

CORE BANK PROCESSING
MERIDIAN.NET



Dynamic Solutions. Superior Results.



MERIDIAN.NET

A POWERFUL SOLUTION TO MANAGE CORE PROCESSING
FROM AN IN-HOUSE OR OUTSOURCED PLATFORM

PRODUCTIVITY

A highly flexible banking solution, Meridian.NET provides more than 2,000 individual banking parameters that allow financial institutions to customize their core operations for any special needs. It gives you the ability to manage your bank more efficiently, securely and profitably.

Through Meridian.NET, customers receive the following key benefits:

- 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
- Insight into customer performance and profitability through account analysis
- Detailed reporting tools for improved visibility enterprisewide

Meridian.NET offers a streamlined core processing solution that delivers top-quality tools and comes with unparalleled customer support.

CHECKING & SAVINGS

Enhanced solutions for opening and managing customer accounts

Meridian.NET contains a robust suite of tools for optimizing checking and savings accounts. Through multiple offerings, the platform gives you the ability to deliver more successful, profitable and secure customer accounts.

Banks that utilize Meridian.NET receive the following advantages for checking and savings accounts:

- Identifies additional service charges based on account activities versus available balances via account analysis
- Provides online inquiry and memo-posting capabilities through the demand deposit system
- Offers research capability for up to 18 cycles, including statement and image review
- Allows you to set up automatic transfers between existing accounts with funds transfer
- Gives you the ability to memo-post known transactions against a customer's account to determine the new available balance through memo-posting
- Enables users to transfer funds from one account to another, charge items back or assess a service charge without the need to generate paper documentation via online transaction



TELLERLINKS

Comprehensive platform that enables fast, accurate and secure teller operations

TellerLinks gives your bank a powerful teller system for efficiently and effectively managing all teller operations. Through this application, your tellers benefit from an easy-to-use system that simplifies many processes through integration and automation. TellerLinks makes routine banking functions faster, improving both employee productivity and customer experience.

Through TellerLinks, your bank receives multiple advantages:

- Integrates fully with Meridian.NET, providing full transparency into account information
- Allows you to view signature cards, mark-up activity, transaction history and more
- Provides signature and photo verification through Meridian.NET's scanning system
- Offers real-time balance inquiry online
- Delivers teller-performance reporting tools

TELLER CAPTURE

Comprehensive platform that enables fast, accurate and secure teller operations

Meridian Teller Capture is an automated bank teller software application for your financial institution's customer-facing transaction processing systems. By combining integrated check processing systems with teller functionality like account number validation, virtual ticketing, fraud detection and image verification.

Teller Capture delivers these key features:

- Burroughs SmartSource® Elite check scanners to capture images and MICR data while the customer is either present or has left the teller window (deferred transactions)
- A2ia CAR software within the capture system, which provides industry-standard read rates on fields as well as minimized teller keystrokes for item repair
- On-us item validation on all required fields (routing and transit numbers on transit checks are analyzed for accuracy and presented to the teller for repair to ensure accurate check routing)
- Virtual ticket creation within each transaction
- Reporting functionality to review teller activity and volume by public ID and location

CD & IRA

Integrated systems that streamline processes and productivity for CDs and IRAs

Meridian.NET's Certificates of Deposit (CD) system creates efficiencies for your bank. With several automated capabilities, it allows users to enter transactions online and captures file maintenance updates. The system also uses transaction data to prepare daily reports, update history files, calculate earnings and prepare related entries for general ledger.

The CD system offers the following features:

- Allows up to nine fluctuating interest rates and 299 user-defined CD classes
- Provides multiple accrual and payment methods for earnings
- Performs automatic calculation of any penalty amounts
- Includes robust reporting capabilities to enhance visibility into account performance

Meridian.NET's Individual Retirement Account (IRA) system uses the same application as CDs, eliminating the need to learn separate systems. Through this application, specific transaction codes make opening and maintaining retirement accounts relatively effortless. The IRA system supports SEPs, KEOUGHS, and Roth and Education IRAs.

The IRA system provides the following features:

- Delivers automatic disbursement of retirement funds—interest only or fixed amounts
- Enables payment schedules of monthly, quarterly, semi-annually or annually
- Pays disbursements by check or deposit into a checking or savings account
- Allows review of all end-of-year information prior to sending out end-of-year forms

MONEYLINKS

Full-featured ATM service that delivers real-time insight and unlimited convenience

MoneyLinks provides an online ATM service that enhances visibility into customer accounts and activity. As a full-feature EFT product, the system allows your bank to perform all ATM/debit card functions from your core processing system. MoneyLinks verifies customer transactions against actual balances, offering an accurate portrayal of each transaction.

For banks utilizing MoneyLinks, the system delivers the following capabilities:

- Provides host-to-host balance verification and transaction markups in an online environment
- Includes Card Sentry, a risk mitigation system that detects unusual activity based on known patterns
- Offers an automated ATM problem management support system
- Delivers reporting capabilities for transaction, daily, monthly and other ad-hoc reports

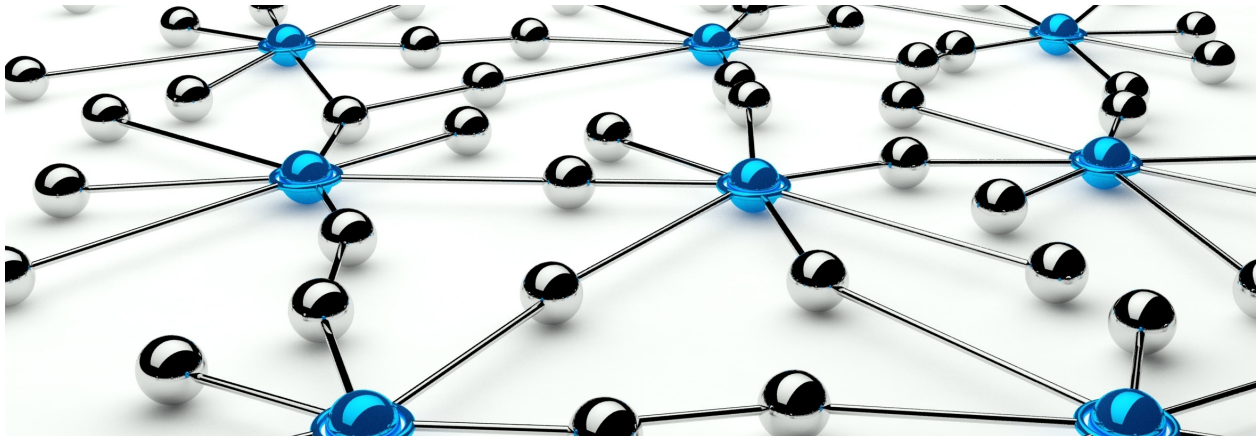
VOICE RESPONSE

Automated account access through a standard channel that is still in customer demand

CSI's Voice Response allows you to deliver secure, integrated account functions to your customers from any phone in the continental United States. With CSI, you have the ability to deliver high-quality phone-based offerings that customers continue to rely on today.

Banks can offer the following features through CSI's Voice Response:

- Allows customers to split loan payments, transfer funds, review previous activity and more
- Lists pending ACH items that make up the available items
- Directs customers on procedures for technical support



DEPOSITLINKS

**Streamlined account-opening process
with full integration**

DepositLinks simplifies account openings, making the overall process both faster and more efficient. Through this platform, banks gain the ability to fully integrate account openings with their core so that existing information can be leveraged to complete forms. DepositLinks reduces the time it takes to open new deposit accounts, as well as data-entry errors that may delay the process.

Utilizing DepositLinks gives banks the ability to achieve the following key results:

- Retrieves existing information from Meridian.NET or creates a new record
- Allows multiple accounts to be created within one customer session
- Assembles required compliance documents automatically for each transaction
- Interfaces with WatchDOG® Pro and WatchDOG CIP

LASERLINKS

**Simplified check-writing system
that improves efficiency**

LaserLinks is a Windows-based laser check-writing system that makes it easier to create official checks. It interfaces with the inquiry screen, making it easier to access relevant information needed for check creations. Through LaserLinks, you can simplify the process involved for employees to generate checks.

LaserLinks offers the following time-saving capabilities:

- Creates a wide range of checks, from cashier's, temporary, CD/interest and expense/AP checks
- Issues loan coupons and money orders for increased efficiency
- Performs remote overrides for cashier's checks, expense/AP checks and money orders
- Includes enhanced security controls to ensure systems and customers are protected

LOANS



RELATIONSHIP PRICING

Comprehensive tools for maximizing your relationships and bank profitability

Relationship Pricing creates consistency in your loan-pricing processes and identifies cross-selling opportunities. By using “what-if” scenarios, this tool allows you to analyze multiple-account or single-loan opportunities to determine the best fit for your customer.

- Enables you to adjust interest rates and fees based on objective analyses
- Allows you to analyze how accounts in the customer relationship affect your bank’s profitability
- Ensures loan officers meet the bank’s objectives when negotiating loan terms
- Provides detailed reports to prove you’re using a sound basis for loan-pricing decisions

LOANS

Detailed system designed to optimize loan decisions and performance

Meridian.NET’s Loans system makes your bank’s loan procedures more effective and profitable. Through comprehensive tools and features, it simplifies the decision-making process so that loans are based on consistent, reliable information.

The Loans system includes two value-added systems that complement the loan process:

- The Credit Tracking system assists your loan department in tracking and collecting the various documents and information required to maintain your credit files. A letter-writer feature allows you to produce up to three different letters or notices to remind your customers of upcoming or past due credit documents.
- The Loan Pricing module helps loan officers achieve a more equitable, uniform way to determine interest rates. The module reduces the possibility of personal bias in determining a borrower’s rate by providing a structured calculation method.



REPORTING



CALL REPORTING

Streamlined processes that enhance your call reports

The Call Report application brings efficiency to your quarterly reporting responsibilities. Integrated into the Meridian.NET platform, this application calculates the information needed to complete a majority of your bank's call reports. It automates many manual procedures, making the overall process more accurate and less intensive.

With the Call Report application, banks can achieve the following efficiencies:

- Produces a set of "work papers" that allows you to verify results
- Allows recalculation after any last-minute changes to your call report parameters
- Calculates your month-, quarter- and year-to-date averages automatically
- Stores report information separately so that it's easily accessible at each quarter's conclusion
- Creates numerous management reports for loans, DDAs, CDs and asset/liability management

GENERAL LEDGER

Expanded capabilities at the core of your company's financial records

Meridian.NET's General Ledger (G/L) System delivers a robust tool for tracking, managing and reporting customer transactions. The system is fully integrated into all Meridian.NET applications, giving you transparency into your accounting system. Through the G/L System, you gain enhanced abilities for capturing transactions so that you can improve both insight and productivity.

The G/L System provides banks with the following advantages:

- Captures data from deposit and loan sub-systems, as well as tickets submitted through tellers
- Integrates transactions to prepare daily reports and update history files
- Provides insight into historical, average and quarterly balances
- Allows you to perform reconciliation on a daily or monthly basis

Complementing the G/L System are the following applications:

- Integrated G/L saves your employees time by automatically creating tickets for such transactions as stop payments
- Backdate G/L allows you to backdate general ledger transactions as far back as January of the previous year
- Automated Balancing Report Generator for call work paper balancing and application to general ledger balancing
- Recurring entries for prepaid and depreciation entries
- Multi-company G/L



REPORTER

Customized reporting with letter-writing capabilities

Reporter gives you the flexibility to generate reports that are meaningful to your bank's success. Through this dynamic tool, you gain the ability to build reports from multiple variables so that you have the insight you need to make strategic decisions.

Meridian.NET's Reporter enhances the reporting process with these key benefits:

- Utilizes hundreds of variables to create reports you define
- Sends letters to selected customers or prints address labels
- Transfers information to your computer for additional analysis using a spreadsheet program



REPORT SYSTEM

Detailed flexibility for storing and accessing reports

Report System provides an archiving system that allows computer-generated reports to be stored and retrieved electronically. With this application, you select which reports are print-only, print-and-archive and archive-only. Report System brings efficiency to your institution since reports can be viewed, searched and printed at individual workstations.

Report System lends banks the following advantages:

- Uses UNIX and CD-ROM technology to make reports available immediately
- Gives all employees access to data, eliminating the need to print many of the reports
- Archives data on a CD-ROM, which is more universal and less expensive than optical disks
- Prints reports to disk, reducing paper costs and printer time substantially

RISK MITIGATION

BSALINKS

Integrated compliance screening to protect your bank and your customers

BSALinks gives your bank an automated solution for collecting and reporting data needed to comply with federal regulations. Given the strict mandates banks must adhere to, BSALinks simplifies the steps needed to analyze, report and track financial data. It gives banks a streamlined, easy-to-use application that is fully integrated into Meridian.NET, allowing you full transparency into customer transactions.

Through BSALinks, banks can access the following compliance tools:

- Facilitates reports for customer due diligence, currency transactions and suspicious activity
- Produces a FinCEN Form 104 that can be reviewed, certified and forwarded directly to FinCEN
- Allows authorized employees to create, save and print reports based on selected criteria
- Earmarks accounts for monitoring so that banks can be proactive in their compliance efforts

BSALinks improves your compliance posture and reduces the amount of staff required to manage your compliance efforts, allowing employees to focus on other important initiatives.



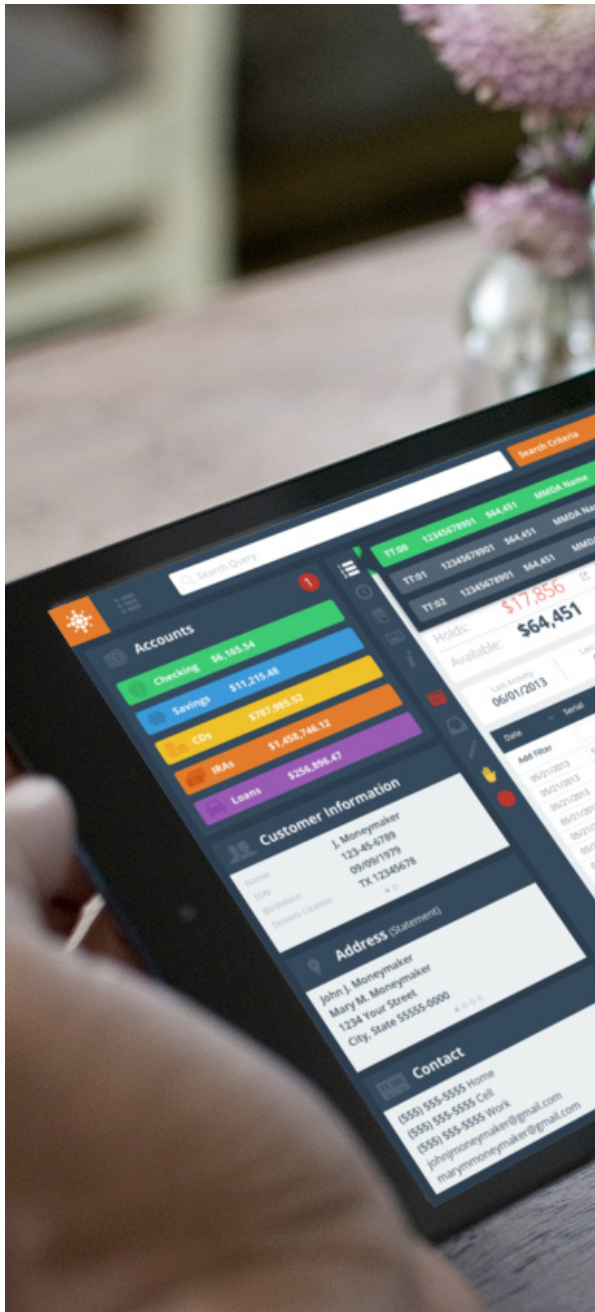
POSITIVE PAY

Advanced check fraud protection that safeguards your bank and your customers

Positive Pay allows you to verify the authenticity of checks before you pay them. As an integrated fraud protection tool, it compares checks paid against customer checks issued and identifies suspicious items. Positive Pay provides a proactive tool for managing check fraud and maintaining compliance.

- Enables unique parameters for check number ranges and high-dollar limits based on customers' check-writing needs
- Identifies counterfeit, altered and misencoded checks, as well as unauthorized copies
- Detects suspect status based on mismatched amounts, previously paid checks or check numbers not issued
- Alerts tellers of suspected items before they cash a check

MOBILITY



MERIDIAN2GO

Information at your fingertips

Meridian2Go (M2G) allows you access to your core banking information when you are on the go. M2G provides your financial institution data using an Internet browser on a tablet or mobile device with a cellular or Wi-Fi Internet connection. M2G gives key bank personnel the ability to use Meridian inquiry to look up customer information while either visiting a customer or being away from the bank.

Usability

- Designed for touch & swipe devices
- Full inquiry available
- Easy to use, tablet-friendly design
- Easy identification of the information needed

Security

- M2G access is granted by the bank's security officer via Employee Access
- Compatible with out-of-band authorization
- Compatible with token access

Current Support Browsers

- Microsoft Internet Explorer
- Mozilla Firefox
- Google Chrome
- Apple Safari
- Opera

