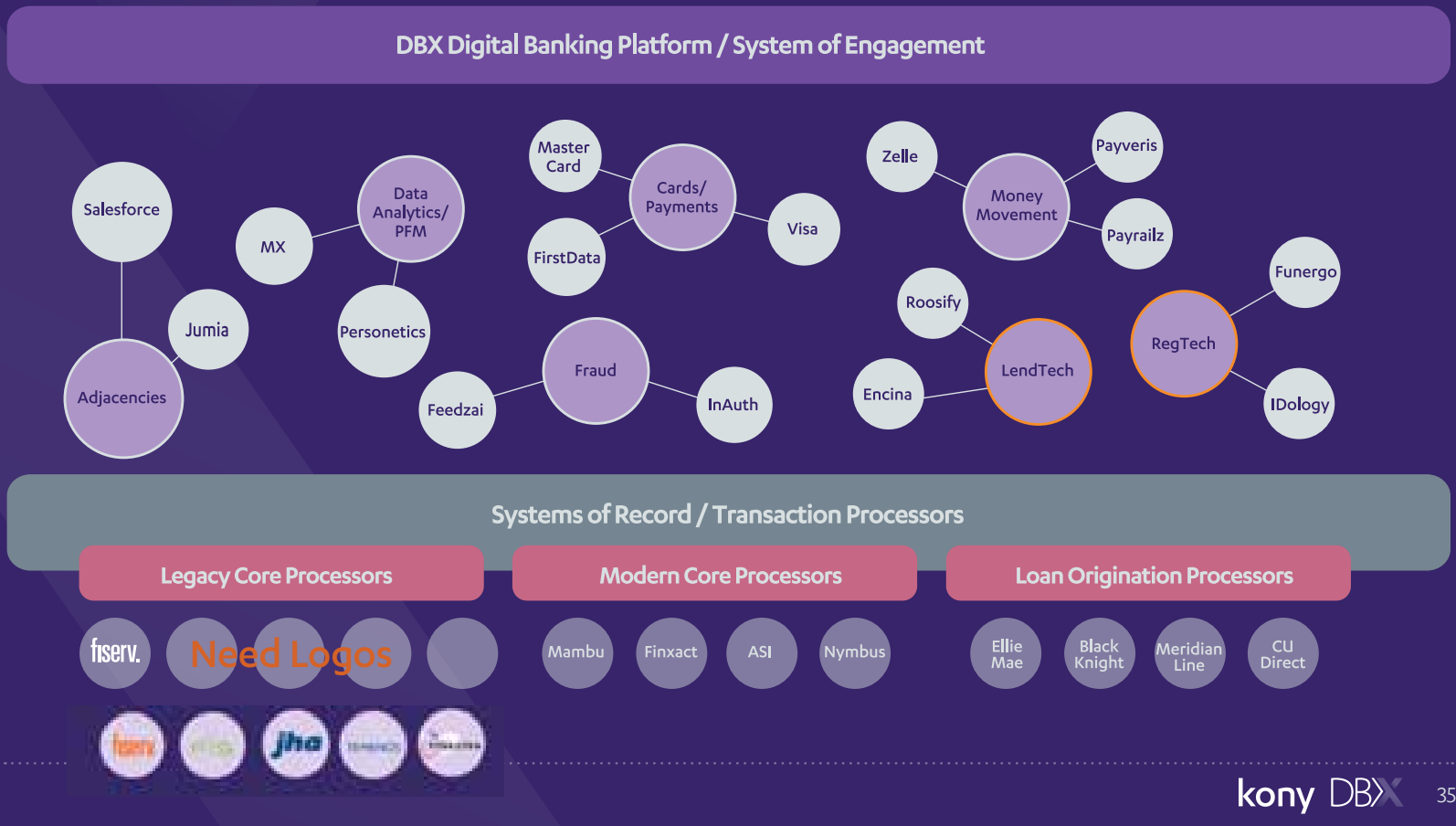
Our Architecture

Modular Platform Architecture: Enabling Digital Transformation



Our Partners

We believe that you shouldn't out-spend the competition, you should out-partner them and we bring that mentality to our growing ecosystem of Partners.



Integrations

We are a Jack Henry Symitar VIP Partner and have over a dozen pre-built integration templates. Given our platform, if there is not an integration on this list, it does not mean development is required, but professional services hours to map connections.

Kony DBX has integrated with the following:

Online Banking - Fiserv Corillian
MSM, IFX, OFX
Mobile Deposit – MiTek
P2P – PopMoney
RDC - NCR passport
RDC - NCR passport

Need text

Bluepoint - RDC
iPay Jack Henry - P2P
PSCUFS - Loans Transactions
MidWest1 - Mortgage Loans
RSA – Security
RDC/Mobile Deposit – Bluepoint

P2P – Coop
Bill Pay - ORCC
Analytics - Omniture
Core Banking - Channel United
Payments - FIS (Metavante FIS Bill Pay)
Statements - ESB
New Account Opening - D+H
Security - RSA
RDC - Ensenta (using Mitek's MiSnap feature)
PFM - MX
Core banking - FIS
eaiepay - ePayment

Bill payments & eBills - Fiserv CheckFree
Offers & Rewards - Cardlytics
Core Banking - Fiserv Precision
Core Banking - Jack Henry Symitar
Meridian Link - Account Opening
Money Desktop - PFM
Harland Clark - Check Order
Weblogic

Oracle SOA
Core Banking - T24
Multi-factor authentication - Vasco
Core Banking - Fiserv DNA
Online banking - Q2
Core banking - Avaloq
Device activation - Vasco DigiPASS SDK 3.5
B@NCS - Core Banking
Check Images – NCR
Bill Payment – MTC
Identity Provider – OneGini
Core Banking - Jack Henry Silverlake
Core Banking - ITS

Cards - HPS
JomPay and FPX (Financial Process Exchange) - iSENTRIC

XPRESS - Account Summary, Bill Payment, Account opening, Transfer etc..
ECAS - OTP generation, VerifyPassword
Vision Plus - Pre Paid Cards
Analytics - Hadoop for analytics via TIBC SSO by Deloitte.
Authentication - Gemalto.
Analytics - Adobe
IBM Unica - CMP (contextual Marketing).
VKey - Mobile securityAdobe for Analytics
Core Banking - T24 and ODS
Cards - CORTEX
Bill Pay - SADAD

IBG (Interbank GIRO), ePay, Internet Banking (IB App, IB Engine) and ESB - PENRIL
Activate & Process Management - DecTech
SMS Service Provider - MacroKiosk
RENTAS (Real-time Electronic Transfer of Funds and Securities System)
SWIFT (Society for Worldwide Interbank Financial Telecommunication)
FTT (Foreign Telegraphic Transfer) and

MEPS (Malaysian Electronic Payment System)
Mongo DB
iflex Core banking
Bill Payments – Fawateer
FCDB

Integrations

Flexcube, Cortex, Bassera, Oracle FCCM, Murex
Core Banking – VBL
Video Chatting KYC – Vidyo (3rd party SDK)
Cards - Cortex

Bill Payments – Fawateer
Login - Okta
Bill Pay/P2P/Third Party Transfer - PayVeris
RDC - Encenta / MiTek
eNotices - XDI
MIS – Core Banking
CAXA – Analytics for Auditing
Monitran - Credit cards System
Credimatic - Credit card Vendor
Entrust SDK – security & Soft Token Vendor
Abby Reader – Check image reader

FIS Core - Core Banking (Checking, Savings, CD)
FIS - Credit Card Management
Fiserv - External Transfers
Okta - Identity Management (Authentication, MFA, User Profile)
AllPoint & MoneyPass Branch & ATM Locator
Ensenta - Remote Check Deposit
Infolmage - E-Statements
RR-Donnelly - Mortgage E-Statements
BKFS - Mortgage Accounts
I2C - China Union Pay Accounts

Need text

Configuration

Adobe Target - User T
Adobe SiteCatalyst - (
Corelation
P2P Zelle
Check Deposit Ensent
Wire Transfers Fiserv
Credit Card PSCU
Credit Score FICO
Workflow Claromenti

Core SymConnect / S
Bill Pay (Retail & Busir
Manager 2.0
E-Statements Archive FSSI
Loan Origination MeridianLink: Loans PO
Credit Card Rewards Augeo (FKA Rewards Now)
Credit Card Controls PSCU/OnDot

Debit/ATM Card Controls PSCU/OnDot
Mobile Wallet Apple Pay, Samsung Pay, Google Pay
Check Ordering Deluxe OrderPoint
Secure Messaging Avaya Elite MultiChannel
Fraud Analytics Guardian Analytics
Fraud Analytics Verafin
Mobile RDC Ensenta

Adobe CMS - Static Content, Global App

SMS Provider for Alerts Twillio
OFX Access Softek
OLB Alogent
Mobile Access Softek
Digital Imaging DNA (COWWW)
JHA CMS

Fiserv - FinKit for Open Banking
Core - Symitar
Travel Notifications - VISA
Marketing - Hubspot
Remote Deposit Capture System (RDC)
Alogent
Card Processor PPS – SymXchange

Member Referral Buyapowa
User Authentication Okta

P2P / Real Time Payments System (RTP) iPay
SMS Aggregator System Twilio
eStatements - Lanvera
Location Database System AllPoint/7-eleven/custom/core

Identity Management System - Okta/SymConnect/SymXchange
Multi-Factor Authentication Okta
Content Management System Kentico (Zagg interactive)

couldn't make the logos white (would need vectors)

Our Services

Kony also provides a wide range of products and services to support the needs of our customers. Customers have access to both Kony Professional Services (KPS) and third party services organizations to support their training and development efforts. KPS offers a range of services options from prepackaged training, UX, or implementation/development support offerings as well as custom options.

Professional Services

·Design Support (style guide, brand, etc.)
·App design and enhancements
·Staff augmentation to support in-house design or development teams
·Turn-key app as a service

Digital Strategy Services

·Roadmap Workshops
·Governance
·Persona Development
·Customer Journey Mapping
·App Store Rating and Reviews

Consulting Services

·User Testing
·Heuristic Audits
·Backlog Prioritization
·Roadmap Execution
·Digital Transformation
Digital Ecosystem

Content Management

There are several places in the end user retail banking applications where static content can be fetched from the Customer 360 app instead of being hard-coded into the application. There are two primary benefits of doing this:

• The application does not have to be deployed again, in case any of this content has to be updated. Update in Terms and Conditions is a classic example for this scenario.
• The content does not have to be packaged with the application, reducing the application size

The CMS feature can be used to manage password policies, privacy policies, T&Cs, FAQs, service outage messages, locations, and customer care information.
If your requirements are more robust Kony would be happy to partner with any vendor that you might have in mind through API connections. (example: Drupal or Episerver)

Hosting

Kony DBX offers flexible deployment models to fit the needs of your business, including public cloud, managed cloud services (VPC and dedicated managed hardware), and on-premise. All options enable an enterprise-grade environment with geo-redundant high availability. For on-premise deployments, the service team provides complete documentation covering topics related to hardware and software configuration. Additionally, the services team can provide both on-site and remote services to ensure the optimal configuration of all internal resources for development, testing and deployment.

Security, Controls and Compliance

We take security, controls and compliance seriously. Kony does not store customer data. A digital banking application opens up many vectors of attack of an institutions infrastructure and opportunities for fraudulent activities. The Kony DBX platform provides unique protections across the full suite of applications to help prevent and respond to all OWASP Top Ten identified threats and more.

At the network layer, these protections include monitors and tools like TWO-Way SSL, Certificate/Key pinning, whitelist/blacklist, and TLS 1.2 with AES 256 encryption to thwart attacks like man-in-the-middle. We also monitor our cloud infrastructure 24 hours 7 days a week and partner with AWS for DDOS and malware detection.

same

Kony's protections go beyond many vendors, because we build applications that are designed to run on insecure devices. Our unique binary hardening that include among many others tapper resistance, Whitebox Cryptography, jail breaking/ rooting detection, and even automatic shutdown and deinstall under certain circumstances.

Outside of just digital attacks, we recognize that fraud detection and mitigation is a high priority among financial institutions.

To assist with Fraud detection, we have OFAC lists check upon registration, IP range blocking, and provide integration points into real-time monitor and detection provider like RSA, Idology, and ThreatMetrix.

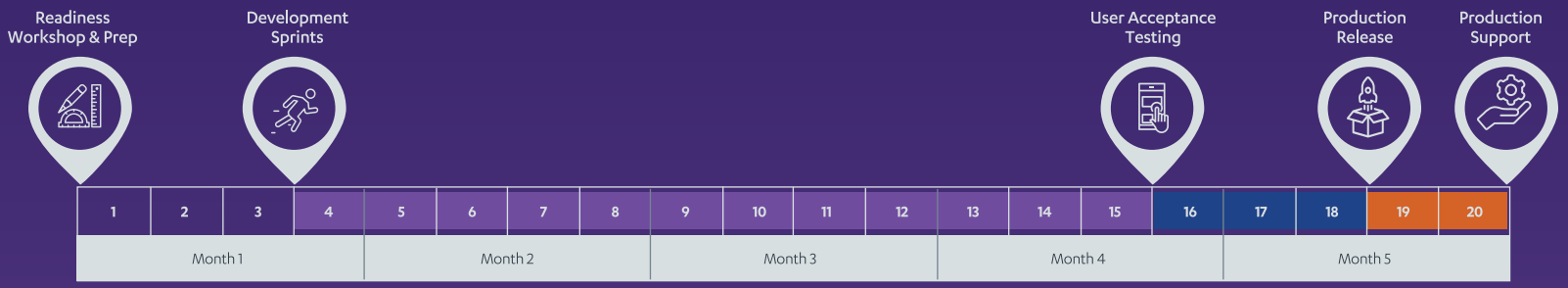
Global, industry-wide certifications & compliances

Global, industry-wide certifications and compliances are in some cases a requirement by law as well as a requirement to do business.

Delivery

We deliver a best-in-class application in 20 weeks with a deeply talented team.

OOTB Delievery Model & Timeline - 20 Weeks



[images of some of the delivery team like the BOA person, Jessica, etc.]

Stacy moses – for group shot in ryan's org here in Austin office.

Introducing Ready to Launch

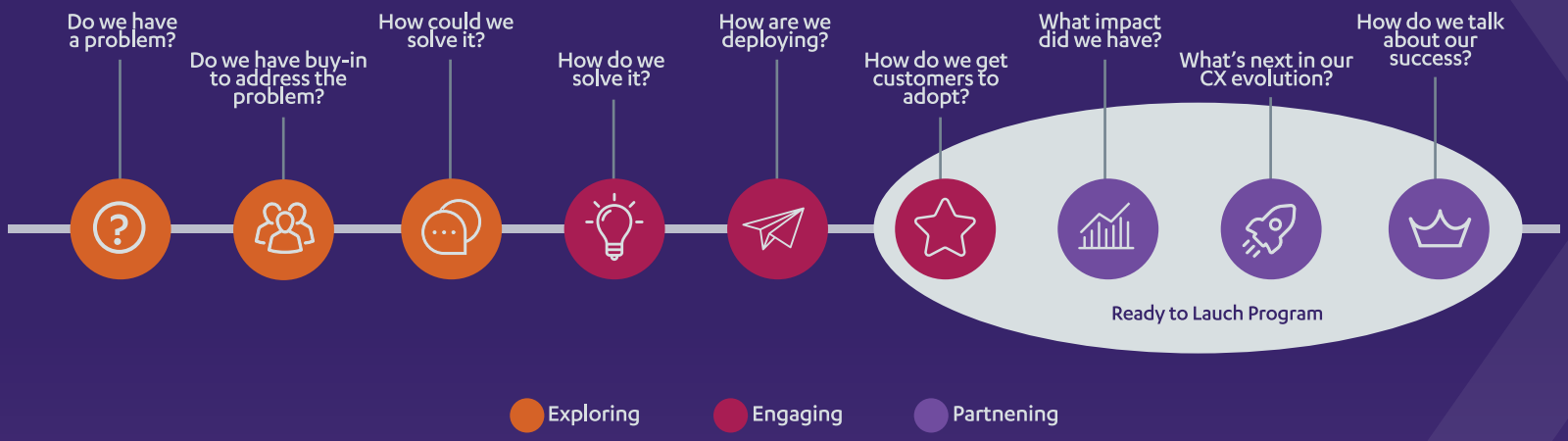
Kony is a trusted digital partner for the entire journey.

Ready to Launch (R2L) is everything you need to deliver a successful digital marketing launch for current customers, new customers and employees.

The focus of R2L is making sure all the hard, preparatory work is done pre-launch and you are actively supported through the first 3 months of post-launch with strategies and materials.

The most important benefit is a strategy document and long term marketing blueprint that you can continue to execute against.

A Journey to Digital Banking Transformation



Goals and Delieverables

R2L is designed to provide everything a bank needs to effectively launch their new digital experiences for both customers and employees.

- A plan and playbook that sets you up with everything you need to make your digital banking launch a success
- A team and a tool box to support you in developing customer/prospective customer and market engagement around your launch, to ensure that you meet your launch goals
- A solid foundation for driving return on investment from your digital banking solution
- Optional ongoing support to drive consumption of the digital banking app

Marketing Your New App

MARKETING EXECUTION
Executing the launch and engagement campaign

STRATEGY QUICK START:
Setting out a focused approach to Launch +90 days

CUSTOMER SUCCESS
To drive downloads, customer engagement and more profitable customer relationships through the new digital banking application

CAMPAIGN PLANNING
Developing templates and materials for the customer conversation

PARTNERSHIP SUPPORT
Optimize the impact of your relationship with Kony

Appendix

Missing the icons I pointed out a few pages ago!

APPS

Kony DBX Packaged Apps

- Retail Banking
- Onboarding
- Consumer Lending
- Business Banking
- Consumer 360°
- Engage

Custom Apps

DBX Low Code Dev Platform

OMNICHANNEL

Modular Architecture with Shared Components

- Smartphone
- Tablet
- Web
- Branch
- Branch Assisted
- Conversational

DBX BANKING SERVICES

- Banking Data Model /
- Integration / Orchestration
- Open Rules Engine
- Identity Management
- Analytics
- Alerts Engine

DBX INTEGRATION CONNECTORS (EXAMPLES)

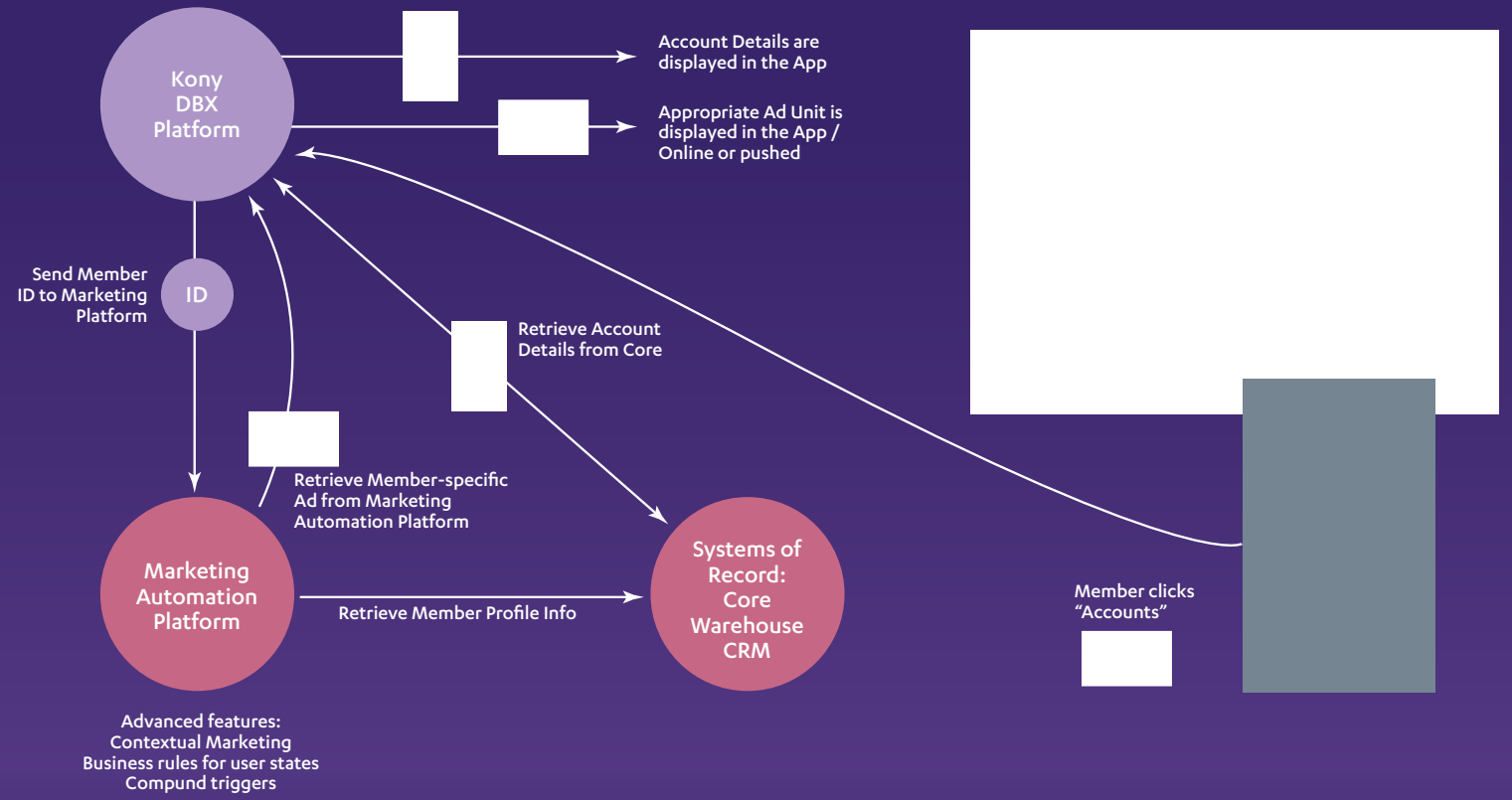
- Jack Henry Symitar
- Firesy DNA
- FIS IBS
- Payeris
- iPay
- Ellie Mae
- Salesforce
- Visa
- IDOlogy

Appendix

Modular App Architecture: Enabling Speed & Reuse

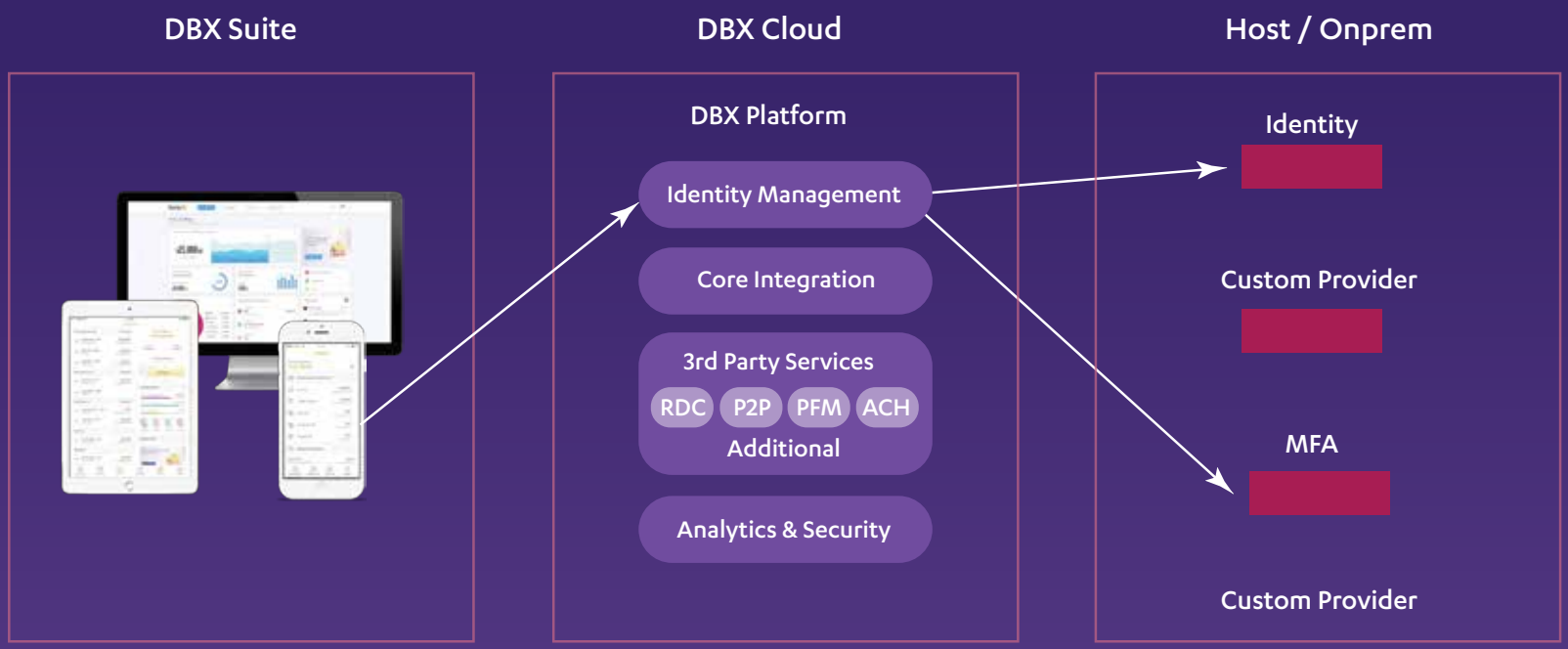
Need small and screen images (in white)

Marketing Automation Architecture



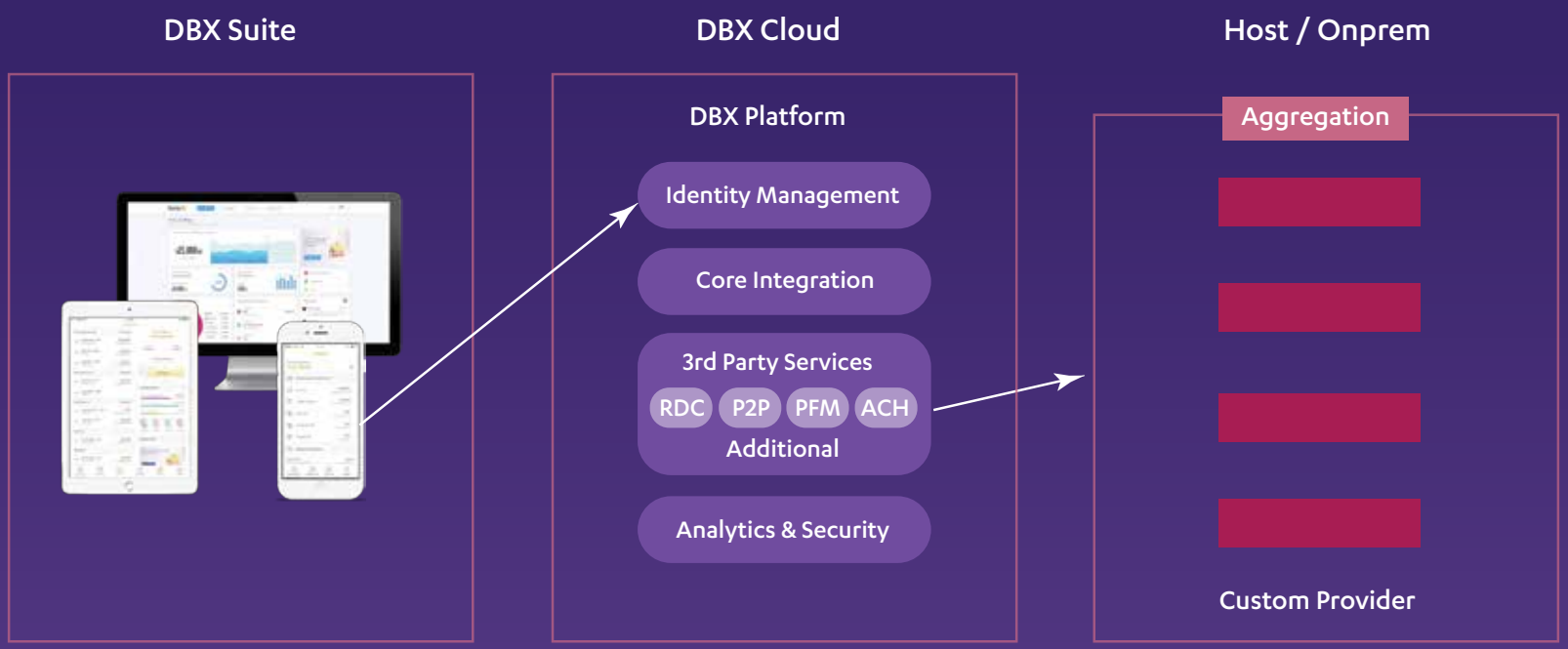
need logos
(in red)

Authentication



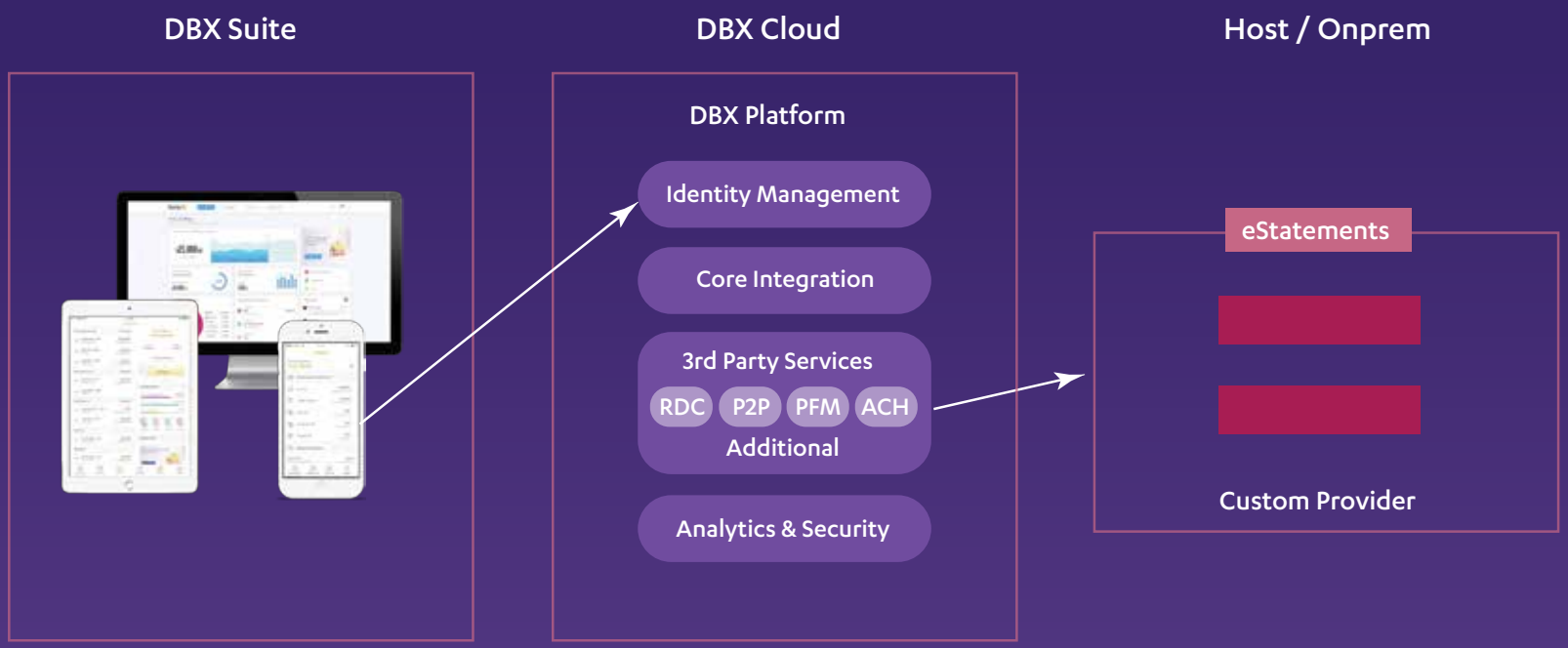
need logos
(in red)

Aggregation

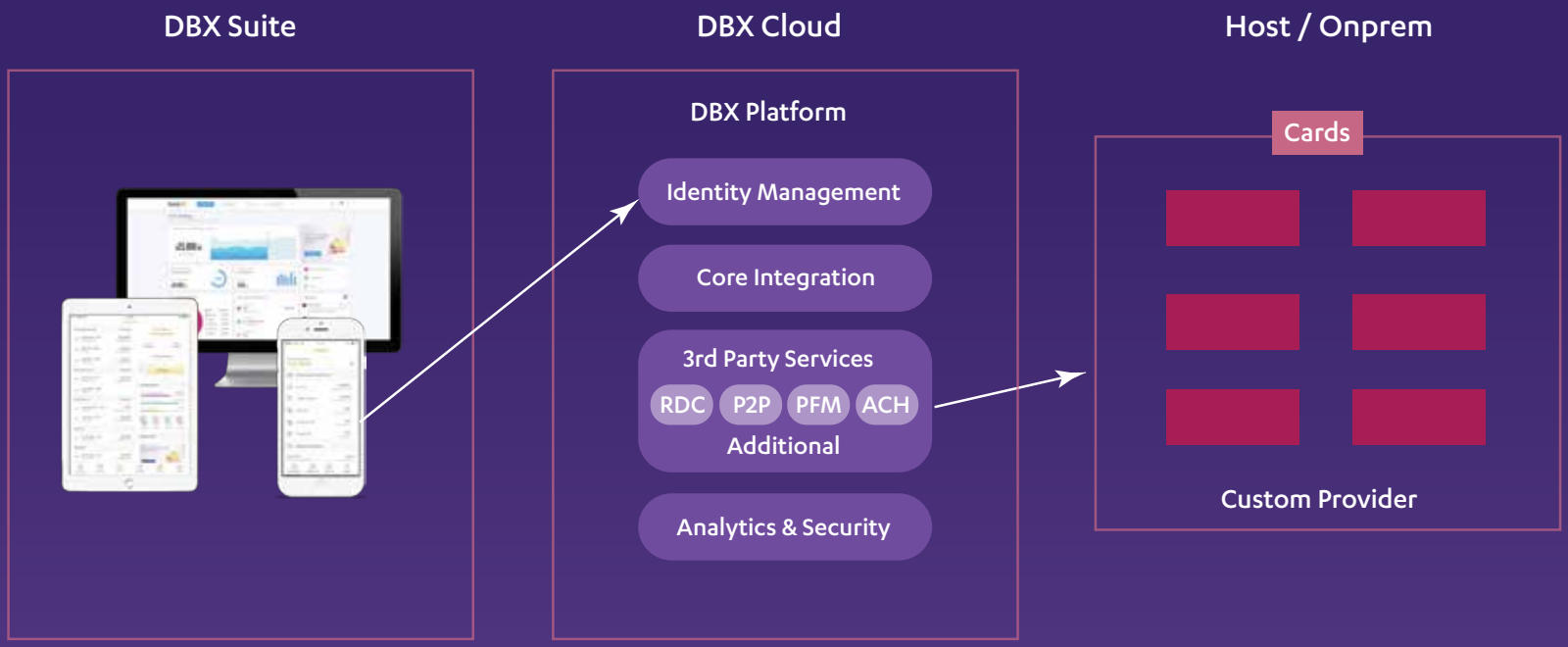


need logos (in red)

eStatements

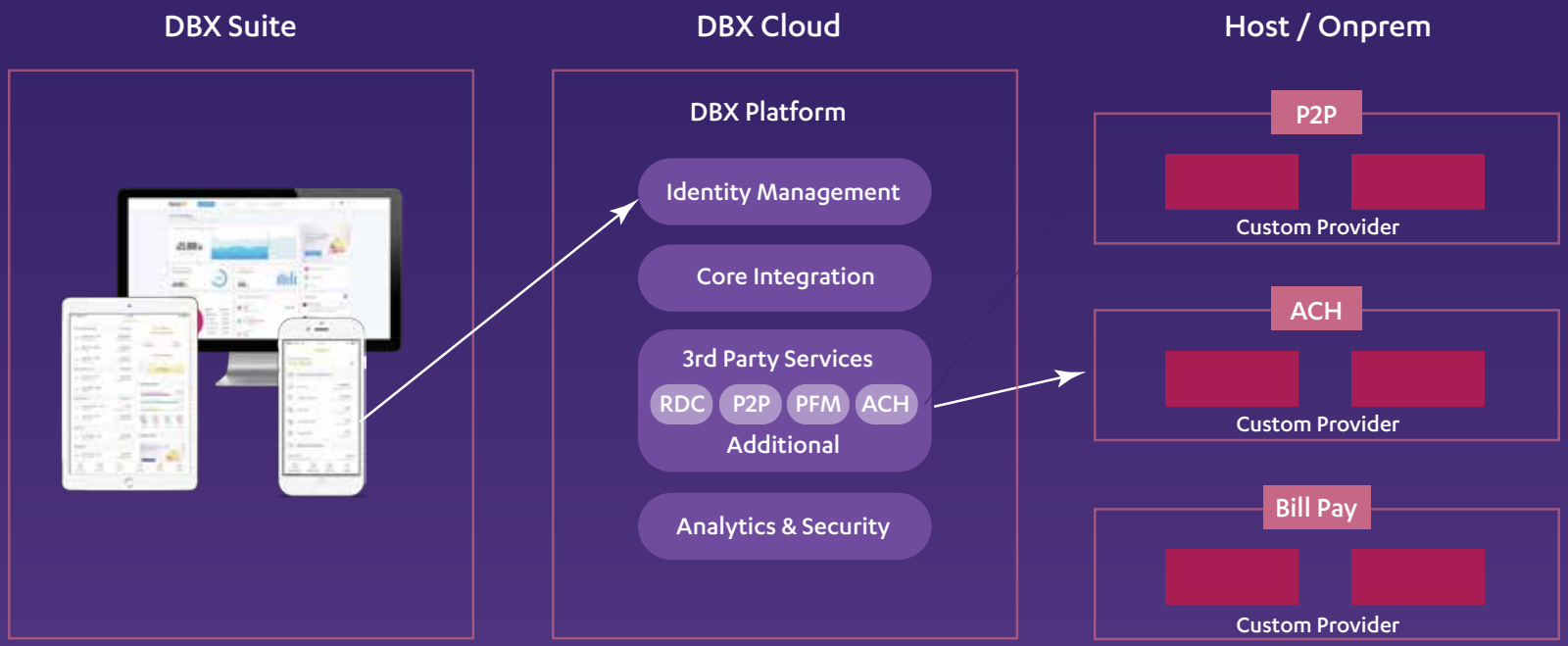


Card Controls



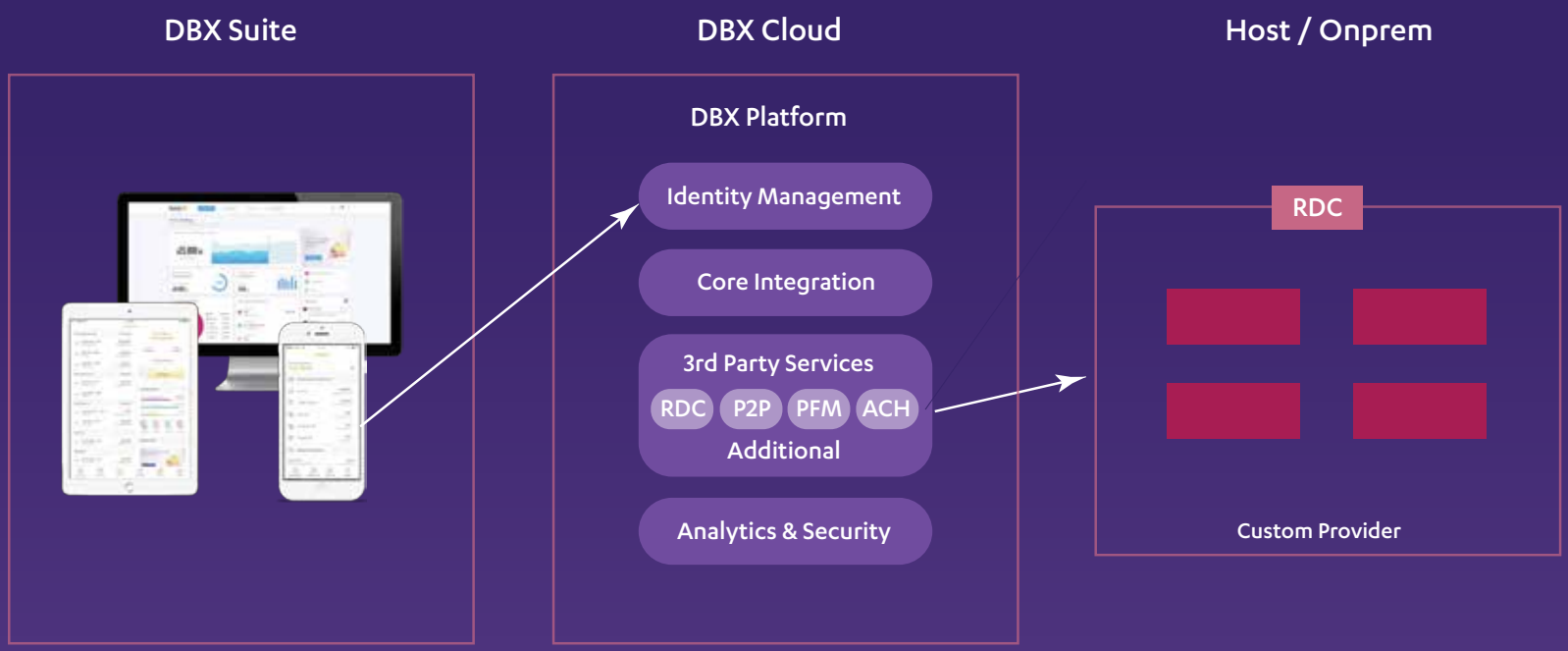
need logos (in red)

Transfers

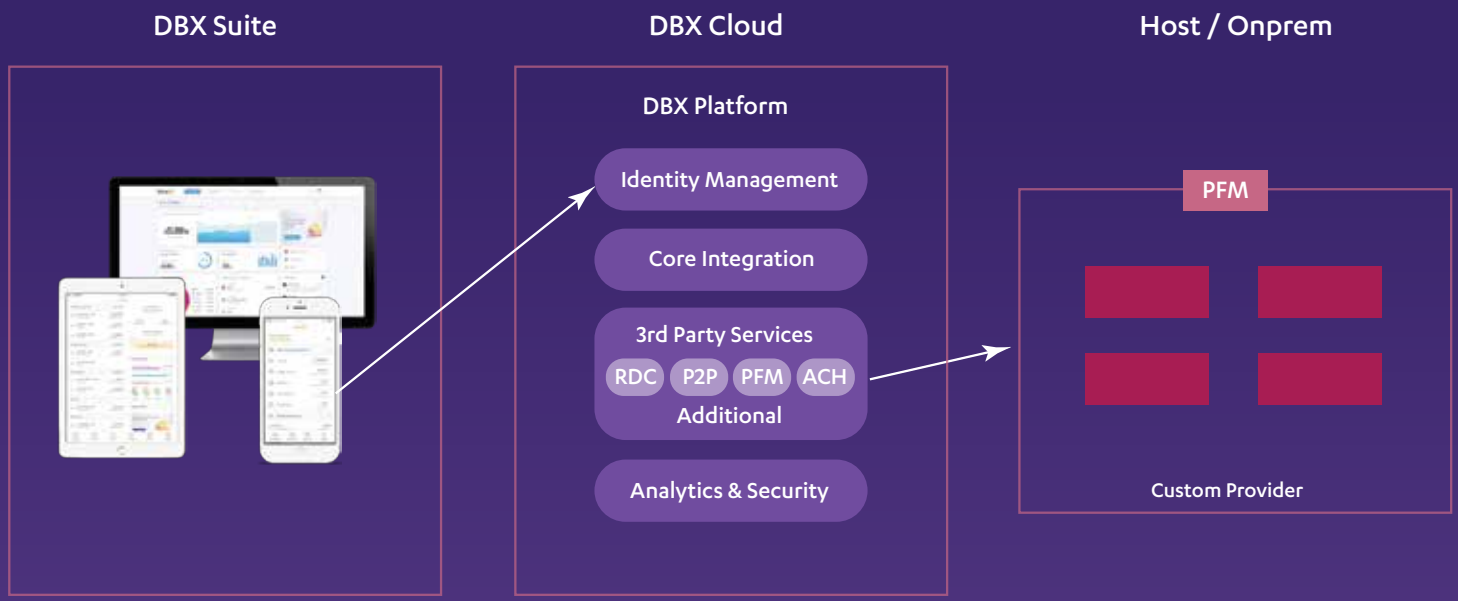


need logos (in red)

RDC



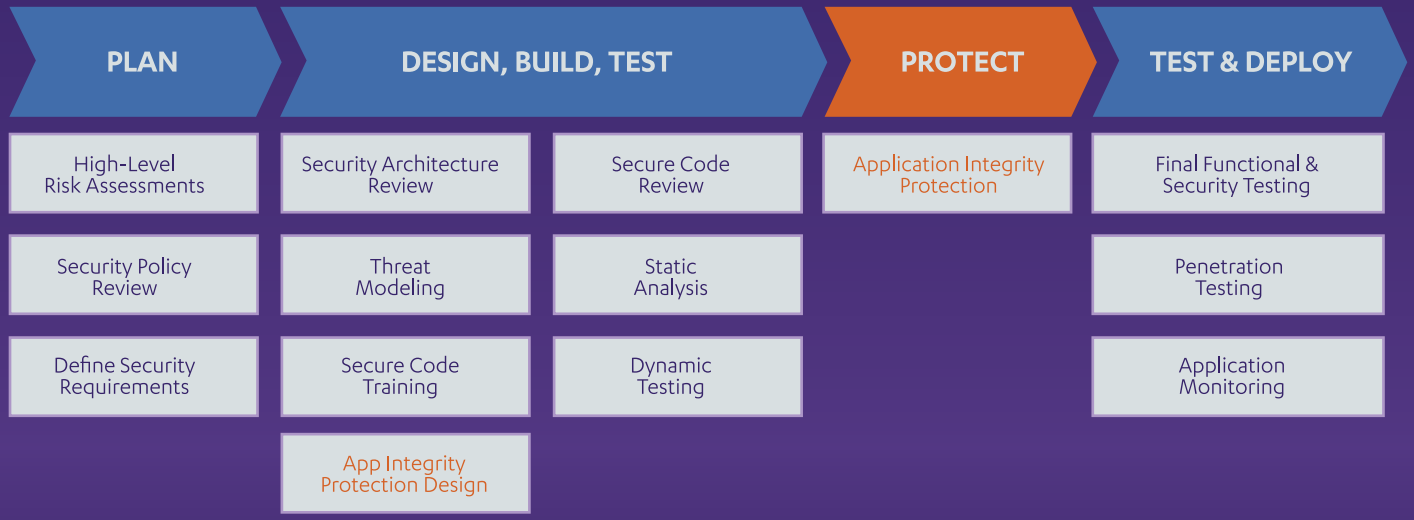
need logos (in red)



Security

The Kony Digital Banking Solution is provided as a software as a service, operates as a passthrough architecture, and stores no data. Kony operates an Information Security Management System that is ISO 27001:2013 certified (renewed annually), the Kony Cloud for hosting the middleware is ISO 27001:2013 certified, PCI DSS 3.2 compliant, and undergoes a SSAE 16 SOC 2 Type 2 audit report on an annual basis. Kony has validated and tested the client applications of the solution to meet ADA / WCAG 2.0 guidelines regarding accessibility, and provides additional features such as FIPS 140-2 Level 1 encryption capabilities in addition to using the latest TLS/SSL encryption methods for protecting data intransit.

Kony complies with FFIEC guidelines regarding multi-factor authentication (MFA). Kony's operational policies provide consistent review that Kony's Digital Banking solutions maintain compliance will all applicable regulations.



Third Party Validation

"3 pagers of Centric, IDC, Gartner, Forrester, Ovum"

Should this page be expanded into 3?

- "**Leading & Best Practice**" in all 5 Dimensions of Centric Digital's "Digital Classification System" 2019 – Centric Digital is the assessment arm of JD Power and Associates
- "**Leader**" IDC MarketScape: NA Digital Banking Customer Experience Platforms 2019
- **NACUSO Gold Partner 2018**
- **Callahan Innovation Series** - Innovations in Mobile Technologies for Credit Unions 2018
- American Banker Digital Banking - "**Best in Show**" - Runner Up 2018
- American Banker Digital Banking - "**People's Choice**" - Runner Up 2018
- "**Leader**" for six consecutive years (2013, 2014, 2015, 2016, 2017 and 2018) in the Gartner Magic Quadrant for Mobile Application Development Platforms (MADPs)
- "**Leader**" and earned the highest score in the current offering category in Mobile Infrastructure Services by independent research firm Forrester Research, Inc., - The Forrester Wave™: Mobile Infrastructure Services report (http://forms.kony.com/PR-Q216-Forrester-Wave-2015_1GetReport.html).
- "**Leader in Mobile Development Platforms**" Ovum Decision Matrix: Selecting an Enterprise Mobile Application Development Platform- Q2 2018
- "**Leader in Mobile Development Platforms**" Gartner Magic Quadrant Mobile App Development Platforms Q3 2018
- "**Leader in Digital Experience Development Platforms**" - The Forrester Wave, Digital Experience Development Platforms, Q2 2018
- "**Leader in Mobile Banking**" IDC MarketScape North American Mobile Banking & Payments 2017
- "**Leader**" in Mobile Development Platforms by Forrester Research, Inc. - The Forrester Wave™: Mobile Development Platforms, Q4 2016 report
- "**Leader**" in 2014 Ovum Decision Matrix: Selecting a Mobile App Development Platform Solution
- "Leader" in 3 of 4 categories in the 2014 Gartner Critical Capabilities for Mobile Application Development Platforms

LEFT BLANK INTENTIONALLY - maybe a good image to finalize?