



CX24

AUTHENTIC ROOTS. AMBITIOUS PURSUITS.



DIGITAL BANKING

BEST PRACTICES

AGENDA

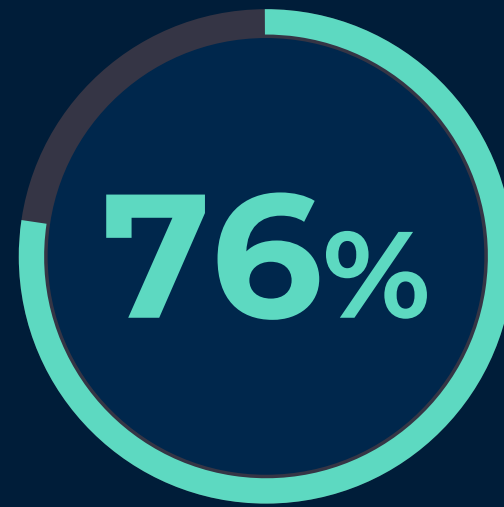
- 01** – Product Overview
- 02** – Customer Experience
- 03** – Best Practices Checklist
- 04** – Product Delivery
- 05** – Q&A

PRODUCT REVIEW



CSI Digital

Usage of CSI Digital in CSI core customer base



CSI Business

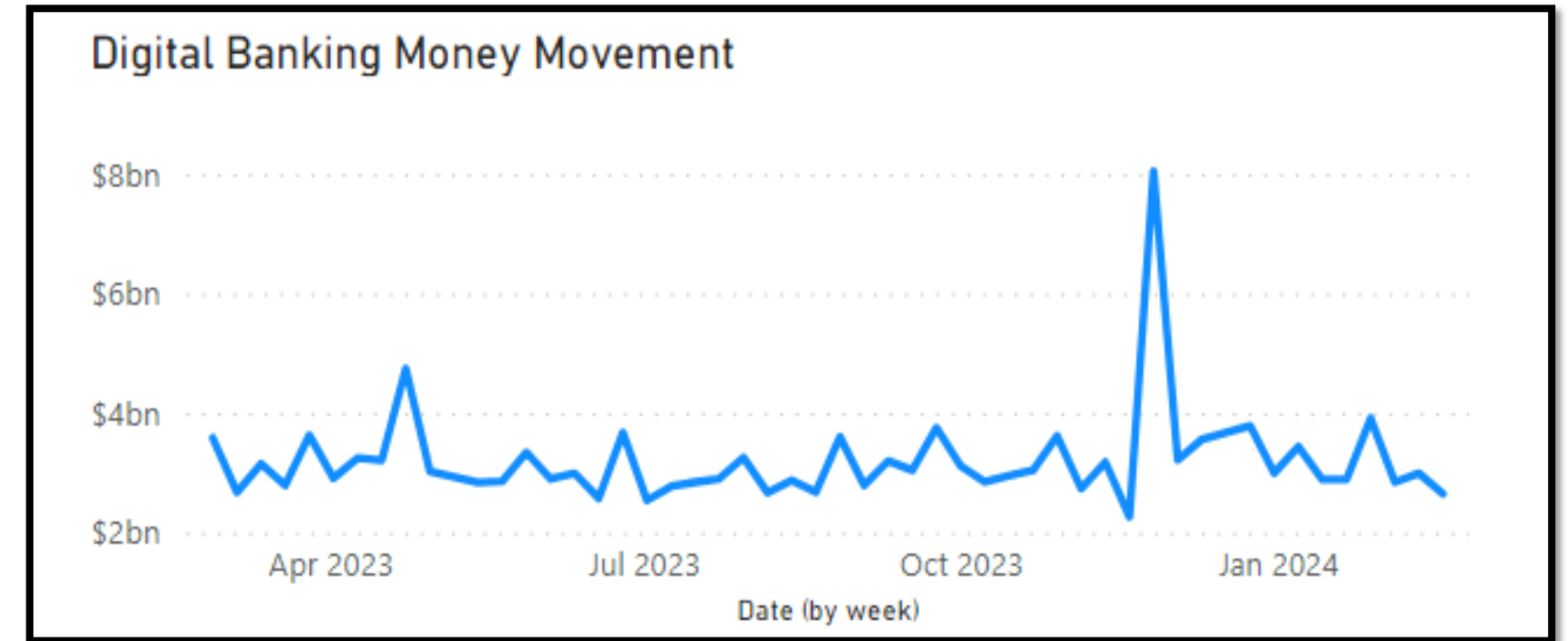
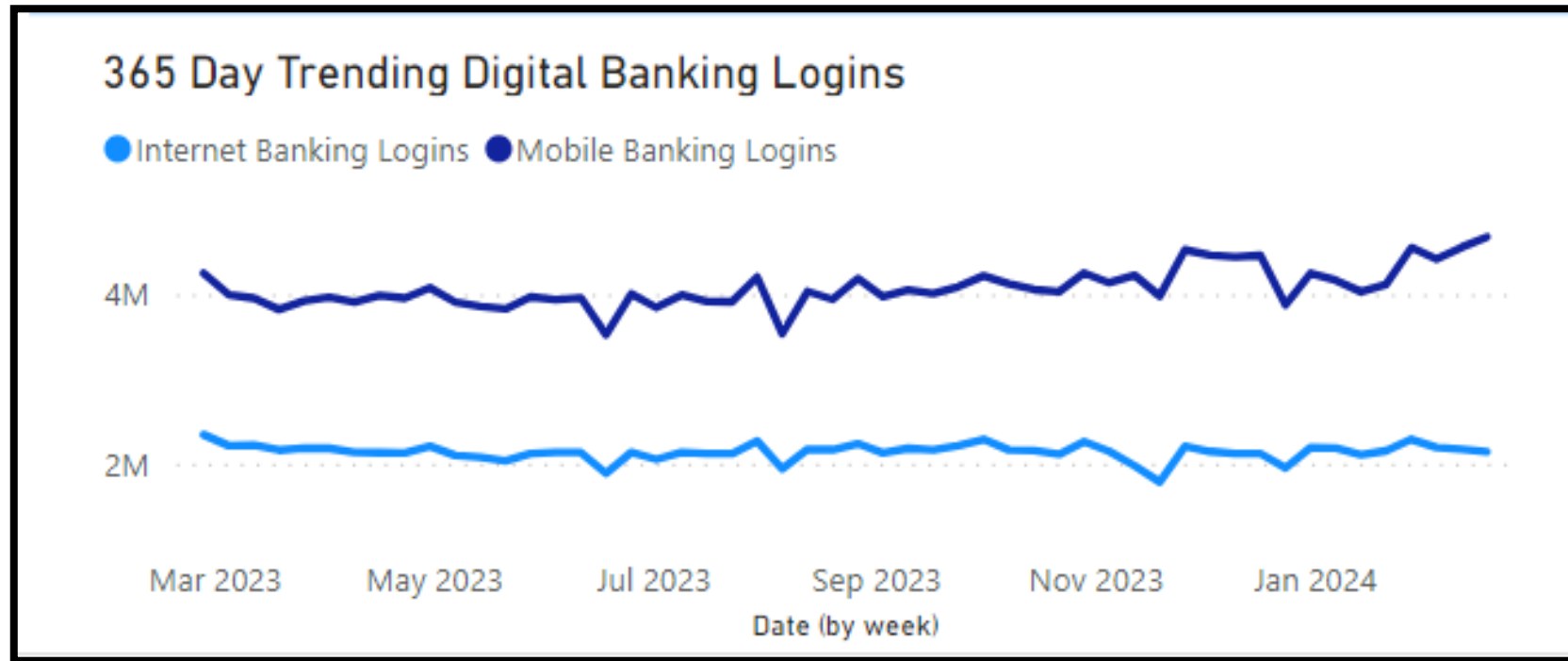
Usage of CSI Business Banking Solution



Navigations

Online and Mobile page navigations per minute

DIGITAL TRENDS



CUSTOMER EXPERIENCE

Customer Service

- Industry Wide:
 - Mobile chat jumped to 55% of largest FIs (up from 40% in prior year)
- Now **INCLUDED** with CSI Digital offering
 - Authenticated Conversations
 - Screen Share
 - Video Chat
- How to Enable:
 - Contact RM to sign enablement letter

Invoicing & Payment Acceptance



- Industry Wide:
 - Independent workers growth of 69% since the pandemic
- Now **INCLUDED** with CSI Digital offering
 - Professional digital invoices
 - Online payment acceptance (card and ACH)
 - Tap to pay for iPhone
 - Cash flow management
 - Automated accounting
 - Financial reporting
- How to Enable:
 - Contact RM to sign supplemental **NO COSTS + PROFIT SHARE**



Source: MBO Partners – State of Independence



Targeted Marketing

- Coming soon in Digital
- Reach customers where they are
 - Custom text
 - Secure digital messaging
 - Blast push messages
 - Email campaigns
 - *New* - target marketing ads
- Requirements:
 - Segmint & CSI Digital

FOR YOU

728x90

Design Uplift

- Design Review
 - Consultants
 - Customer interviews
 - Usability testing
- Areas of Focus
 - Landing screen
 - Move money
 - ACH

- Ashly Gallagher-White
Manage Profile
- Dashboard
- View Accounts
- Financial Insights
- Pay, Transfer & Receive
 - Move Money
 - Accept Payments
 - Deposit Checks
- Documents & Settings
 - Documents
 - Reports
 - Manage Cards
 - Manage Alerts
- Connect With Us
 - Secure Messages 1
 - Our Locations
- Log Out

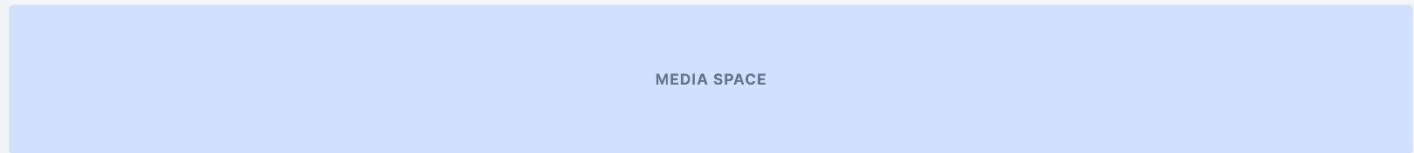
Account Overview

Total Deposits 14 Accounts
\$350,103.25

Total Loans 2 Accounts
\$123,987.80

[View All Accounts](#) [Open New Account](#)

Account Name ★ *0000 \$1,250.23	Account Name ★ *0000 \$1,250.23	Account Name ★ *0000 \$1,250.23
Account Name ★ *0000 \$1,250.23	Account Name ★ *0000 \$1,250.23	Account Name ★ *0000 \$1,250.23



Custom Bank Text
Message Content

Recent Transactions

Custom Bank Text
Message Content

Proto Checking - AT&T Bill Jun 1, 2023	\$85.06 Bill Pay
Proto Checking - James Baldwin May 30, 2023	\$2,250.00 Bill Pay
Proto Checking - Mike Brown May 29, 2023	\$45.00 P2P
Proto Checking - Proto Joint Savings May 21, 2023	\$1,000 P2P

[View All](#)

Upcoming Transactions

Proto Checking - AT&T Bill Jun 1, 2023	\$85.06 Bill Pay
Proto Checking - James Baldwin May 30, 2023	\$2,250.00 Bill Pay
Proto Checking - Mike Brown May 29, 2023	\$45.00 P2P
Proto Checking - Proto Joint Savings May 21, 2023	\$1,000.00 P2P

[View All](#)

Net Worth

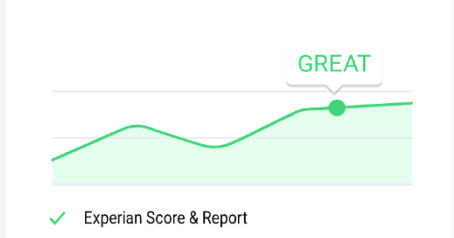
ProtoBank	\$23,143.22
Checking	\$10,143.22
Savings	\$13,100.00
External	\$23,143.22
Account 1	\$10,143.22
Account 2	\$13,100.00
Loans	\$23,143.22
Account 1	\$10,143.22
Account 2	\$13,100.00
Total	\$23,143.22

[View Details](#)

Favorite Payees

Bank of America ★ *0800	P2P
Bank of America ★ *0800	External
Bank of America ★ *0800	Bill Pay
Bank of America ★ *0800	P2P

Credit Score



9:41 ProtoBank

My Accounts 14

Total Account Balances **\$350,103.25**

- Proto Checking ★ *0660
\$1,250.23 + \$189.00 Past 24hr
- Proto Checking ★ *9485
\$1,250.23 + \$1000.00 Past 24hr
- Proto Checking ★ *8273
\$1,250.23

[View All](#)

[Open New Account](#)

Account Overview Insights Promotions

[Pay Chris Jones](#) [Enroll in Zelle](#) [Setup B](#)

Recent Transactions

10 Completed

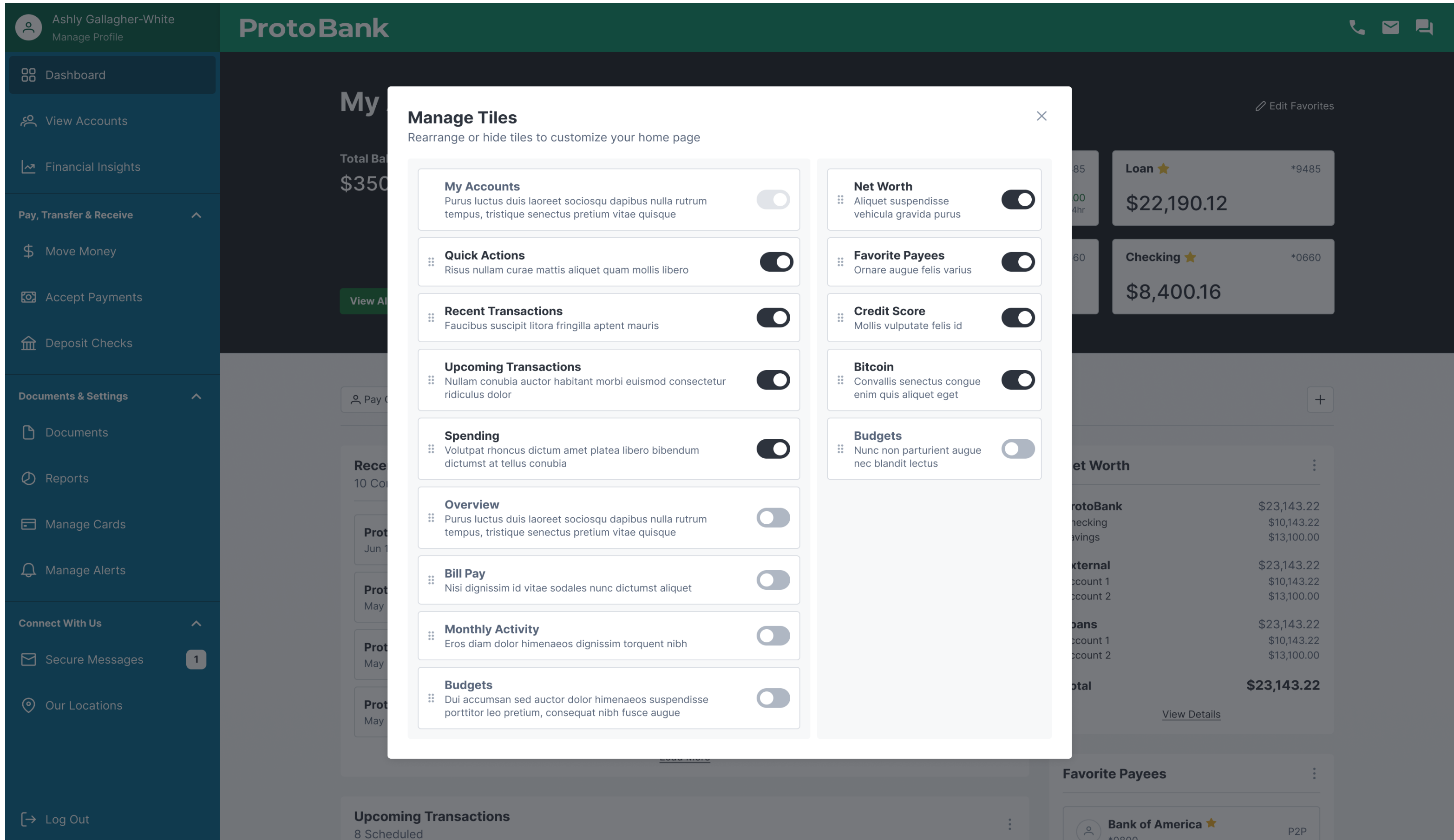
Proto Checking *0660

- Proto Checking - AT&T Bill** \$85.06
Jun 1, 2023 Bill Pay
- Proto Chec... - James Bal...** \$2,250.00
May 30, 2023 Bill Pay
- Proto Checking - Mike Brown** \$45.00
May 29, 2023 P2P
- Proto Chec... - Proto Joint...** \$1,000.00
May 21, 2023 P2P

[Load More](#)



Mock-up



All Accounts 14

Open New Account ⋮

Total Deposits **\$350,103.25** Total Loans **\$350,103.25**

🔍 Search Accounts

- Favorite Accounts 6** Edit
- Proto Checking** ★ \$1,250.23
*0660 Internal
 - Proto Savings** ★ \$22,190.12
*9485 Internal
 - Loan** ★ \$22,190.12
*9485 Internal
 - Savings** ★ \$48,011.16
*9485 Internal
 - Joint Checking** ★ \$8,400.16
*9485 Internal
 - Checking** ★ \$8,400.16
*0660 Internal

- Checking Accounts 6** >
- Saving Accounts 3** >
- Loan Accounts 5** >
- Family Accounts 2** v

- Proto Joint Savings** \$22,190.12
*9485 Internal
- Loan** \$13,450.60
*8903 External

Proto Checking \$1,250.23

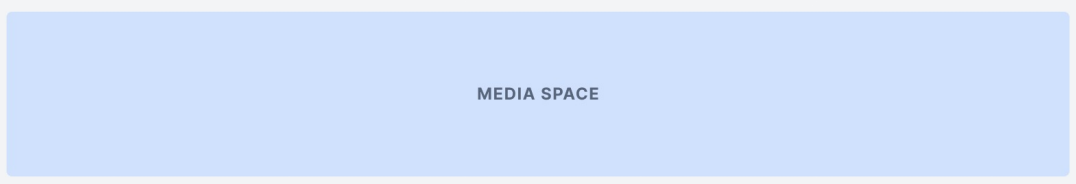
Pending Transactions 3

Date	Description	Withdrawals/Debits	Ending Daily Balance
10/24/2023	Consectetur Adipiscing	-\$52.23	\$1,523.99 >
10/24/2023	Lorem Ipsum Dolor	-\$52.23	\$1,523.99 >
10/24/2023	Dolor Sit Amet	-\$52.23	\$1,523.99 >

Posted Transactions 5

Date	Description	Withdrawals/Debits	Ending Daily Balance
10/24/2023	Dolor Sit Amet	-\$52.23	\$1,523.99 >
10/24/2023	Consectetur Adipiscing	-\$52.23	\$1,523.99 >
10/24/2023	Lorem Ipsum	-\$52.23	\$1,523.99 >
10/24/2023	Dolor Sit Amet	-\$52.23	\$1,523.99 >
10/24/2023	Consectetur Adipiscing	-\$52.23	\$1,523.99 >

View Account Details



Goals

- Pay Off a Car** \$500.00
Saving \$50.00 monthly to complete on 6/2024
- Save for a Rainy Day** \$2,000.00
Saving \$250.00 monthly to complete on 11/2025



Mock-up



NOTABLE RELEASES

- FedNow support through SPIN
- My Credit Manager
- Admin roles
- eStatement automation for bank staff
- Wire file automation [Beta]
- Ongoing improvements
 - Admin reports
 - User flows and accessibility
 - Fraud mitigation

CHECKLIST

BEST PRACTICES – CHECKLIST

- Settings – Bank accessible
 - Compare external transfer to available balance
 - Disable/delete inactive users
 - Days before disable/delete notification
 - Keep users with scheduled activity
 - Sync iPay with users' status
- Settings – CSI controlled
 - Mass enablement for Autobooks [support request]
 - Allow/Block Listing [support request]
 - Account Funding [RM request]
 - OOBA – Out of Band Authentication [RM request]

AUTHENTICATE

For added security we have enabled Multi-Factor Authentication (MFA) for our users.

SELECT A DEVICE

DEVICE
Ashley

Remember Device

CONFIRM VIA

We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device.

Mobile App Push Passcode via Text Phone Call

ENTER PASSCODE

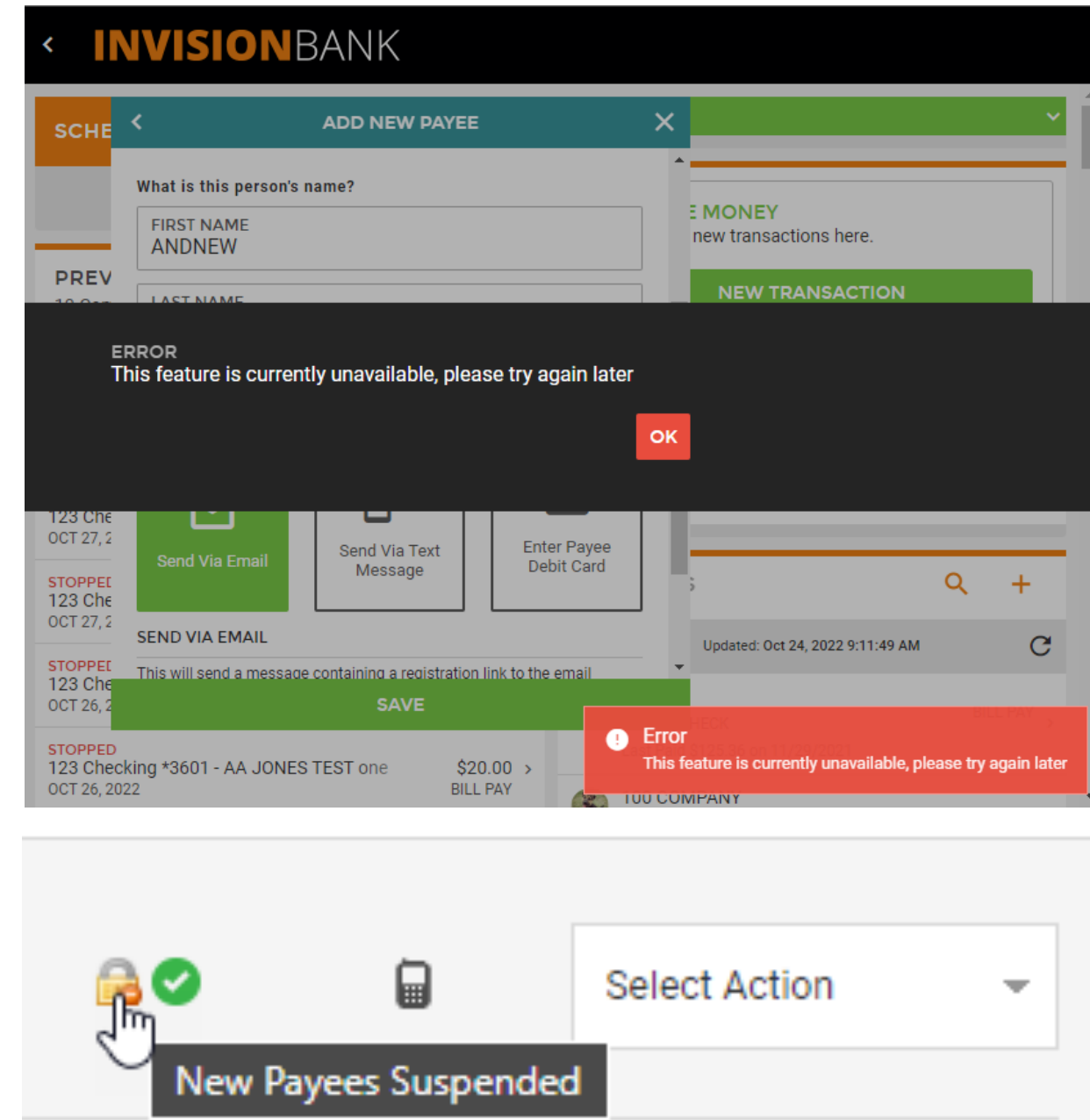
Enter the passcode from the Duo mobile app
Choose to receive a one-time passcode via text

PASSCODE

SUBMIT

BEST PRACTICES – CHECKLIST

- Fraud Controls
 - Block access to new payee setup after password change
 - Time based
 - Bank override
 - Prevent SubUser creation based on password change
 - New alert type for Sub-User
 - External account verification limits
- Note: Enabled at deployment by default unless bank opted out



BEST PRACTICES – CHECKLIST

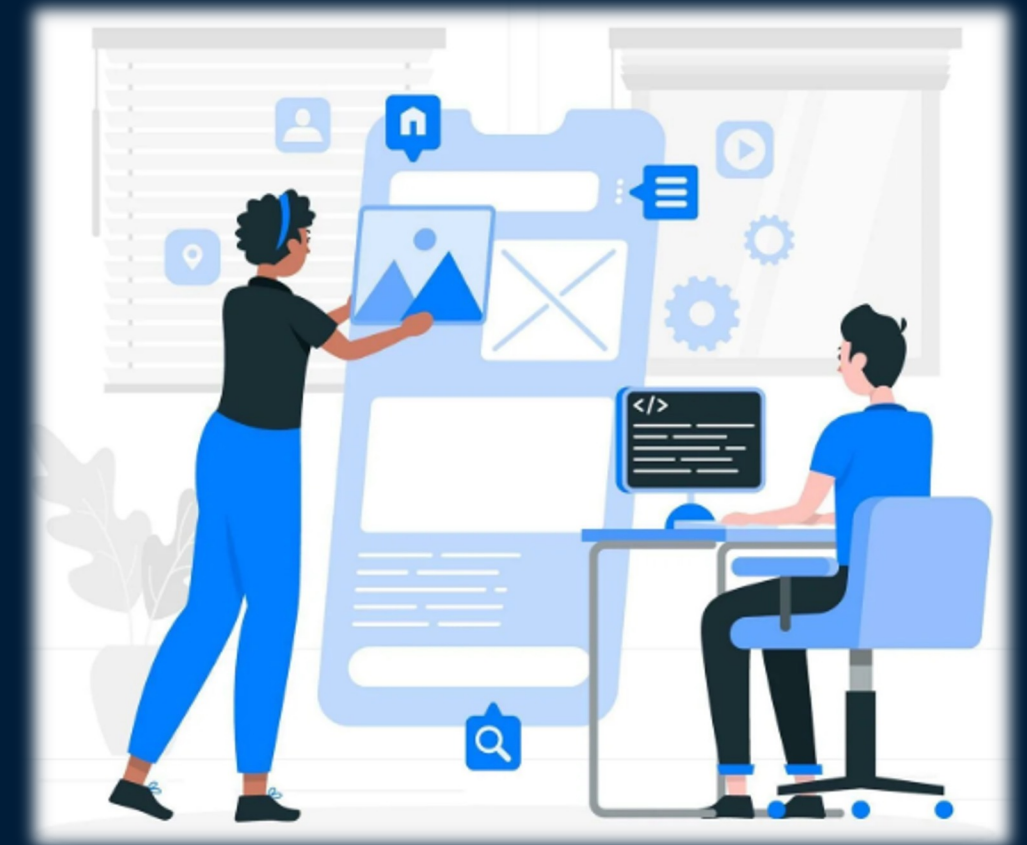
- Procedural
 - Optimize admin roles for staff needs
 - Enable automation – Wire [Beta]
 - OOO procedures – Back-ups
 - What to do when main mRDC approver is out?
 - Who can add new employees?
- Bank Roadmap
 - Chat
 - Small Business Invoicing & Payment Acceptance
 - Targeted Marketing
 - Credit Score



GO TO MARKET

PRODUCT DELIVERY

- Validation testing for new product features
 - Beta test opportunities
 - Testing expectations & agreement
- End User Testing
 - *We want your testers!*
 - End users, variety of personas, accessible for online sessions
- Intake Process Enhancements



TAKEAWAYS

- Demo Hub & eLearning
 - <https://www.csiweb.com/fintexperts-demo-hub>
- Self Assessment Checklist
- Submit Testers for upcoming Go-to-Market needs
- Visit our booths!
- Other Engaging CX Digital Sessions

Q&A

THANK YOU!



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