

Case Study

UmbrellaBank.com

www.umbrellabank.com



Industry

Banking

Partner

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Goals and Challenges

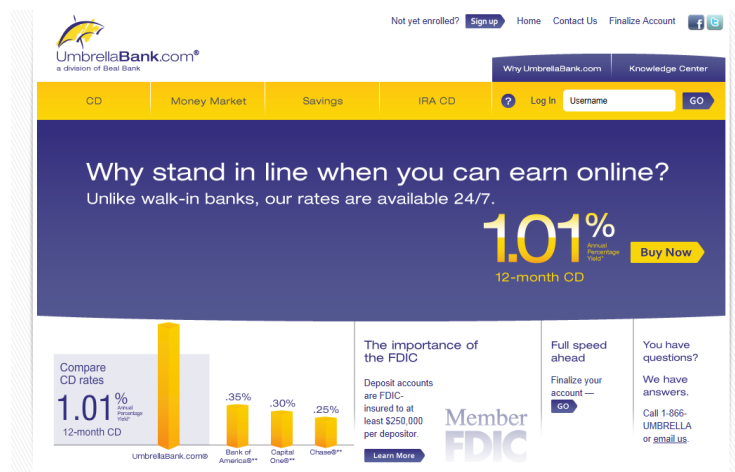
UmbrellaBank.com is an online-only division of Beal Bank that sells CDs, money market savings, IRAs and other banking products online. To stay competitive online, a new brand was launched.

Technically this project was extremely complicated because of the integration with a third-party service provider that handles all customer online enrollment, banking and fulfillment processes. We had a strict mandate to keep all the information and transactions confidential and safe.

We also faced the challenge of quickly testing and implementing, then transitioning the new site into the client's server environment without frustrating the bank's customers. This new, animated and branded site was built on .Net 4.0 ASP.Net C# technology per client request, replacing the previous clunky site that had been built using JSP pages. Security of information and processes back and forth between this site and the vendor processes was critical, along with allowing our client to manage product information and descriptions through Kentico.

Solution

We started with standard CMS functionality including the HTML editor and file uploader. We also created custom page template layouts, and built several custom WebParts for the third-party vendor process integration. We leveraged custom document types to content manage Flash components on the home page and CDs page. The entire site also leverages friendly extensionless custom URLs for search engine improvements. We implemented mobile page functionality with the Kentico mobile device redirection WebPart, enhancing it with the multiple device mobile redirection WebPart. And we implemented custom SEO tracking codes so we could easily track and report search results to the client. The development was on a six-week fast track to go live.



The screenshot shows the UmbrellaBank.com website interface. At the top, there is a navigation bar with links for "Sign up", "Home", "Contact Us", and "Finalize Account". Below this is a secondary navigation bar with "Why UmbrellaBank.com" and "Knowledge Center". The main content area features a large banner with the headline "Why stand in line when you can earn online?" and "Unlike walk-in banks, our rates are available 24/7." A prominent "1.01%" rate is displayed for a "12-month CD" with a "Buy Now" button. Below the banner is a bar chart titled "Compare CD rates" showing the 1.01% rate for UmbrellaBank.com compared to Bank of America (.35%), Capital One (.30%), and Chase (.25%). To the right of the chart, there is a section titled "The importance of the FDIC" and another titled "Full speed ahead" with a "GO" button. A "Member FDIC" logo is also visible.

Bank	Annual Percentage Yield
UmbrellaBank.com	1.01%
Bank of America	.35%
Capital One	.30%
Chase	.25%

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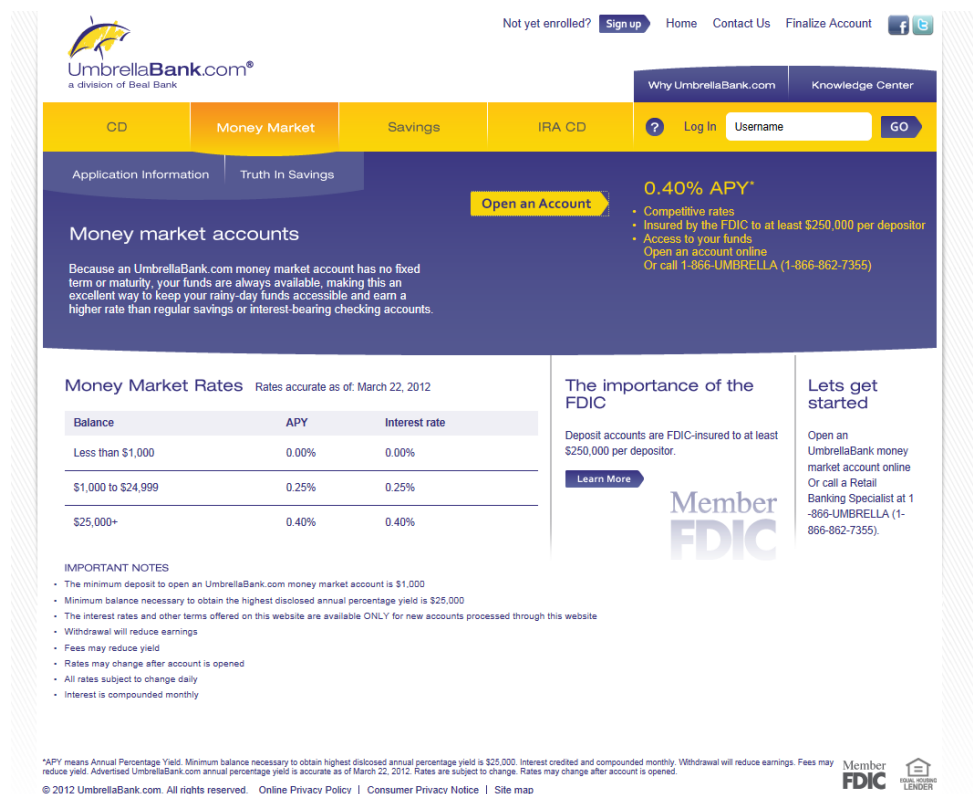
Results

After extensive, secure integration with the existing (inflexible) third-party vendor banking application processes, we tested and launched the site into the client's existing server environment without losing a customer.



The new site offers users a vastly improved user experience, getting them into the third-party online banking processes faster and easier. The client can now manage product offerings easily through Kentico, knowing that they are keeping customer information secure at all times. Bank customers can more easily manage their accounts. Client employees can update the site on the fly including daily updates on interest rates that are automated in the CMS to the client's preferences.

Key criteria for selecting Kentico CMS

The client's infrastructure is Microsoft/.NET, and the client server environment is C#-IIS-SQL, so Kentico was a logical choice. Imaginuity Interactive had previously deployed several sites for this client using Kentico, and the client appreciates the ease of updating content in the Kentico CMS. This site accomplishes the client's specific goals with an existing third-party vendor, and adds this site into the client's corporate-standard server environment, for consistency and ease of management.



UmbrellaBank.com[®]
a division of Beal Bank

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Why UmbrellaBank.com Knowledge Center

CD Money Market Savings IRA CD ? Log In Username GO

Application Information Truth In Savings

Open an Account

0.40% APY*

- Competitive rates
- Insured by the FDIC to at least \$250,000 per depositor
- Access to your funds

Open an account online
Or call 1-866-UMBRELLA (1-866-862-7355)

Money market accounts

Because an UmbrellaBank.com money market account has no fixed term or maturity, your funds are always available, making this an excellent way to keep your rainy-day funds accessible and earn a higher rate than regular savings or interest-bearing checking accounts.

Money Market Rates Rates accurate as of: March 22, 2012

Balance	APY	Interest rate
Less than \$1,000	0.00%	0.00%
\$1,000 to \$24,999	0.25%	0.25%
\$25,000+	0.40%	0.40%

IMPORTANT NOTES

- The minimum deposit to open an UmbrellaBank.com money market account is \$1,000
- Minimum balance necessary to obtain the highest disclosed annual percentage yield is \$25,000
- The interest rates and other terms offered on this website are available ONLY for new accounts processed through this website
- Withdrawal will reduce earnings
- Fees may reduce yield
- Rates may change after account is opened
- All rates subject to change daily
- Interest is compounded monthly

The importance of the FDIC

Deposit accounts are FDIC-insured to at least \$250,000 per depositor.

[Learn More](#)

Member FDIC

Lets get started

Open an UmbrellaBank money market account online
Or call a Retail Banking Specialist at 1-866-UMBRELLA (1-866-862-7355).

*APY means Annual Percentage Yield. Minimum balance necessary to obtain highest disclosed annual percentage yield is \$25,000. Interest credited and compounded monthly. Withdrawal will reduce earnings. Fees may reduce yield. Advertised UmbrellaBank.com annual percentage yield is accurate as of March 22, 2012. Rates are subject to change. Rates may change after account is opened.

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