



## PAYMENTS PROCESSING



Dynamic Solutions. Superior Results.



# EXPAND PAYMENT ACCEPTANCE OPTIONS AND SIMPLIFY PAYMENT PROCESS MANAGEMENT

## CSI'S PAYMENTS PROCESSING SOLUTIONS IMPROVE YOUR INSTITUTION'S PERFORMANCE AND PROFITABILITY



### ➤ **ACCESS COST-EFFICIENT**

card services backed by  
full integration



➤ **UTILIZE** integrated ACH solutions  
that streamline payments, process  
management, compliance & reporting



➤ **REDUCE COSTS** and ease  
the burden placed on your  
back-office personnel

When it comes to helping financial institutions compete in today's rapidly evolving marketplace, CSI delivers an extensive suite of innovative payments processing solutions. Our diverse capabilities range from capture to cash letter, from image to ACH, from debit card to check and everything in between. CSI's options empower banks, branches, merchants and customers to broaden how and where they pay, as well as simplify how they manage the transaction process.

CSI's Payments Processing solutions provide financial institutions the following advantages:

- Access cost-efficient card services backed by full integration, personalized customer service and transaction monitoring
- Utilize integrated ACH solutions that streamline payments, process management, compliance and reporting
- Implement robust image capture and processing tools for expanding reach, reducing costs and easing the burden placed on your back-office personnel

Accommodating the flexibility banks need, CSI's Payments Processing solutions are available to customers utilizing either of our core processing platforms, NuPoint® or Meridian.NET, and some can also integrate with existing core systems.

## CARD SERVICES

**Fully integrated card services delivered through cost-saving features and world-class support**

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CSI's Card Services provides flexible, comprehensive solutions for implementing a successful debit card program. Our solutions include continuous card issue, card portfolio analysis, ATM driving and transaction monitoring. Backed by personal support, CSI's Card Services allows you to decrease processing costs, expand card programs and enhance customer service.

With CSI's card services solutions, financial institutions receive the following key benefits:

- Maximize operations with full core integration to deliver a seamless interface for users
- Receive personalized customer service so that you speak with a knowledgeable support professional
- Offer multi-network debit cards to ensure you and your customers have flexible options
- Leverage a proactive risk management system that identifies potential fraudulent activity

Our card services solutions are available to customers utilizing either NuPoint or Meridian.NET platforms.

## ACH

**Flexibility and security delivered throughout the entire ACH process**

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CSI offers comprehensive tools that help facilitate, manage and improve the entire ACH process. Through our fully integrated ACH tools, you can capitalize on valuable, cost-effective services that streamline transaction processing and increase value for your customers.

CSI offers flexible ACH solutions that enhance banking operations:

- Originate payments, deposits and payroll direct deposits for corporate and retail customers
- Resubmit incoming return file items eligible for representation
- Review exceptions including prenotes, ACH returns and Notices of Change (NOC) online
- Manage Electronic Data Interchange (EDI) activity on customer accounts

For customers utilizing NuPoint, CSI offers ACH+, a robust tool that complements your customer service and risk management efforts.

Customers utilizing Meridian.NET have access to ACHLinks, a comprehensive software package that adds flexibility and visibility into your ACH processes.

## ITEM CAPTURE AND PROCESSING

**Advanced payments processing capabilities relevant to today's highly competitive environment**

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CSI helps financial institutions keep pace with rapidly changing item capture and processing technologies with our innovative suite of solutions. Regardless of your institution's needs, our solutions deliver check imaging, branch capture, remote deposit capture and other payment processing options. CSI empowers you with versatile options that improve revenue and performance.

Financial institutions can maximize payment processing abilities with these relevant solutions:

- Implement proven item capture tools for your branches, ATMs and merchants
- Integrate Summit.NET®, an end-to-end processing platform, with your existing core environment
- Deliver a robust check imaging solution that improves back-office performance
- Clear items less expensively through the CSIXchange network of CSI participating banks

CSI's Item Capture and Processing solutions integrate not only with our core processing platforms, NuPoint and Meridian.NET, but also with other core systems.

