

Desktop vs. Mobile Functionality via Webster Web-Link®

	Desktop	Mobile App	More Info
Enrollment & Preferences	✓		
Account information			
View Opening Available Balance	✓	✓	Checking, Savings, Loan
View other Balance Types	✓		Closing Available, Closing Ledger, Current Available
View Current Day Activity	✓	✓	
View Prior Day Activity	✓	✓	
Transaction Search	✓	✓	Up to 90 days of history available
Payments			
Initiate an Internal Transfer	✓	✓	Checking, Savings, Loan
Initiate a Future Dated Internal Transfer	✓		
Approve/Reject an Internal Transfer	✓	✓*	*Select Approvals function; no 'approve on submit' like desktop
Edit/Cancel a Scheduled Internal Transfer	✓		
Initiate an ACH Payment	✓		
Approve/Reject an ACH Payment	✓	✓*	*Select Approvals function; no 'approve on submit' like desktop
Edit/Cancel a Scheduled ACH Payment	✓		
Initiate a Wire Payment	✓		
Approve/Reject a Wire Payment	✓	✓*	*Select Approvals function; no 'approve on submit' like desktop
Edit/Cancel a Scheduled Wire Payment	✓		
Initiate a Business Bill Payment	✓	✓	
Stop Payments			
Initiate a Stop Payment	✓		
Approve a Stop Payment	✓	✓*	*Select Approvals function; no 'approve on submit' like desktop
Edit/Cancel a Scheduled Stop Payment	✓		
Remote Check Deposit			
Deposit Checks	✓	✓	
View Deposit History w/Images	✓	✓	
Statements			
View DDA Statements	✓		
View Account Analysis Statements	✓		
View Investment Statements	✓		
Fraud Services			
View Check Positive Pay Decisions	✓		
Make Check Positive Pay Decisions	✓	✓	
View Front and Back of Check	✓	✓	
View ACH Positive Pay Decisions	✓		
Make ACH Positive Pay Decisions	✓		
Modify Previous ACH Positive Pay Decisions back to Default		✓*	*For app, you must know default, it doesn't display on screen

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Security			
RSA Adapative Authentication at Login	✓	✓	
Out of Band Authentication (OOBA) for Payments	✓	✓*	*Applies to ACH, Wire, & Internal Transfer payment approval only. Desktop can be for end-to-end payment workflow (entry>approval) or approval only
Dual Approval for Payments	✓	✓*	*For ACH & Wire, user creates payment via desktop, and another approves via desktop or mobile. For Business Bill Pay, user creates payment via desktop or mobile, and another can approve via desktop
Trusteer Rapport	✓	✓*	*Embedded. Desktop requires separate Trusteer download or app
ATM & Branch Locator		✓	