



arya

Digital Banking

Your account holders expect to bank anywhere and anytime. VSoft's Arya digital banking platform enables you to provide your account holders 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 account holders. With Arya's intelligent UX, account holders enjoy a tailored banking experience anywhere, anytime, and on any device.

Arya provides a complete banking experience for both account holders and financial institutions. Users benefit from a comprehensive, easy-to-use system, while financial institutions gain better insight into their account holders. The consolidated data provides institutions the ability to tailor services for their account holders and promote relevant products. Through the admin portal's responsive design, your financial institution can access administrative functionality on any device.

Broaden your communication channels through Arya's natural language processing engine. Users can check account balances, review transactions, and make transaction requests through SMS, embedded chatbot, and even smart assistants like Amazon Alexa or Google Assistant. Inquiries can be escalated to a service representative for quick and seamless customer support.

The application was meticulously designed to grow and scale to fit your operations. Arya's open architecture enables easy integration without costly deployments. The flexibility of the solution allows your financial institution to customize the digital banking experience to fit your unique market needs.

FINANCIAL INSTITUTIONS CAN BENEFIT FROM:

- Ideal UX across devices
- Reduced costs of licensing multiple products: internet banking, mobile banking, and mobile deposit
- Natural language processing engine to communicate to users through a multitude of channels
- 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

ARYA IS A SINGLE, COMPREHENSIVE DIGITAL BANKING PLATFORM

Arya offers an array of features designed to help account holders 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

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

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.

ACCOUNT OPENING

Both new and existing account holders 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 consumers.

LIVE CHAT FUNCTIONALITY

Engage with account holders using smart assistants and chat bots. Users can check account balances, review recent transactions and generate transaction requests via texts through SMS or a website-embedded chatbot.

PERSONAL FINANCE MANAGER

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

CASH MANAGEMENT

The platform features an array of financial services that help businesses manage their accounts efficiently and securely. Account holders 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.

SELF-SERVICE

Account holders 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.

REMOTE DEPOSIT CAPTURE

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

Consumer Deposit

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

Business Deposit

Business account holders 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.