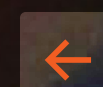




Enterprise Banking Solutions

Cloud-based enterprise banking solutions
designed to fit your bank's unique needs



CSI’s cloud-based enterprise banking solutions make the business of banking seamless, delivering a unique mix of innovative, flexible and secure technologies that empower institutions to grow assets and reach new customers—all while building genuine partnerships and providing industry-leading customer service.

**The Best People Behind
the Best Core Solutions**

With more than 55 years of experience as a leader in core bank processing, CSI and its enterprise banking solutions empower institutions to integrate the latest digital technologies. Take a look at who we are and why we are leaders in the banking industry.

Not a “Core Provider”:
A Core **Partner**

Your financial institution deserves more than a core processing vendor—you deserve a true core processing partner. That’s why our Fintexperts® work with you to deliver the enterprise banking solutions that best fit your bank’s unique needs. Whether you’re looking for a core solution that supports open banking, or a fully integrated one-stop-shop solution, our NuPoint® core system has you covered. And while we pride ourselves on the swift pace of our innovations, we always pursue an authentic partnership with our customers.

A Winning Combination

CSI is an enterprise banking partner that delivers a winning combination of the best people, innovative core technologies and industry expertise to help your institution thrive in today’s banking environment.

The Best People.

**The Best
Core Technologies.**

The Best Expertise.

NuPoint's **Cloud Architecture**

Your core technologies dictate the success of your customer interactions, employee efficiencies and banking operations. Our NuPoint core system maximizes your institution's ability to expand your footprint and provide an enhanced customer experience through a cloud architecture that supports our full suite of integrated enterprise solutions and third-party APIs.

This is What A Leading Core Solution Looks Like

When it comes to functional, efficient banking operations, you need a core system vendor that delivers innovative technology with unmatched customer support. NuPoint simplifies the processes and applications essential to your bank's everyday operations and enables your bank's digital transformation through a dynamic, stable infrastructure—enhancing the performance of your branches, employees and customers.

- Full integration across banking platforms
- Responsive, cloud-based architecture that eliminates hardware/software expenditures
- Customized views of information at both the bank and user level
- System flexibility so services are available to each user at any bank workstation
- Robust reporting tools that track, monitor and analyze performance
- Full suite of integrated core processing applications
- Platform fluidity so banks establish core operations relevant to their needs
- Consolidation of all loans into a single application
- Account analysis with insight into customer performance and profitability

What Do Our Customers Think?

CORNERSTONE NATIONAL BANK AND TRUST

"We knew we wanted to compete against the big banks. CSI provided a technology solution that we felt was more advanced than we were finding with comparable companies. We also felt that they were more interested in investing in technology."

Digital Transformation: A Philosophy, Not an Action

It's a fact: digital banking is now just ... banking. The demand for a seamless digital banking experience touches every facet of banking, even traditionally in-person channels like the branch. But your institution cannot achieve true digital transformation through any one channel or action. Rather, you must live and breathe a digital-forward mentality, and so must your core partner.

Learn about a Successful Digital Transformation

Read this white paper for insight on digital transformation of core processing as well as an outline of the key features that comprise customer-centric banking.



A Digital-Forward Core

As a leading enterprise banking platform, NuPoint promotes a customer-centric approach to core banking, with integrated digital tools that accelerate your digital transformation and industry-leading support defined by our culture of service. Through our digital banking solutions, your institution can attract, engage and retain your banking customers like never before.

Attract.

Gain market share with customer-centric digital banking tools like:

- Mobile Banking App and Online Banking Tools
- Mobile App-integrated P2P Payments
- Digital Card Controls
- Digital Account Opening
- Website Design

Engage.

Engage your retail and commercial customers and wow them through an exceptional digital experience with innovative solutions:

- Mobile Deposit Capture
- Seamless Money Movement Between Accounts
- Live Chat and Video Collaboration
- Digital Statements
- Commercial Payment and Invoicing Tools

Secure.

Ensure your customer and business data is protected and meet today's digital compliance demands with our integrated tools:

- Fraud Detection Suite
- Real-Time Card Controls and Alerts
- Identity Verification and Know-Your-Customer Solutions
- Advanced Authentication Methods

Core Data That Powers a Great Customer Experience

Through NuPoint's integrated digital banking tools, your bank can leverage vast amounts of customer and business data that enables a superior customer experience. Our intelligence and analytics tools harness this tremendous asset, allowing you to analyze customer data to enrich the banking experience.

Find Out How Our Customers Are Using Data

ILLINOIS NATIONAL BANK

"In order to create a customized experience, and for a bank to change, it has to use the data. CSI's CRM and IQ have had a tremendous impact on our organization. We have grown over \$100M in size organically without an acquisition over the last 12 months, and I attribute that to us being better, smarter and more efficient because of the tools CSI has given us."

Insightful Customer Data at Your Fingertips

CSI's integrated banking customer relationship management (CRM) software allows you to effectively track, view and analyze customer interactions across the entire customer lifecycle, even when they are prospects. And because CSI's CRM is fully integrated into NuPoint, you can:

- **Manage user interactions** by enabling notes, email syncing appointment setting, reminders, channel analysis and more
- **Record and track customer inquiries**, resolve complaints and receive real-time notifications
- **Distinguish between customers, prospects and affiliates** by tracking individual and business relational information through automated visual mapping from core banking data
- **Create messaging and monitor performance** of marketing campaigns and batch communications from start to finish
- **Connect your marketing efforts straight to new revenue** for your bank by quickly directing opportunities and referrals to the appropriate staff member or group, maximizing the potential of a sale

Powerful Banking Analytics and Dashboards

CSI IQ lets your bank harness the power of big data and analytics. Fully integrated into NuPoint, CSI IQ changes the way your financial institution sees your customers and your business. As an integrated business intelligence and bank data processing solution, CSI IQ helps your financial institution make informed decisions that drive your bottom line with:

- **Detailed customer data** like account relationships, demographic profiles, transactions activities, past interactions and more
- **Access to the same analytical and data management power** as the largest banks in the world
- **Visualizations of "what-if" business scenarios**
- **Executive-level summaries**

NuPoint's Cloud Core Processing: **Built Around You**

Your bank needs a core solution that is tailored to fit your unique needs. Our enterprise banking solutions are customized to your institution, allowing your system administrator the capacity to tweak fields, screens and workflows to fit the way you do business.

Banking in the Cloud

Our enterprise banking solutions are hosted in the cloud, providing your bank with a dynamic, scalable infrastructure that enhances the performance of your employees, branches and business-critical applications.

- Responsive, cloud-based architecture that eliminates hardware and software expenditures
- Customized views of information at both the bank and user level
- System flexibility so services are available to each user at any bank workstation
- Full suite of integrated core processing applications
- A component-based architecture that lets banks add new applications as they become available, without changing out the entire solution

An Open Banking Platform That Actually Delivers

While NuPoint offers a full suite of integrated enterprise solutions, we understand the demand for customized banking tools. Our ever-growing [API catalog](#) allows your institution to collaborate with third parties and connect their technologies directly into our NuPoint core system.

Our open-banking platform includes:



An expanding API catalog that anticipates technology advances and has the ongoing ability to develop customizations that help your bank thrive in a competitive market



Ongoing updates for each API, ensuring that all integrations utilize the most recent, secure version



A vendor toolkit designed to ease onboarding and technical support for both your bank and its vendors to ensure simple implementation

Ease of Integration

We understand integration is the key to efficiency within your institution. That's why we value a seamless approach to integration with third-party fintech vendors. We even provide support for these API integrations, ensuring you maximize the power of open banking to further your business objectives.

Want to See Our Banking APIs in Action?

[Check out our comprehensive list of open APIs that connect into our NuPoint core system.](#)

Powerful, Secure and Integrated **Payments Solutions**

Boost your customer experience through elite payments tools from CSI. Our fast, secure and integrated payments solutions provide your customers the flexibility to make a variety of payments from any device, anywhere.

Wow Your Customers with Next-Gen Digital Payments

P2P: Our mobile app and online banking portal offer an integrated, lightning-fast P2P payments solution that allows your customers to send secure payments to friends and family with ease.

Digital Wallets: Create a superior digital payments experience by allowing your customers to store funds, track payments and make transactions through secure digital wallets. Our digital wallet technology keeps your customers' information protected by utilizing industry-leading push provisioning and tokenized security measures.

Digital-First Business Payments: Enable your commercial customers to easily manage their cash flow by automating business-critical payments like bills, taxes and payroll transfers.

Fraud Prevention: We offer real-time alert tracking and 24/7 monitoring to mitigate your customers' and institution's risk from fraud.

Want to See Our P2P Solution in Action?

Check out this video to see how our easy-to-use P2P solution can streamline payments with friends and family.

Meet Your New Debit Program. Ensure your bank saves on card processing expenses while offering the fraud protection and digital-first card experience your customers expect. We work with your bank to implement a revenue-generating debit program that is core integrated, monitored and easy to manage.

- On-the-spot account creation and easy maintenance
- Instant physical and digital issuance of dual interface debit
- 24/7 transaction monitoring and real-time denial and fraud protection
- Push provisioning through Apple Pay, Google Pay
- Access to reporting, benchmarking and analytical tools.

Leading Deposit Capture Tools. Our core solution is built around frictionless, easy-to-manage deposits. Whether you are looking for enhancements to your in-branch deposit process or the added convenience and cost-saving benefits of mobile deposit capture, our integrated tools simplify deposits with:

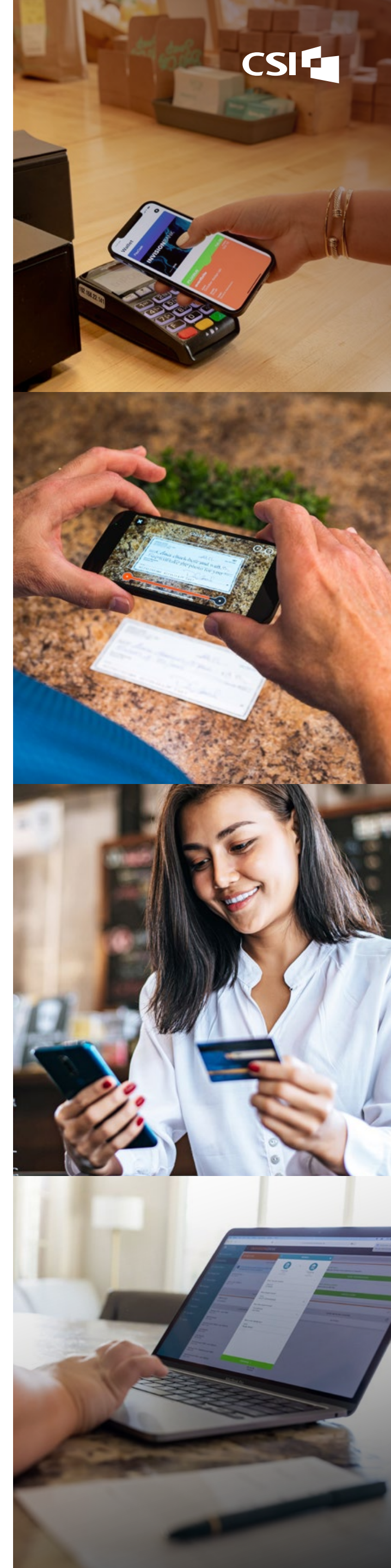
- Direct integration with the core system
- True multi-factor authentication
- Seamless and integrated mobile deposit options
- Compliance with FFIEC Guidelines
- Risk monitoring

Benefit from an Integrated ACH Payment Solution. Our ACH payment solution enhances your banking operations and lets you closely manage the ACH process across all banking channels by:

- Generating ACH visibility reports
- Creating automated files for NOC transaction and NSF returns
- Originating commercial payments, tax payments and payroll direct deposits
- Managing Electronic Data Interchange (EDI) on customer accounts

Simplify the Wire Transfer Process. Our integrated and automated wire transfer services streamline wire transfers and increase efficiencies at your bank with:

- Integrated account validation and review
- Automated wire audit and reports
- Fed Connect Wire automation
- A single repository for both domestic and international wires



Enterprise Banking with **Customer Experience** at the Core

At its core, our enterprise banking model prioritizes the end user experience, because that is where new business is won and lost in today's banking environment. Each segment of our enterprise banking solutions integrates directly into NuPoint, with the ability to connect third-party APIs.

General Ledger: Record automated and integrated general ledger info into NuPoint

Lending: Encourage digital lending and gain efficiency with integrated loan management and tracking solutions

Deposits: Offer seamless mobile and general deposits for retail and commercial customers

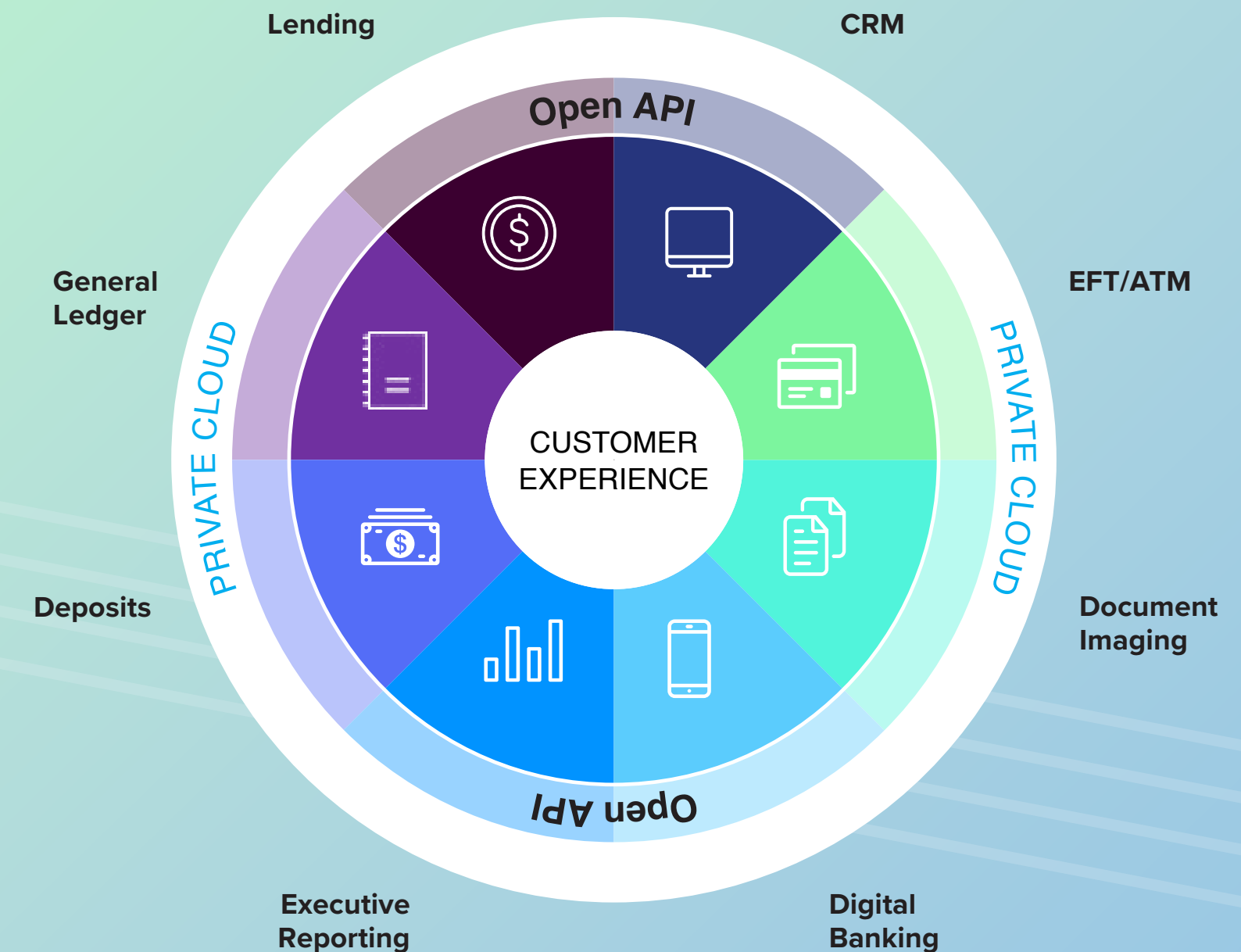
Executive Reporting: Quickly analyze the performance of your employees, customers and branches through detailed, ad hoc reports

Digital Banking: Provide the security, data, reliability and customer experience that put you on an even playing field with the largest institutions in the world with our digital-forward solutions

Document Imaging: Enhance the security and maintenance of digital documents with core-integrated document scanning and storage

Payments Solutions: Gain next-gen digital payments, card processing and ACH/wire solutions that provide a superior customer experience

CRM and Analytics: Capture and display customer data so you can track, view and analyze interactions across the entire customer lifecycle



Worried about a Core Conversion? Let Our Customers Put You at Ease.

At CSI, our innovative enterprise solutions come second only to our industry-leading level of service. Our core conversion team excels at executing seamless core conversions, even in a virtual environment. Take a look at what some of our current customers have to say about their conversion experience with us.



Fintexperts™ By Your Side.

We Want to Hear from You!

Are you looking for a full-service technology partner? Or do you need help meeting regulatory requirements? We can help you accomplish your goals. In fact, it's our specialty.

About Computer Services, Inc.

Computer Services, Inc. (CSI) delivers innovative financial technology and regulatory compliance solutions to financial institutions and corporate customers across the nation. Through a combination of expert service, cutting-edge technology and a customer-first mentality, CSI excels at driving businesses forward in a rapidly changing industry. CSI's expertise and commitment to authentic partnerships has resulted in the company's inclusion in such top industry-wide rankings as the FinTech 100, American Banker's Best Fintechs to Work For and MSPmentor Top 501 Global Managed Service Providers List. CSI's stock is traded on OTCQX under the symbol CSVI. For more information about CSI, visit



CSI Headquarters:

3901 Technology Dr.
Paducah, KY 42001
(800) 545-4274

