



TREASURY MANAGEMENT



Dynamic Solutions. Superior Results.

HELP YOUR COMMERCIAL CLIENTS BY OFFERING TREASURY MANAGEMENT SERVICES



➤ ENHANCED FEE REVENUE



➤ INCREASED COMPETITIVENESS



➤ ADDITIONAL CUSTOMER VALUE



➤ LOWER FINANCIAL RISK

CSI's Treasury Management solutions let your financial institution offer a suite of products and services designed to help your commercial clients leverage excess cash, optimize liquidity and reduce financial risk. Treasury Management products offer the following advantages to your bank:

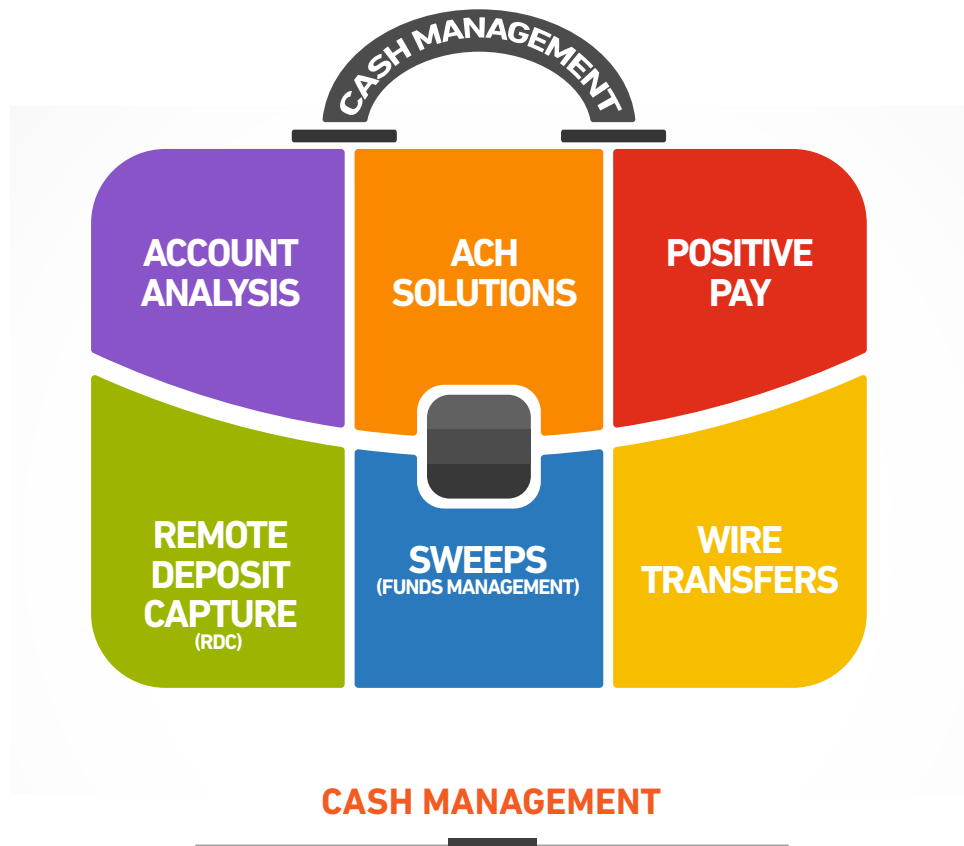
- Enhanced fee revenue through solutions that will help your business customers grow
- Increased competitiveness through the better understanding of your business customers' cultures, processes and needs
- Additional customer value via effective customer consulting that helps them reach their business objectives
- Lower financial risk for both your bank and its commercial customers

Treasury Management products from CSI help your bank and its commercial clients save time and lower costs. In delivering better controls, better information and overall efficiency for the organization, these solutions benefit your business customers in the following ways:

- Improved cash flow
- Easy management of existing financial accounts
- Multiple ways to control risk and reduce fraud
- Ability to utilize available cash to the best benefit of the company
- Operational efficiency through increased automation, enhanced flexibility and improved mobility

CSI TREASURY MANAGEMENT

CSI Treasury Management features a suite of tools meant to help your commercial clients succeed and grow. These solutions include Cash Management tools to improve cash flow, control risk, manage existing financial accounts and make sound financial investments with available cash.



Cash Management from CSI offers several ways for your bank and commercial customers to move, create and manage money using easy and secure methods. Your business customers will have access to a myriad of services to help them effectively and efficiently manage their money and grow. For instance, disbursement services enable customers to move money back and forth easily with ACH origination tools and wire transfers. And such fraud capabilities as positive pay, fraud anomaly detection and ACH blocking and filtering aid in overall risk management and allow customers to monitor existing funds. Online statements provide access anytime and anywhere, and online services including remote deposit capture and bill pay lead to operational efficiencies. CSI offers a full suite of cash management solutions:

- [Account Analysis](#)
- [ACH Solutions](#)
- [Positive Pay](#)
- [Remote Deposit Capture \(RDC\)](#)
- [Sweeps \(Funds Management\)](#)
- [Wire Transfers](#)

ACCOUNT ANALYSIS

Our Account Analysis solution allows your financial institution to customize the billing methods you use to charge fees and track service usage. This adaptable and functional account analysis tool helps banks identify customer account profitability by comparing earnings credits for balances to the fees charged for services and activities. CSI's Account Analysis solution is more than just a billing system—it is the single best repository of commercial service usage in a bank. There is a wealth of information available that, when mined, becomes an invaluable tool to help your bank understand trends and maximize profitability. The commercial account analysis solution includes:

- Tables for fee structures (for both checks and deposits)
- Account-level override capabilities
- Functional statements that can be set to individual, group (multiple accounts) or services only
- Delivery of statements via email, Internet banking or archive

CSI's Account Analysis solution evaluates system-captured activities, which are automatically communicated to the system on a daily basis. These activities include items deposited, cash and check transactions and core processing applications, as well as ACH and ACH+ Services. The solution also tracks and enters bank-captured activities for periodic analysis. These activities can be designated as recurring transactions or hard or soft costs, as well as coin and currency transactions passed from NuPoint® Teller or wire transactions from WatchDOG® Wire.

Account analysis data can be used throughout your bank on a daily basis:

- The treasury management officer can use the data for trend analysis
- The product manager can identify prospects for new services and understand product usage trends
- The marketing department can establish targeted campaigns
- C-level executives can view service income and trends at a bank-wide level





ACH SOLUTIONS

Today, most commercial clients leverage the ACH network in some capacity. CSI offers NuPoint ACH and ACH+, which work seamlessly with CSI's Internet Banking platform and NuPoint core to satisfy the needs of your commercial customers. Common applications for your commercial customers include payroll, tax payments, check conversion and vendor payments. And as a bank, you want to limit your risk by controlling and mitigating your credit exposure. CSI's ACH solutions make the processing of ACH entries more efficient while ensuring your bank is meeting NACHA Rules requirements and managing risk.

Our ACH solutions accommodate the needs of both ODFIs and RDFIs. All NuPoint core processing customers have ACH capabilities, including:

- **ACH Risk Management**—helps manage credit exposure by monitoring credit/debit exposure, batch credit/debit limits and transaction level limits. In addition, batches that exceed processing limits can be suspended for review by the bank.

NuPoint ACH+ is offered in addition to NuPoint ACH and provides the following three services:

- **Origination Prefunding**—helps mitigate credit exposure by verifying funds and suspending batches for insufficient balances. Prefunding balance options include available, collected or ledger balance—and are configured by the originator.
- **Enhanced EDI**—provides payment-related information for commercial bank customers, offering flexible setup options for receiving accounts and multiple reporting options. Reporting options include a remittance summary report (human readable PDF), a data file in standard NACHA format, and a social security beneficiary report. Notices can be automated and are delivered via CSI's e-safe solution.
- **Blocking and Filtering**—features a flexible fraud mitigation tool for commercial bank customers who have a large number of transactions posting to their accounts. At the account level, there are multiple blocking/filtering options available: SEC Code level, allowed company IDs and watched company IDs. At the transaction level, full debit blocks can be instituted, causing the debit to be unposted and returned. Further, blocks and filters can be created using amount ranges and number of items. Automated customer alerts also can be set up to alert your client when items are blocked or filtered. These alerts are sent through CSI's e-safe solution.

POSITIVE PAY

Positive Pay protects your bank and its commercial customers from financial loss due to fraudulent checks. It is an automated check fraud detection tool that matches the account number, check number and dollar amount of each check that's presented for payment against a list of checks previously authorized and issued by your commercial customers. And while your commercial clients will provide your bank with check files for upload into Positive Pay, your bank also can use the system for its own internal accounts. Each evening, incoming checks will be compared to a database of issued checks so the bank can review and correct exceptions daily. There are multiple types of automated alerts that can be utilized:

- **Paid Not Issued:** a check that posted, but there is no record in the issued check file
- **Mismatch Amount:** a valid check number but a different amount
- **Amount Over Limit:** alert is triggered if an amount exceeds a pre-established amount
- **Stale Date:** the number of days that the check is valid can be set up
- **Outside of Check Number Range**
- **Missing Check Number**
- **Void or Stop Item**
- **Payee Name Mismatch**

Other advantages of Positive Pay include nightly automatic loading of posted activity and flexible file mapping for issued check information. As an added benefit, any type of file can be used, including csv and text. For internal bank accounts, Positive Pay works in conjunction with NuPoint Recon.

Positive Pay is integrated with NuPoint Teller and provides:

- **Real-time verification of check numbers and amounts**
- **Payee name verification at teller stations**
- **Official check issuance that is passed to Positive Pay for immediate verification**

Positive Pay also is compatible with CSI's Internet Banking as a self-service model.

Commercial customers can:

- **Upload their own issued check files**
- **Handle their own "approve" or "return" decisions**



REMOTE DEPOSIT CAPTURE (RDC)

CSI offers RDC as a SaaS (software as a service) application that requires no software to install or maintain across multiple locations. CSI's RDC solutions increase the efficiency of your end users by enabling reduced transportation expenses, better cash flow and faster access to funds. Our RDC tools simplify money movement and expedite the collection of receivables for your end users via:

- True Multi-factor Authentication (MFA)—meets FFIEC guidelines for MFA. Stores your commercial customers' MAC addresses and Windows keys in the CSI system in order to determine which users are allowed access. Vasco token login support also is available as an alternative MFA method.
- Easy Merchant Setup for Your Bank—staff training during implementation saves time and helps employees feel confident when implementing RDC for your customers. Bank customer service representatives also can remotely set up their merchants with RDC.
- Virtual Spray and Virtual Payee Endorsement—data text is embedded on the rear image—not the physical check—making it easier to read and interpret deposit information at a later time.
- NuPoint Integration—deposits are automatically imported into NuPoint as x9.37 files, with the option to automatically memo-post all transactions if desired.
- Risk Monitoring—you can globally monitor risk levels at the merchant or account level and implement optional deposit holds when your customers exceed designated risk levels.
- Advanced User Role Definition—customers can adjust permissions and workflow preferences depending on their own security needs.
- Broad Third-Party Scanner Compatibility—CSI RDC is compatible with Windows 7, 8.1 and 10, and supports most third-party scanners, including:
 - Epson Capture One
 - Digital Check TS Series
 - Burroughs Smartsource Series
 - Canon CR50 and CR80
 - Panini MyVisionX
 - Panini iDeal
 - Magtek Excella STX
 - UEC7000





SWEEPS (FUNDS MANAGEMENT)

CSI offers two types of funds management solutions: one for single accounts and another for two or more accounts. Both solutions enable your commercial customers to better capitalize on excess funds in investment accounts. Both Target Balance Accounts (TBA) and Zero Balance Accounts (ZBA) can be used. Companies seeking investment services on one checking account will benefit from CSI's CMG sweep account solution, featuring:

- **Flexible Funds Management**—commercial customers can choose from money market, overnight “repo” repurchase or third-party investment accounts. Rates can be paid in a variety of ways, and indexing is available by rate tiers or layers. Funds for these accounts are managed using target balances and transfer increments to control the movement of funds.
- **Advanced Reporting**—statements identifying available funds on the operating side of all CMG accounts are provided. These funds can be used for authorization throughout the day.

In addition to the features offered with CMG accounts, commercial customers with more than one location utilizing multiple accounts also benefit from:

- **Customized Balance Settings**—target balances, whether low, high or on-target, control the movement of funds. These balances can be customized to best meet your customers' needs.
- **Multiple Account Settings**—MCMG sweeps may be set up with a primary account and multiple secondary accounts. These accounts can be tied to checking accounts, loans or other types of accounts.

WIRE TRANSFERS

CSI's wire transfer solutions automate the electronic transfer of funds from one bank account to another. WatchDOG Wire and WatchDOG Wire+ provide a reliable and secure means of transferring available funds, which saves your bank time and money by eliminating the need to manually post transactions. The advantages of these end-to-end wire transfer products include:

- Streamlined wire creation and approval process through workflows
- Built-in OFAC compliance that automates the screening process and flags transactions having a potential match to OFAC's SDN List
- Integration with FedLine to process both incoming and outbound wires via file transfer
- Simplified wire creation with easy-to-use templates, which can be based on past activity
- Facilitated assignment and auditing of all transaction information
- Ability to automatically pass wire information to CSI's NuMonitor BSA/AML fraud-monitoring system
- NuPoint integration for automatic verification of funds, memo-posting activity and automated posting of wire transactions and fees

In addition to these tools, WatchDOG Wire+ offers:

- Direct transmission of wires to the Federal Reserve, allowing for greater efficiency
- Integration directly with the Federal Reserve for messages and balances

Commercial customers utilizing CSI Business Banking also have the ability to create and approve their own wire transfers.



