



**DIGITAL BANKING
SOLUTIONS**



Dynamic Solutions. Superior Results.

EXPAND CUSTOMER ACCESS AND REACH

CSI'S WEB-BASED SOLUTIONS PROVIDE EASY-TO-USE,
FULLY INTEGRATED TOOLS THAT INCREASE MARKET SHARE



THE DIGITAL EXTENSION OF YOUR BRANCH, IN YOUR CUSTOMERS' HANDS

CSI's Digital Banking solutions provide multi-channel, easy-to-use, fully integrated tools that increase market share and customer access.

CSI understands the need to make banking simple, convenient and available wherever your customers are. For financial institutions looking to augment their reach to current and new customers, CSI offers a full suite of integrated digital solutions that allow your customers to stay connected to your bank and their finances.



With CSI's Digital Banking solutions, your financial institution can move beyond traditional delivery methods to provide one unique experience across all channels to your stakeholders and customers—for both the consumer and business accounts.

MOBILE BANKING APPS

Dynamic solutions that give your customers the seamless mobile experience they're looking for.

CSI delivers powerful next-generation mobile banking apps, integrated with our NuPoint® and Meridian core platforms, that put your bank conveniently in the palm of your customers' hands. With our innovative suite of features, you can provide the most relevant, up-to-date mobile banking experience that enhances customer satisfaction and loyalty. As a mobile banking solutions provider, we also enable you to market products and services within the app as well as participate in social media.

Consumer Mobile Banking

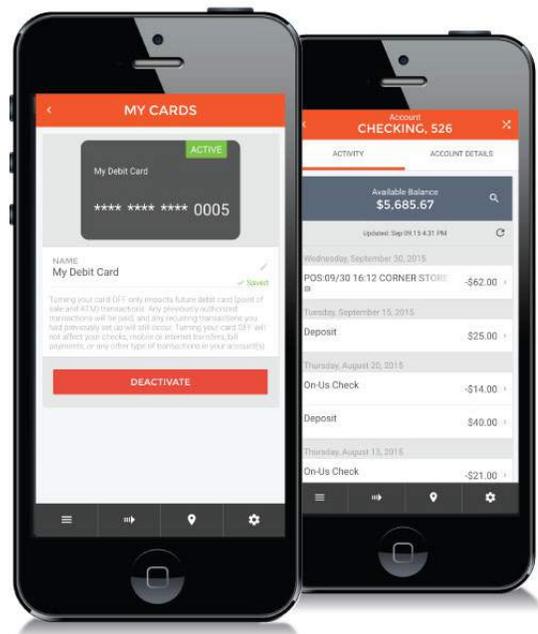
CSI's mobile banking platform offers the following key benefits:

- Keeps you ahead of pace in the omnichannel revolution
 - Improves market share, mobile adoption and transaction volume
 - Offers self-registration options for apps, to allow instant access and easier adoption
 - Expands channel access through browser-, text- and app-based technologies
 - Supports both Internet and non-Internet banking customers
 - Implements CSI's enhanced security and authentication processes to protect customer data
 - Easily identifies suspicious behavior with automated fraud anomaly detection
 - Enables you to deploy native apps for iPhone, iPad, Android and watches.
- **Mobile Remote Deposit Capture:** Provides customers an intuitive, clean interface for submitting check deposits by taking photos of checks using MiSnap®
 - **Money Movement:** Centralizes payments, transfers, external transfers, external payments, bill pay and P2P into one location
 - **Enhanced Account Views:** Goes beyond insight into checking and savings accounts—customers now have access to CDs, IRAs and loans
 - **Alerts:** Allows end users to manage security, bill pay, card usage, and custom categories for SMS or email distribution

CSI's robust mobile solutions give you the easy-to-use tools your institution needs to interact with your customers in new ways, through the channels they prefer.

With CSI, your bank has easy access to customizable, user-friendly mobile features, including:

- **Transaction Receipt Images:** Gives users the ability to take a picture or upload an existing image as a receipt for any transaction
- **Card On/Off:** Lets mobile app users immediately deactivate and reactivate their debit cards with a simple toggle switch, and assign nicknames to cards for easier identification



Business Banking Mobile App

CSI's business banking mobile platform offers the following key benefits to your commercial accounts:

- Provides banks in both urban and rural areas with a significant competitive advantage by offering an integrated app built specifically for the needs of their business customers
- Increases the mobility of business customers
- Allows for mobile approvals, removing the need to manage ACH, wires and tax payments from a traditional PC
- Strengthens banking relationships with small-business owners

Our business banking app's expanded feature set goes beyond that for consumers, and includes:

- **Unified Business Banking Dashboard:** Gives quick visibility into actionable cash management items
- **Approval via Push Notifications:** Allows easy approvals for ACH, wires and tax payments, with simple notifications
- **Positive Pay Exception Handling and Decision Review:** Enables businesses to review possible discrepancies with checks in their records



INTERNET BANKING

Interactive tools that elevate the online banking experience for you and your customers.

CSI backs you with interactive, industry-leading solutions that make online banking a breeze for both you and your customers. Our Internet Banking product provides secure, fully integrated tools that optimize the online banking experience for your customers. A full-featured product, CSI's Internet Banking offers multiple opportunities to decrease cost and increase profitability.

Banks utilizing Internet Banking gain several key benefits:

- Includes a marketing platform to promote targeted offers to customers
- Uses APIs within Personal Finance Management (PFM) and bill pay for a consistent look and feel across devices
- Delivers top-notch security with out-of-band authentication

CSI's Internet Banking solution further enhances the online user experience through PFM. This integrated tool simplifies your customers' financial outlook, while strengthening customer engagement and loyalty. Our PFM tools include dashboard, cash flow calendar, net worth, budgets, expenses and goals.

CSI's Internet Banking also features:

- Moveable account widgets that make online banking easier and more convenient
- Customizable loan payment options for multiple payment types
- An integrated bill pay option that doesn't require additional passwords
- Automated fraud anomaly detection that easily identifies suspicious behavior

BUSINESS BANKING

Solutions to increase your commercial account portfolio with a set of tools that meet the unique banking needs of your business customers.

With Business Banking from CSI, offering Internet banking to your business customers has never been easier, or more secure. Businesses require an expanded feature set that's unique from consumers, and through your CSI partnership, you can provide them a full range of solutions to address their specific needs.

CSI's Business Banking allows you to:

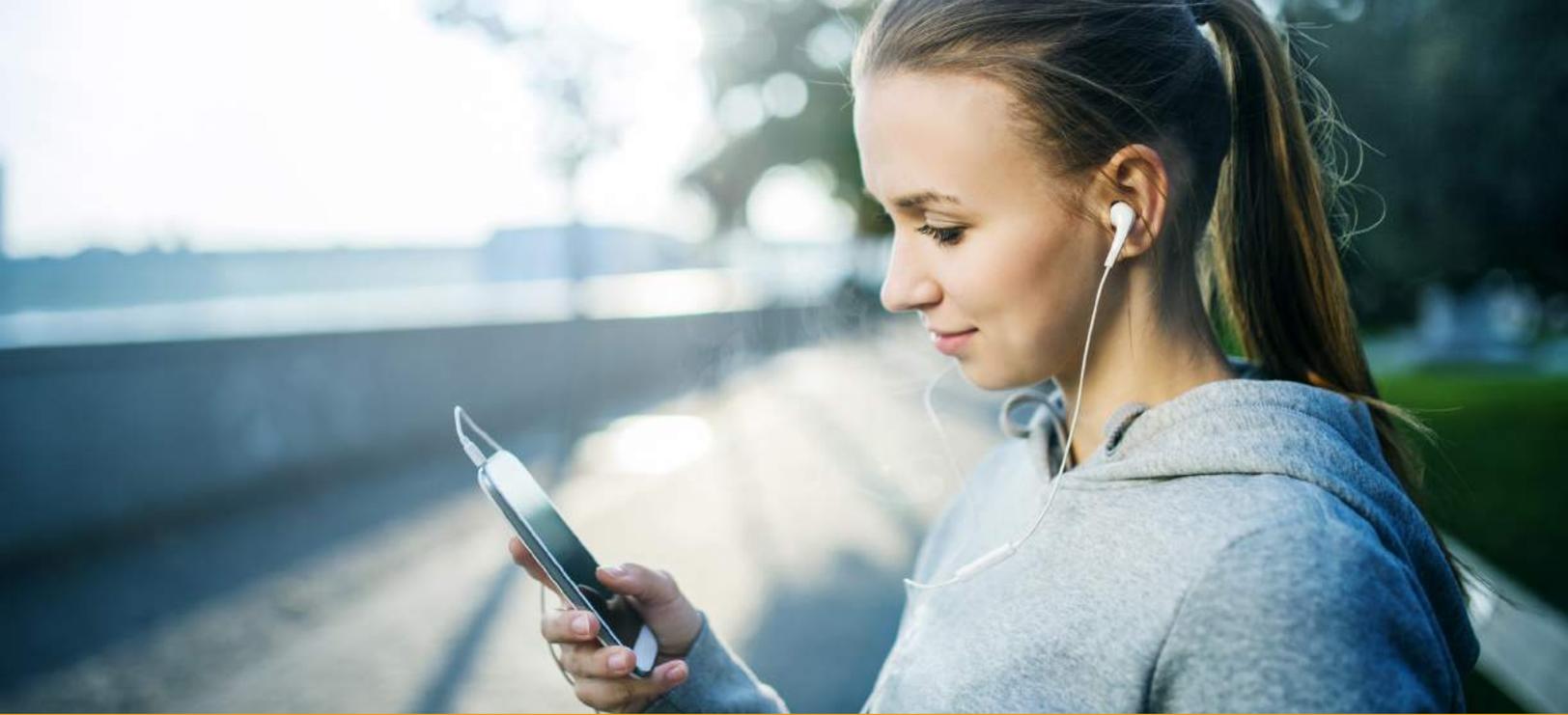
- Build and manage your commercial account portfolio
- Increase loyalty with consumer customers who also are business owners
- Offer a more complete set of services that are integrated with your core
- Intuit Quicken and QuickBooks Interface: Get seamless access to valuable financial information on Quicken and QuickBooks
- Entitlements: Assign different roles and responsibilities to users and sub-users, as needed, for account access and permissions

Business Banking features:

- Business Account Management: Manage accounts and complete remote approval at the transaction level
- Business Bill Pay: Access account details and make payments from anywhere, at anytime
- Account Alerts: Automate and issue account alerts from the secure online banking platform
- Secure Messaging: Send communications with attachments using secure and reliable email and messaging capabilities
- ACH Transfers: Streamline ACH transactions while managing risk
- Sweeps: Capitalize on excess funds in investment accounts with Cash Management Sweeps
- Positive Pay: Protect commercial customers from financial loss due to check fraud
- Online Statements: Make going green easy and streamline efficiencies
- Account-to-Account Transfers: Create and transmit files with multiple layers of security
- Marketing Tools: Promote and drive visibility with built-in marketing tools
- Fraud Anomaly Detection: Automate anomaly monitoring and stop fraudulent money movement

CSI's Business Banking platform provides the tools you need to attract and maintain small- to medium-size business accounts, increasing revenue and profitability for your bank.





DIGITAL PAYMENTS

Multi-channel, integrated payment solutions that enhance service offerings and customer loyalty.



CSI recognizes that online and mobile bill pay is a must-have service for financial institutions. With our intuitive tools, banks can deliver customized payment options that meet the needs of both consumer and small-business accounts. Our Digital Payments solutions give you the control, reach and services you need to enable your customers' online transactions from your website and mobile banking app.



CSI's Digital Payments increases your website and mobile app's functionality, while providing several key benefits:

- Allows customers to view, schedule and track payments online
- Enables text and email alerts as well as payment reminders
- Offers customization for both consumer and small-business accounts
- Provides cross-selling opportunities through Web advertising
- Offers e-billing and expedited payment capabilities

Through this solution, banks can grow free income, reduce cost-to-serve ratios and remain competitive.



WEBSITE HOSTING & DESIGN SERVICES

Eye-catching design and secure website hosting to enhance your customers' digital experience.



For banks seeking a customized website, CSI offers DesignPro. We help you easily build a responsive, professional-looking website that promotes your brand across channels. The site is securely hosted by CSI, and easily managed by you.

DesignPro produces a unique website for your institution, whether from template-based designs, a custom site build or code-only development. Our responsive designs provide your customers with an optimal viewing experience across all digital platforms.

Through DesignPro, CSI helps banks create their own unique presence:

- Comes loaded with eye-catching templates and stylish designs
- Includes an easy-to-use content wizard that requires no technical expertise
- Uses Web-analysis tools to collect information about user behavior
- Offers secure Web hosting, 24/7 monitoring, nightly backups, remote storage and support

