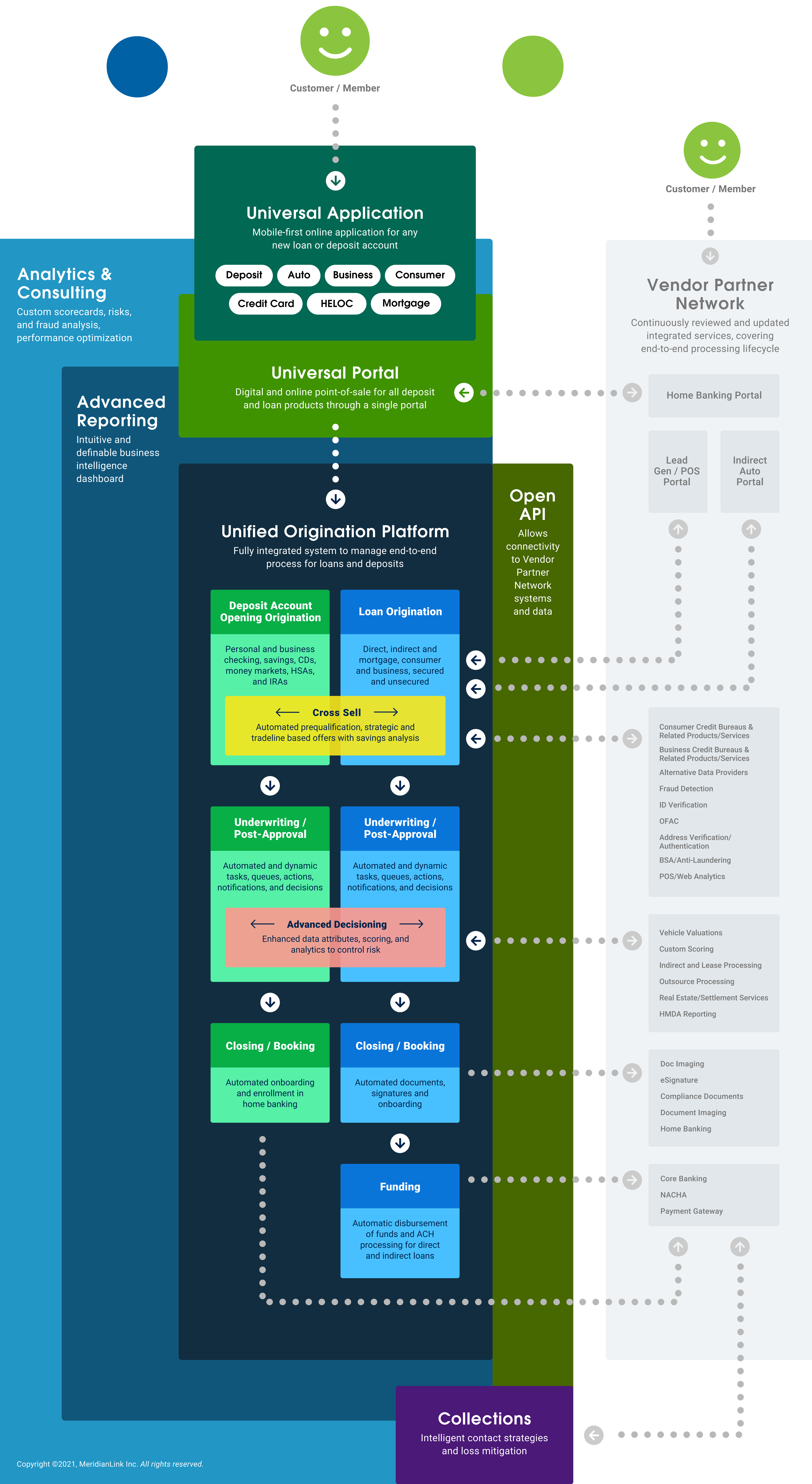


A Successful Roadmap for Growing Loans and Deposits in a Digital Economy



Analytics & Consulting

Custom scorecards, risks, and fraud analysis, performance optimization

Advanced Reporting

Intuitive and definable business intelligence dashboard

Universal Application

Mobile-first online application for any new loan or deposit account

- Deposit
- Auto
- Business
- Consumer
- Credit Card
- HELOC
- Mortgage

Universal Portal

Digital and online point-of-sale for all deposit and loan products through a single portal

Unified Origination Platform

Fully integrated system to manage end-to-end process for loans and deposits

Deposit Account Opening Origination

Personal and business checking, savings, CDs, money markets, HSAs, and IRAs

Loan Origination

Direct, indirect and mortgage, consumer and business, secured and unsecured

Cross Sell

Automated prequalification, strategic and tradeline based offers with savings analysis

Underwriting / Post-Approval

Automated and dynamic tasks, queues, actions, notifications, and decisions

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Automated and dynamic tasks, queues, actions, notifications, and decisions

Advanced Decisioning

Enhanced data attributes, scoring, and analytics to control risk

Closing / Booking

Automated onboarding and enrollment in home banking

Closing / Booking

Automated documents, signatures and onboarding

Funding

Automatic disbursement of funds and ACH processing for direct and indirect loans

Open API

Allows connectivity to Vendor Partner Network systems and data

Vendor Partner Network

Continuously reviewed and updated integrated services, covering end-to-end processing lifecycle

Home Banking Portal

Lead Gen / POS Portal

Indirect Auto Portal

Consumer Credit Bureaus & Related Products/Services

Business Credit Bureaus & Related Products/Services

Alternative Data Providers

Fraud Detection

ID Verification

OFAC

Address Verification/Authentication

BSA/Anti-Laundering

POS/Web Analytics

Vehicle Valuations

Custom Scoring

Indirect and Lease Processing

Outsource Processing

Real Estate/Settlement Services

HMDA Reporting

Doc Imaging

eSignature

Compliance Documents

Document Imaging

Home Banking

Core Banking

NACHA

Payment Gateway

Collections

Intelligent contact strategies and loss mitigation