

A Smarter Approach to Liquidity

As financial institutions navigate evolving regulatory landscapes and consumer expectations, offering responsible liquidity solutions is more important than ever. Our bundled Intelligent Limit System® (ILS) and CashPlease® solutions work together to provide a balanced approach to short-term liquidity, ensuring fair access to funds while maintaining financial stability.



Intelligent Limit System (ILS)

Deliver a smarter, more adaptive overdraft solution by providing account holders with personalized, data-driven limits based on their ability to repay. Using transaction and deposit data, ILS dynamically adjusts overdraft limits to reduce risk while optimizing revenue. Designed for compatibility across core banking systems, this solution enhances compliance, streamlines operations and supports customers in maintaining financial stability.



Personalized Limits: Dynamic overdraft limits tailored to individual cash flow patterns, increasing accessibility while mitigating risk.



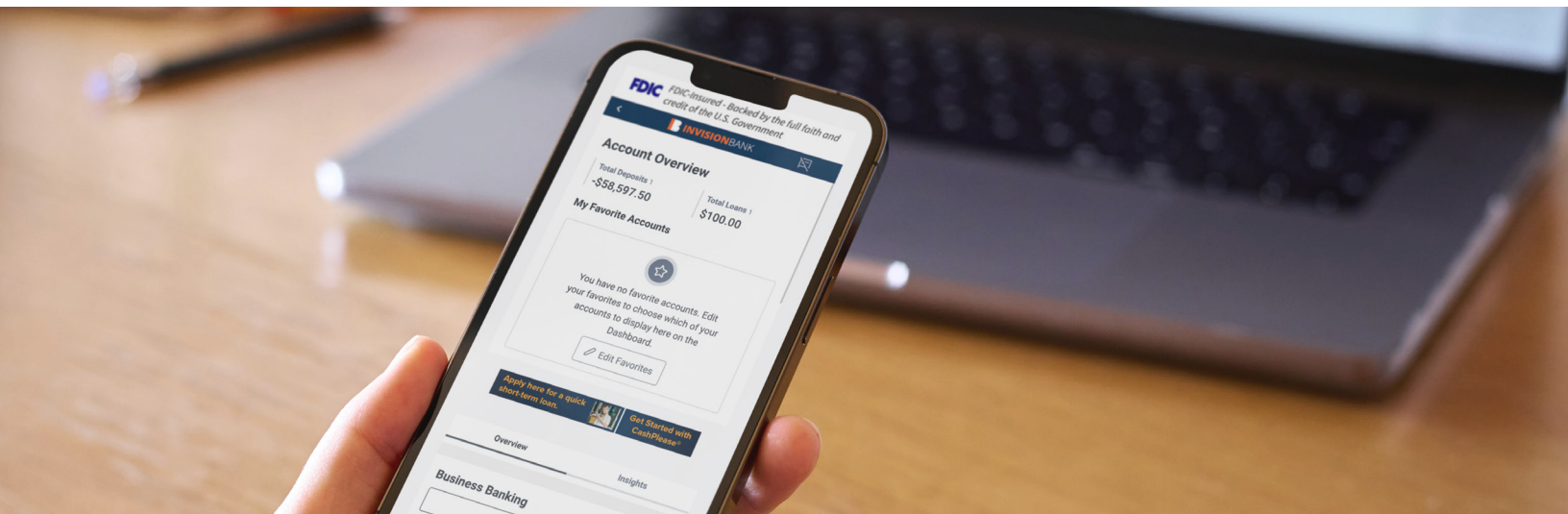
Regulatory Confidence: Designed to align with federal guidelines, offering a compliant and transparent overdraft solution.



Proven Performance: Enables the deployment of managed limits, with over 99% of monitored overdraft events repaid when the limit is greater than zero.



Operational Efficiency: Automates overdraft management and minimizes charge-off risk, eliminating the need for additional staff to handle collections.



CashPlease

Offer a reliable and responsible short-term lending solution that provides consumers with secure, digital access to emergency funds. Through a simple online application, account holders can quickly apply for and receive small-dollar loans directly into their accounts. This fully automated program integrates seamlessly with core banking systems, ensuring compliance and efficiency while helping customers avoid costly payday loans.



Revenue Growth: Monetize a new lending channel while enhancing consumer loyalty.



Instant Digital Access: Account holders can apply for a small-dollar loan anytime, anywhere.



Flexible Spending Power: A small-dollar loan serves as an alternative to Buy Now, Pay Later, providing cash that can be used for a variety of expenses.



Fully Automated and Compliant: No manual loan officers needed; compliant with all federal lending regulations, including the Military Lending Act.



Fair and Transparent Pricing: Offer clear terms, competitive interest rates, and ethical underwriting practices without hidden fees.

The Balanced Liquidity Advantage

The strength of ILS and CashPlease lies in their ability to work together to create a truly balanced liquidity solution. Both solutions function off the same liquidity limit, allowing financial institutions to manage consumer access to funds in a controlled and sustainable manner. By combining personalized overdraft management from ILS with CashPlease's responsible small-dollar lending, your institution delivers a consumer-friendly liquidity strategy that promotes financial stability. This ensures accountholders have reliable access to funds when they need them, without excessive fees or unnecessary risk. As the only platform on the market designed specifically for balanced liquidity, this solution empowers financial institutions to enhance compliance, optimize revenue, and build long-term trust with customers.

Deliver Modern Liquidity Solutions to Your Customers

Contact your CSI Relationship Manager today to explore how ILS and CashPlease can enhance your liquidity strategy.

Let's talk!

