



CORE BANK PROCESSING
NUPPOINT®



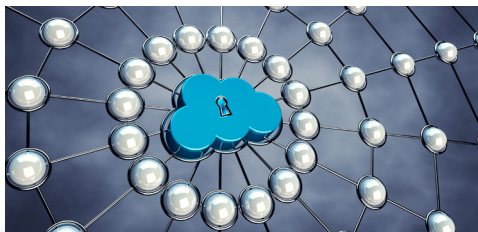
Dynamic Solutions. Superior Results.

NUPOINT®

FULL INTEGRATION OF CORE SERVICES AND MUCH MORE



➤ **FULL INTEGRATION**
across banking platforms



➤ **RESPONSIVE**, cloud-based
architecture that eliminates
hardware & software expenditures



➤ **CUSTOMIZED** views of information
at the bank and user level



➤ **SYSTEM FLEXIBILITY**
so "subscribable services"
are available to each user

NuPoint provides your bank with a dynamic, stable infrastructure that can enhance the performance of your branches, employees and customers. As a robust core processing platform, NuPoint delivers the following advantages to your bank:

- Full integration across banking platforms
- Responsive, cloud-based architecture that eliminates hardware and software expenditures
- Customized views of information at both the bank and user level
- System flexibility so "subscribable services" are available to each user at any bank workstation

NuPoint is an easy-to-use platform, backed by superior service, that puts your entire financial institution at your fingertips through a single sign-on.

CSI TAKES THE COMPLEXITIES OUT OF CORE PROCESSING WITH NUPOINT.

Our fully integrated platform simplifies the processes and applications essential to your bank's everyday operations. Ideal for financial institutions wanting to operate in a service bureau environment, it makes your core operations personalized, optimized and secure.

MOBILITY

WI-FI SERVICES

Implement a secure wireless network strategy

Wi-Fi Services offer institutions a wireless network solution that is easy to install, implement and audit. With CSI, your bank gains the infrastructure to set up in-bank Wi-Fi access points that can serve two functions: private hot spots and public hot spots at each branch.

Wi-Fi Services enable the following advantages:

- Establish in-bank access points at each branch that create both private and public Wi-Fi networks
- Offer customers and employees secure wireless connections that are implemented and managed by CSI
- Create a secure and compliant network throughout all your bank's branches

CSI also offers Mobile Device Management systems and Virtual Private Network (VPN) to enhance the security of your devices.



PRODUCTIVITY

NUPOINT TRANSACTION MANAGER

Improved efficiency for managing the transaction process

NuPoint Transaction Manager simplifies how transactions are entered, assessed and tracked. Through this solution, you gain stronger control over the transaction process, improving reconciliation time and fee assessments. NuPoint Transaction Manager provides a way for banks to create efficiencies and drive revenue to the bottom line.

NuPoint Transaction Manager provides the following key benefits:

- Streamlines the process for entering multiple entries to complete a transaction
- Ensures you are collecting fee income for services provided with each transaction
- Allows you to create transaction sets and group them accordingly
- Provides for more efficient transaction entry and accurate code usage

FINANCIAL MANAGEMENT SYSTEM

Complete integration of general ledger accounting into core applications

The Financial Management System (FMS) provides a comprehensive information source, which enables financial managers to control the quality of their general ledger processing and senior management reporting effectively. Through CSI's FMS, accounting personnel can monitor, control and analyze all general ledger functions in order to fulfill management requirements.

- Creates customized chart of accounts with unlimited sub-totaling capabilities
- Provides real-time, customizable reporting of your bank's financial health
- Allows up to 30-day window for month-end reporting with full report archival

NUPOINT TELLER

Increased productivity for employees, banks and bottom-line results

NuPoint Teller streamlines banking operations for your employees, making them more efficient and productive. This solution provides multiple conveniences to tellers so that they can perform their job more easily, securely and optimally. For instance, tellers have access to menu-driven financial transactions and shortcut keys to make routine functions easier.

Through NuPoint Teller, CSI offers key benefits that improve the performance of both employees and financial institutions:

- Includes teller productivity tools like pop-up windows for cash count and item list
- Evaluates activity by time so you can better schedule staff
- Prints official checks from teller station, as well as return receipts by mail for night deposits
- Provides centralized cash drawer control and audit functions



NUPOINT TELLER CAPTURE

CSI NuPoint Teller Capture automates your bank's front-line customer-facing transaction processing by combining image processing with teller functionality. Integrated check scanning combined with account number validation, virtual ticketing, fraud detection, risk mitigation controls and image verification are delivered through these key features:

- Utilizes 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)
- Uses A2ia CAR software within the capture system, which provides industry-standard read rates on fields and minimizes teller keystrokes for item repair
- Validates on-us items on all required fields (routing and transit numbers on transit checks are analyzed for accuracy and presented to the teller for repair in order to ensure accurate check routing for the bank)
- Performs item-level duplicate checking on DDA and transit checks
- Suggests virtual tickets from library that fit each transaction, or the user can create additional virtual tickets within the transaction
- Includes a variety of reports to review teller activity and volume, by public ID and by location

NUFUND

Automated online account opening process

Providing your customers with online tools to open and fund new accounts is essential to your success. CSI developed NuFund so customers can open checking, savings, Certificates of Deposit and HSA accounts through a simple Web-based process that can be accessed from a desktop, tablet or mobile device.

- Allows you to offer multiple products and set parameters and services by geographic markets
- Scans and validates driver's license and ID
- Integrates seamlessly into NuPoint, so you don't have to rekey data
- Includes save and resume capabilities for users
- Offers a secure, compliant process for online account openings, including E-Sign consent



NUPOINT PLATFORM

Streamlined processes for creating new deposit accounts

NuPoint Platform simplifies the steps needed for employees to create new deposit accounts. By utilizing innovative tools to automate the process, NuPoint Platform decreases the time it takes to open new accounts, which increases productivity and customer satisfaction.

When customers walk into your branch, NuPoint Platform makes it easy to open new accounts through these key benefits:

- Uses existing customer information to complete and print the necessary forms
- Supports driver's license scanning to populate the demographic screen
- Submits account information directly into the host system, eliminating the need to rekey data
- Includes predefined fields for quick navigation through the account opening process
- Offers seamless integration into our other products, like check ordering and WatchDOG® CIP

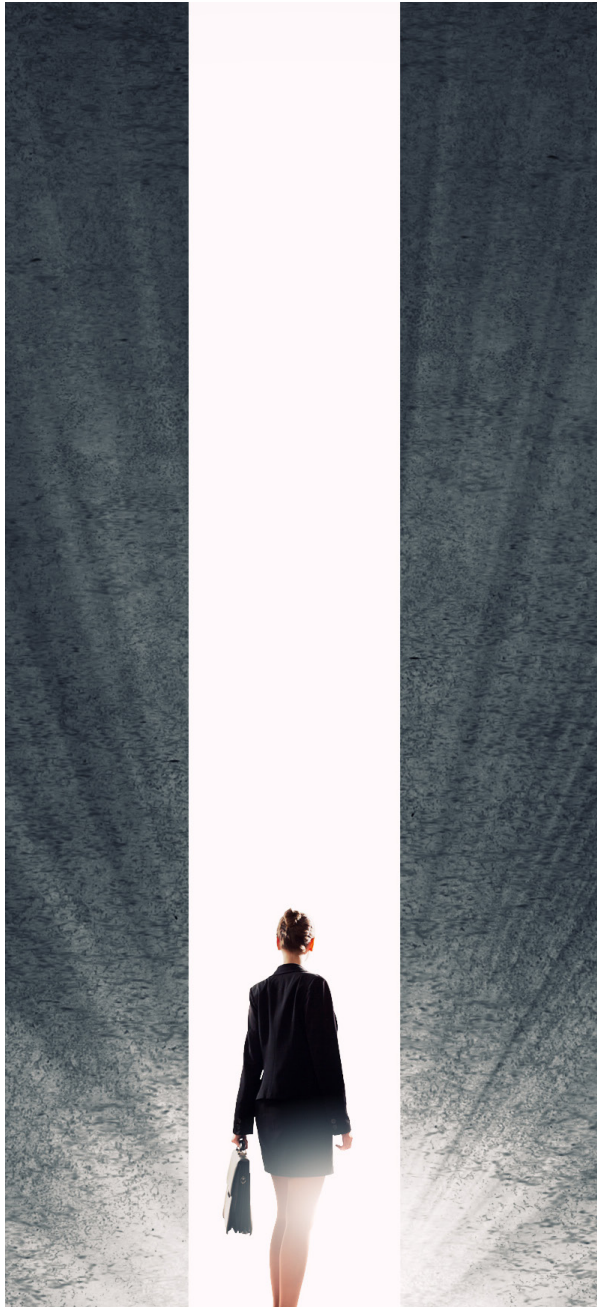
VOICE RESPONSE

Automated account access through a standard channel 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



CSI IQ

Are you ready to reimagine how data drives decisions and redefine the branch experience for your customers? Fully integrated into our NuPoint core processing solution, CSI IQ delivers a suite of value-added enhancements and ancillary solutions that allow you to see your customers—and your business—in new ways.

CSI IQ delivers the following advantages to your bank:

- Enhanced customer search capabilities and views of information
- Empowered employee mobility through core integration on tablet devices
- Access to the same analytical/data management power as the largest banks in the world

From greater search and data view functionality to reimagined mobility and world-class business analytics capabilities, CSI IQ provides your financial institution with the tools it needs to be competitive in the marketplace and meet evolving consumer demands.

CSI IQ DELIVERS THE FOLLOWING ADVANTAGES:

Business Intelligence

Take control of one of your most valuable assets—data—with CSI's Business Intelligence solution.

Customer View

Give your bank a complete and simplified look into your data-rich customer information through a user-friendly, interactive visual interface.

RISK MITIGATION

NUMONITOR

Automated transaction monitoring for reducing fraud and strengthening compliance

NuMonitor supports your compliance needs by monitoring transactions for suspicious activity and regulatory violations. Fully integrated into NuPoint, this platform detects potential money laundering and prevents losses from check and deposit fraud. NuMonitor automates the transaction-monitoring process, improving your compliance posture and freeing up personnel for other revenue-generating activities.

- Includes a variety of alerts that mirror the types of fraud to which banks are most vulnerable
- Compares amounts and frequencies to known fraud trends and parameters
- Monitors actual customer transaction activity to expected
- Identifies and reports transactions or patterns, numbers and amounts that fall outside the identified criteria
- Aggregates cash activity and provides case management and alert resolution tools

POSITIVE PAY

Advanced check fraud protection that safeguards your bank and customers

Positive Pay allows you to verify the authenticity of checks. As an integrated fraud protection tool, it compares checks paid against customer checks issued and identifies suspect 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, check numbers not issued and payee name mismatches
- Alerts tellers of suspected items before they cash a check



LOANS



NUPOINT EXCEPTION TRACKING

Enhanced visibility into exceptions

NuPoint Exception Tracking increases your insight into exceptions and provides an audit trail for monitoring the overall exception process. It gives you the necessary tools to track documentation and underwriting exceptions. With system flexibility and reporting tools, NuPoint Exception Tracking makes the loan process more effective for both your employees and your customers.

NuPoint Exception Tracking offers the following advantages:

- Tracks documentation and underwriting exceptions throughout the loan process
- Provides an audit trail for increased transparency and accountability
- Allows for exceptions at the account level, relationship level or both
- Categorizes by any department responsibility
- Offers scalability to any size organization

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 impact 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

LOAN ANALYTICS

Powerful software that enables sound decisions based on solid information

CSI’s Loan Analytics give banks a comprehensive, fully integrated software suite for making strategic loan decisions. It provides the tools and information you need to protect the integrity of your bank’s assets. Through this software suite, banks can maximize returns and minimize risk.

CSI’s Loan Analytics solutions provide the following tools for today’s financial institutions:

- Includes solutions for risk management, collateral valuation, budget tracking and credit administration
- Captures customer, financial, host, underwriting, loan committee and executive information
- Provides automated feedback that includes tracking, auditing, reviewing, analysis, compliance and reporting features
- Creates efficiencies through the automation of data management

REPORTING

NUVIEW

Detailed insight into your bank's performance through complete reporting tools

NuView gives you a powerful data-analytics tool for enterprisewide reporting. With a variety of capabilities, it provides access to all of your daily reports from any computer in your bank. NuView not only delivers opportunities for standard and customer reporting, but also provides cold storage for archival and easy access of reports.

Through NuView, customers have access to three levels of reporting:

- **Executive View** gives you quick access to executive-level information for each application, offering the ability to build a customized portfolio of reports. It features bookmarks, graphs, historical data and export options.
- **Center View** provides stock reports that CSI prepares daily. These reports are archived in cold storage, so that you can access them at your convenience.
- **NuPoint Reporter** is an advanced ad-hoc reporting tool that allows you to create reports meaningful to your bank. It allows you to design graphical reports, schedule reports to run automatically and create alerts when critical, bank-defined information passes a threshold.

FINANCIAL DASHBOARD

Dynamic snapshot of the information most relevant to you

With innovative design, these reports deliver a high-level, graphical overview of how your bank is performing. Dashboards make it easy to recognize trends that are impacting your bank, employees and customers.

- Delivers a graphic, dynamic output that's easy to analyze
- Receives automatic daily updates so you get accurate insight into ongoing performance
- Provides up to 13 months of rolling trend analysis
- Calculates 10 key performance indicators with trends available



PROFITABILITY REPORTING

Enhanced decision-making and performance
in a highly competitive market

CSI's Profitability Reporting delivers a robust tool for making more informed decisions that drive better results in today's marketplace. It allows you to identify organizational, branch, product, customer and officer profitability using the industrywide best practice method of Funds Transfer Pricing to provide spread profitability, which accurately allocates net interest margin across all segments of the bank.

Profitability Reporting consists of two components: **Margin Performer** and **Profit Performer**.

MARGIN PERFORMER

Margin Performer offers the following advantages:

- Ranks customers by most/least profitable to help develop retention and marketing strategies
- Provides trending analyses with 24 rolling periods, enabling you to pinpoint opportunities
- Allows you to compare your products to other banks using Margin Performer
- Represents your organization's performance in easy-to-use drill-down categories

PROFIT PERFORMER

Profit Performer expands beyond Margin Performer to give you a complete profitability picture:

- Calculates non-interest income based on service charges, overdraft fees, prepayment penalties and more
- Analyzes your general ledger to identify non-interest expense based on servicing, origination costs, general overhead and activity-based costing
- Determines capital needs based on RAROC model to provide ROE performance at each bank segment

