

Mobile OS and Device Support Policy

Description of Operating System Support

Supported Operating System

- The Digital Insight solution is designed and engineered to perform in a supported operating system.
- Digital Insight's Quality Assurance department uses the operating system in application testing.
- Digital Insight's Customer Care team will record any defects reported in this operating system.
- Recorded defects associated with the supported operating system will be addressed based on severity

Unsupported Operating System

- Digital Insight's Quality Assurance department does not use unsupported operating systems in application testing.
- Digital Insight's Customer Care department does not record reported defects found in unsupported operating systems.
- For immediate resolution of problems reported in unsupported operating systems, Digital Insight recommends that affected users upgrade their operating system, use a device that can upgrade to a supported operating system, or use the mobile web product.
- Devices that cannot be upgraded to a supported operating system are not supported.

Minimum Required Operating System

- Digital Insight solution cannot be downloaded from the Apple Appstore, Google Play store and Amazon Appstore, and be installed on a device running an operating system that is lower than the minimum required operating system.

Android Platform

The more open nature of the Android ecosystem gives greater choice for end users. It also results in a large variance in both software version and hardware specification that make it infeasible for Digital Insight to support in all cases. We are committed to creating the best experience possible for the largest number of devices and operating systems but will need to balance this against our commitment to develop new features and support new operating system versions that will delight your customers in a timely manner.

Supported Android OS

- Marshmallow – 6.0 and greater
- Lollipop – 5.0 and greater
- Kit Kat - 4.4.2, 4.4.3 and 4.4.4

Minimum Required Android OS

- Kit Kat – 4.3

Note: Kit Kat 4.3 is not a supported Android OS

iOS Platform

Continuing already established policy for iOS, only the latest two operating systems made available by Apple will be supported.

Supported iOS

- iOS 8.0 and greater

Minimum Required iOS

- iOS 8.0

Remote Deposit Capture

Minimum Camera Specifications

Best results for remote deposit capture come from Ensenta and Vertifi. In order to function properly, devices should be of the following specifications. If these specifications are not met, Digital Insight cannot guarantee resolution for reported problems.

- 2 megapixel camera
- Android 4.3 operating system and greater
- iOS 8 and greater

FAQ

Question:

Why did DI decide to upgrade the Android minimum OS from 4.1 to 4.3?

Answer:

New features introduced in recent app releases require usage of capabilities supported only by Android OS version 4.3 and greater. As a result, we decided to upgrade the minimum Android OS version from 4.1 to 4.3.

Question:

What is SSL Public Key Pinning and what does it do?

Answer:

Pinning is the process of associating a host with their expected public key. Pinning the public key will force the app to look for a specific public key to ensure it is communicating to the authentic DI service gateway.

Question:

Does DI support all operating systems that are above the minimum required OS?

Answer:

- For Android, not all operating systems above the minimum required OS are supported. The supported OS is listed in the section above. For iOS, we always support all operating systems above the minimum required OS.
- We decided to upgrade the minimum required Android OS to Kit Kat 4.3, instead of Kit Kat 4.4.2 in order to minimize the number of Android users impacted. Major features such as checking account balance, transfers, bill pay should continue to function on Kit Kat 4.3. However, newer features may only function well on Kit Kat 4.4.2 and above.
- Although we are committed to creating the best experience possible for the largest number of Android devices and operating systems, we need to balance this against our commitment to feature innovation and support of new operating systems.
- We recommend the users to upgrade to newer supported OS in order to take full advantage of the latest features such as fingerprint authentication.

Question:

Why is there a difference between Android and iOS support policy?

Answer:

Android has a largely fragmented OS market, as well as a device market, whereas iOS device and operating systems usually converge on the latest two generations of device and operating systems. The two mobile operating systems also have different OS capabilities that are introduced by Google and Apple in different cycle.

Question:

What happens to my consumers who are using Android phones running OS lower than v4.4.2? Will they still be able to access the mobile apps?

Answer:

End users who are using the Android mobile banking app on an Android device running on OS version lower than 4.4.2 will continue to have access to the app. However, end users will not be able to upgrade to the Android mobile banking app version 5.3 or above, which requires the device to meet the minimum OS requirement. New features released with mobile app v5.3 or above may not function correctly or be made available to end users using older Android devices.

Question:

My Android device meets the minimum OS requirement; why do I still have trouble of installing the latest app from Google Play?

Answer:

The Android mobile banking app prior to v5.2 running on OS lower than Android 6.0 Marshmallow requests the user to accept a list of permissions before the app can be installed because the app needs to have access to device features such as Google Play services for push notifications and locator search. Due to the fragmentation of the Android market, not all devices support the list of permissions required by the app. For example, if a device does not support Google Play services, Google Play will not allow the user to download and install the app on this device.