



CX24

AUTHENTIC ROOTS. AMBITIOUS PURSUITS.



DIGITAL TREASURY

# MANAGEMENT

# AGENDA

- 01** – About Dragonfly  
Universal Online Banker
- 02** – Market Update
- 03** – UOB Product Overview
- 04** – Targets
- 05** – Q&A

# CSI POSITIONING



## CSI Digital Banking

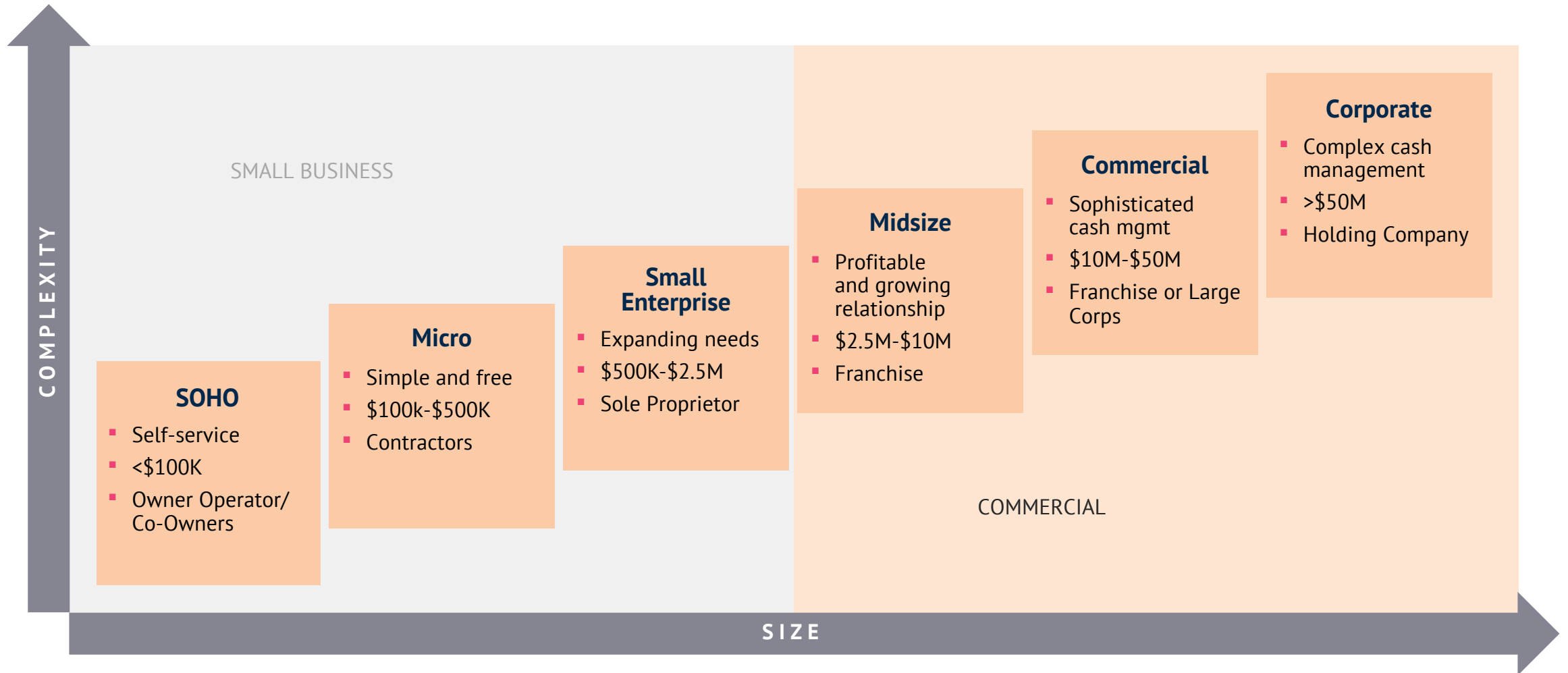
Equip FIs with compelling solutions and advance integration capabilities to meet and exceed Consumer/Business needs and expectations.



**Dragonfly**  
Financial Technologies



# MARKETS SERVED



# About DFT & UOB

- Dragonfly Financial Technologies Background
- What UOB Offers You & Your Customers
- Other FIs Utilizing UOB
- How UOB is Positioned to Help You Succeed

# DRAGONFLY BACKGROUND



Formed on Sept. 1, 2022

[www.dragonflyft.com](http://www.dragonflyft.com)

One Equity Partners  
acquired ACI  
Worldwide's Digital  
Business Banking unit



All business unit employees, products and customers moved to Dragonfly Financial Technologies



Johan Roets, former Chief Administrative Officer for ACI Worldwide, named CEO

- Dragonfly Financial Technologies provides digital banking and treasury management offerings for small businesses to large corporations.
- Delivering financial institutions global multilingual and multi-currency cash management solutions.
- Dragonfly works alongside its global banking clientele to deliver secure, frictionless payments, enabling banks to streamline processes, automate tasks and improve overall efficiencies of digital banking programs.





# THE BEST-IN-CLASS DIGITAL BUSINESS SOLUTION FOR YOUR BANK FROM THE MARKET'S NEWEST FINTECH

- **Embedded banking solutions** to place your banking services at your customers' fingertips
- Fast and easy payments and liquidity management with **deep, rich feature function** and simple, **easy-to-use workflows**
- Full-service, **scalable API ecosystem** offering seamless, automatic integrations to popular business platforms and fintechs
- **Sophisticated configurability** to build services and **connected experiences** to fit any business persona or segment





# FINANCIAL INSTITUTIONS UTILIZING THE SAME PLATFORM OFFERED TO YOU

 <b>WELLS FARGO</b> \$1.9 TRILLION	 <b>TD Bank</b> <small>America's Most Convenient Bank®</small> \$415 BILLION	 <b>TRUIST</b> \$514 BILLION	 <b>Santander</b> \$95 BILLION
 <b>ZIONS</b> <small>BANCORPORATION</small> \$87 BILLION	 <b>EAST WEST BANK</b> <small>Your financial bridge®</small> \$60 BILLION	 <b>Associated Bank</b> \$34 BILLION	 <b>Central Bank</b> \$19 BILLION
 <b>UMB</b> \$36 BILLION	 <b>svb</b> <b>Financial Group</b> \$163 BILLION	 <b>Central Bank</b> \$4 BILLION	 <b>Dollar Bank</b> \$10 BILLION
 <b>FLUSHING</b> \$8 BILLION	 <b>CADENCE</b> <small>BANK</small> \$19 BILLION	 <b>Source Bank</b> \$8 BILLION	 <b>axos</b> \$13.9 BILLION

# Market Information

- How does UOB stack up against competitors?
- How UOB is meeting current market demands
- Customers' expectations are changing

# AITE CASH MANAGEMENT VENDOR RANKING

Dragonfly Product and Client Service were both ranked #1 and we missed “best in class” solely due to our status as a “new” company.

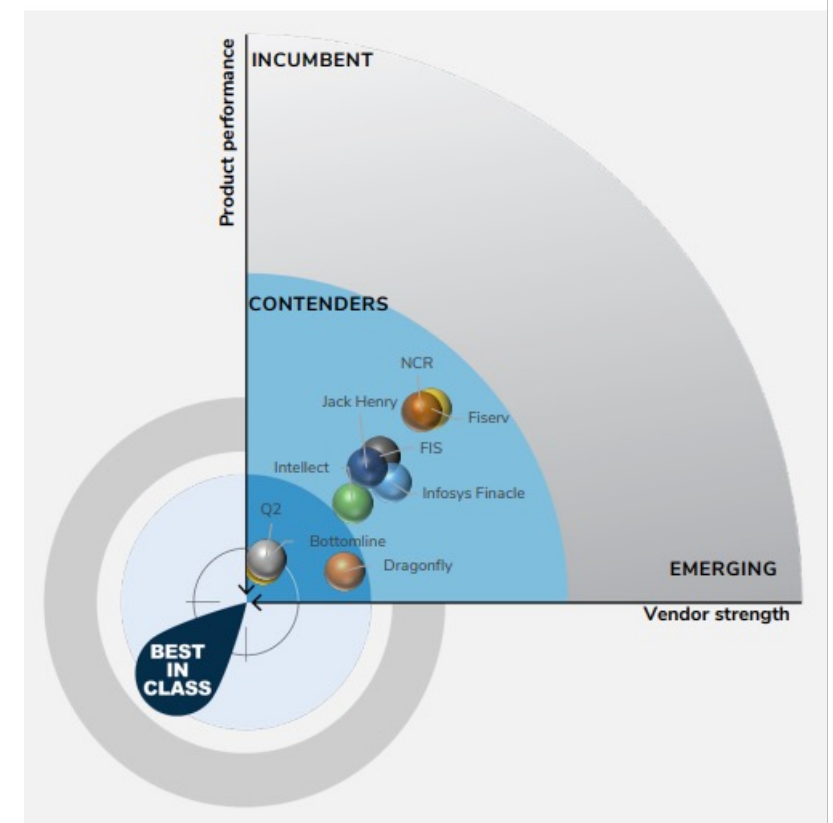
## AITE MATRIX COMPONENTS ANALYSIS HEAT MAP

Vendors	Vendor stability	Client strength	Client service	Product features
Bottomline	94%	96%	92%	94%
Dragonfly	86%	93%	93%	94%
FIS	85%	88%	88%	83%
Fiserv	84%	82%	83%	81%
Infosys Finacle	88%	84%	84%	91%
Intellect	90%	87%	86%	92%
Jack Henry	90%	85%	92%	80%
NCR	82%	86%	85%	80%
Q2	95%	95%	93%	93%

**Legend:**

- 91% to 100%
- 81% to 90%
- 65% to 80%
- Less than 65%

Source: Aite-Novarica Group

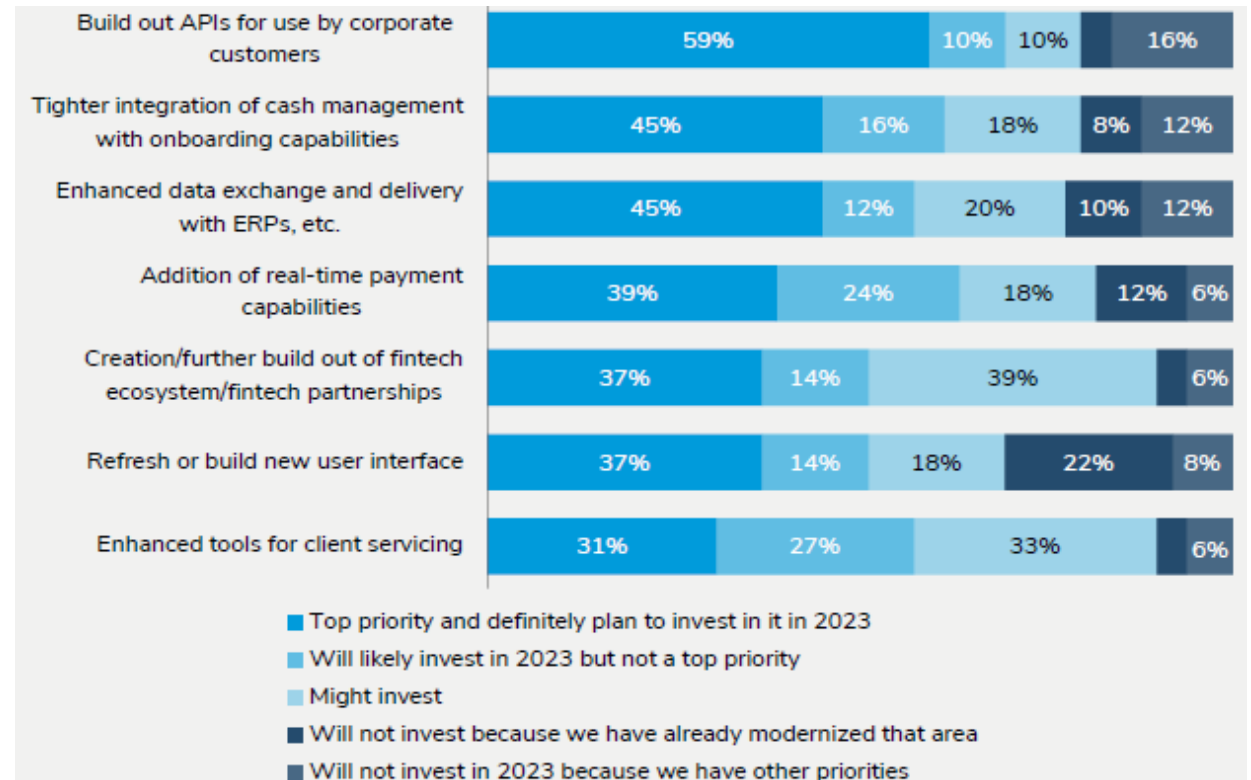


# AI TE SURVEY OF DFT'S TARGET MARKET'S PRIORITIES

- Dragonfly as a Service – API Developer portal
- Delivered through our new reseller partnership with Prolific Banking
- Dragonfly Embedded Banking – enabled by our use of 9<sup>th</sup> wave technology linked to UOB API's
- Dragonfly supports US TCH, and FedNow
- Dragonfly as a Service – “Headless Banking” with API's, Event Streams and Microservices



**Q: How much of a priority are the following initiatives for 2023 as your bank enhances its digital cash management/treasury services portal and processes?**  
 (Base: Executives at 49 large and midsize U.S.-based banks)



Source: Survey of Aite-Novarica Group's Corporate Banking Executive Council Members Q3 2022

# CUSTOMER EXPECTATIONS ARE CHANGING



## What do customers want?

- They want all their banking “stuff” together – no banking silos.
- They want to be notified immediately when important events happen.
- They want it to be fast and easy to do their banking.
- Whenever and wherever they need to engage with their bank.



## How do they want it?

- They want simple, easy-to-use mobile apps to do their work while “on the go.”
- They want their banking integrated with their apps in real time.
- They want it all in the same place, without having to jump across bank silos.
- But they also still want a bank website.

# Universal Online Banker Overview

- Branding Capabilities
- Class of Service
- Features/Functions

# SAMPLE DASHBOARDS

Control Colors, Shapes, Logos, Product Names

Last Login: 01/29/2024 - 15:04 (Eastern Time)

Digital BANKER

DASHBOARD ACCOUNTS PAYMENTS TRANSFERS FRAUD CONTROL

### Dashboard

Business Credit Cards  
With a reliable Visa® Credit Card

ACCOUNT BALANCES			All Accounts
Deposits ▲	Current Available ▲	Closing Ledger ▲	
Branch Account	\$ 3,015,123.01 As Of 01/24/2024 02:15	\$ 1,085,124.11 As Of 01/24/2024 02:15	
Central	\$ 3,385,124.65 As Of 01/24/2024 02:55	\$ 8,185,124.70 As Of 01/24/2024 02:55	
East Operating	\$ 3,115,123.11 As Of 01/24/2024 02:10	\$ 4,445,124.41 As Of 01/24/2024 02:10	
FED111222366	No Information	No Information	
Funding	\$ 567,956.31 As Of 01/30/2024 05:49	\$ 96,000.00 As Of 01/24/2024 02:10	
Hong Kong	HK\$ 3,115,123.11 As Of 01/24/2024 03:55	HK\$ 1,185,124.11 As Of 01/24/2024 02:20	

Last Login: 01/22/2024 - 10:55 (Eastern Time)

Digital BANKER

DASHBOARD ACCOUNTS BILL PAY PAYMENTS TRANSFERS FRAUD CONTROL

### Dashboard

Business Credit Cards  
With a reliable Visa® Credit Card, you can provide your business with additional financial flexibility.

ACCOUNT BALANCES			All Accounts
Deposits ▲	Current Available ▲	Closing Ledger ▲	
ACH Debits	\$ 3,385,124.65 As Of 01/24/2024 02:50 Updating	\$ 9,485,124.65 As Of 01/24/2024 02:50 Updating	
Business Account	\$ 3,115,123.11 As Of 01/24/2024 02:40 Updating	\$ 8,885,128.81 As Of 01/24/2024 02:40 Updating	
Funding	\$ 567,956.31 As Of 01/30/2024 05:49 Updating	\$ 96,000.00 As Of 01/24/2024 08:00 Updating	
General Funding	\$ 3,385,124.65 As Of 01/24/2024 02:55 Updating	\$ 8,185,124.70 As Of 01/24/2024 02:55 Updating	
Operations	\$ 34,460.34 As Of 01/24/2024 05:11 Updating	\$ 1,405,121.40 As Of 01/24/2024 02:20 Updating	

SHORTCUTS ⚙️ EVENTS 1

January 2024

Create Payment >

Last Login: 07/01/2022 - 10:55 (Eastern Time)

Digital BANKER

WORLD FINANCIAL

DASHBOARD ACCOUNTS BILL PAY PAYMENTS TRANSFERS CHECK SERVICES REPORTS ADMINISTRATION

Alerts 73 Approvals 2 Messages 0 Log Off

Welcome Ian Omaha

### Dashboard

Business Credit Cards  
With a reliable Visa® Credit Card, you can provide your business with additional financial flexibility.

ACCOUNT BALANCES			All Accounts
Credit Card ▲	Payment Amount Due ▲	Current Available ▲	Actions
Ians Credit Card	\$ 8,115,148.11 As Of 04/19/2021 05:53	\$ 3,115,123.11 As Of 04/19/2021 05:53	⌵
Deposits ▲	Current Available ▲	Closing Ledger ▲	Actions
Business Account	\$ 3,115,123.11 As Of 06/16/2022 02:10	\$ 4,445,124.41 As Of 06/16/2022 02:10	⌵
Ians Personal Acct	\$ 3,115,123.11 As Of 06/16/2022 02:20	\$ 1,185,124.11 As Of 06/16/2022 02:20	⌵

QUICK TRANSFER ⚙️

Step 1 of 2: Enter Information

From: Select an Account

To: Select an Account

Amount: Enter Amount

Clear Next

SCHEDULED PAYMENTS ⚙️





# TABLE BRANDING

Control Table, Button Colors and Shapes

**Manage Payments**

ALL PENDING

Date Type: Send Date From: 01/23/2024 To: 02/06/2024 Payment Type: All Payment Types Payment Status: Pending Approval

<input type="checkbox"/>	Payment Date Send Date	Payment No. Name/Reference	Status Confirmation No.	Co. Account	Type Created By Template	Recipient Recipient Bank
<input checked="" type="checkbox"/>	02/01/2024 01/30/2024	JK5REMZTD0 asdas	Pending Approval (0 of 1)	5000000021	CCD - Corporate Credit or Debit	IBM 1ST ADVANTAGE BANK
<input checked="" type="checkbox"/>	02/01/2024 01/30/2024	NVU012FLD zxzc	Pending Approval (0 of 1)	5000000022	CCD - Corporate Credit or Debit	Charlotte Sup BLUE FLAME C UNION
<input type="checkbox"/>	02/01/2024 01/30/2024	SQJV44ZSVL sad	Pending Approval (0 of 1)	5000000022	PPD - Prearranged Payment and Deposit	Nick Chubb 121 FINANCIAL UNION
<input type="checkbox"/>	02/01/2024 01/30/2024	X1X4822551 sds	Pending Approval (0 of 1)	5000000021	CCD - Corporate Credit or Debit	Charlotte Sup BLUE FLAME C UNION

VIEW PROCESSED

Show / Hide Columns

Summary Report Detail Report Export Reverse TXNS Reverse Payment Reject Approve

**Manage Payments**

ALL PENDING

Date Type: Send Date From: 01/23/2024 To: 02/06/2024 Payment Type: All Payment Types Payment Status: All Statuses Search ADVANCED SEARCH

<input type="checkbox"/>	Payment Date Send Date	Payment No. Name/Reference	Status Confirmation No.	Co. Account Co. Account Identifier	Type Created By Template	Recipient Recipient Bank	Amount (Items) Recipient Amount (Items)
<input checked="" type="checkbox"/>	02/01/2024 01/30/2024	BRTVBHDWDG PPD	Pending Approval (0 of 1)	103000003 CSI002 - CSI ACH	PPD - Prearranged Payment and Deposit	View Recipients	\$ 800.00 (4)
<input type="checkbox"/>	01/30/2024 01/30/2024	2CV9577TYK	Pending Approval (0 of 1)	1010000011 Operations	US Wire	Pendant Publishing BANK OF AMERICA, N.A., NY	\$ 500.00 (1)

VIEW PROCESSED VIEW LAST MODIFIED BY

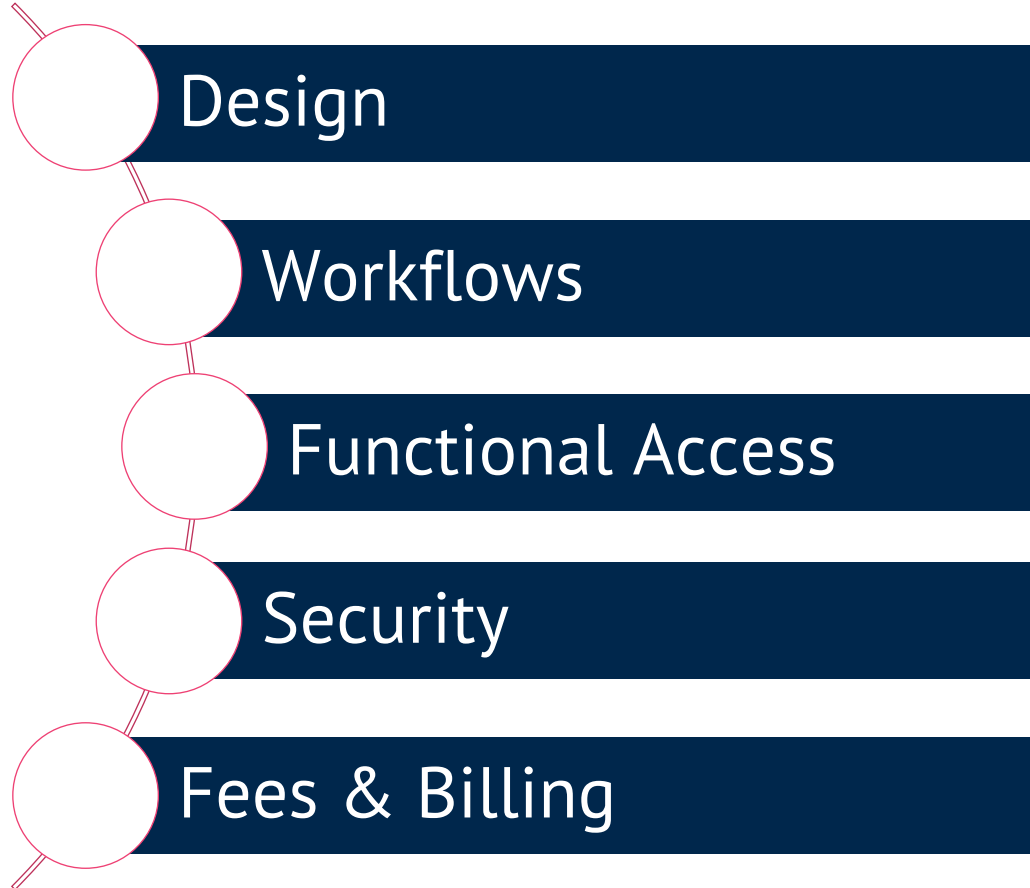
Show / Hide Columns Show 10

Summary Report Detail Report Export Reverse TXNS Reverse Payment Reject Delete Approve



# UNIVERSAL ONLINE BANKER – CLASS OF SERVICE

Enables you to design and configure the Customer Experience on your digital banking platform



- A class of service is a bank-defined classification in the UOB system
  - Class of service is assigned to companies
  - Class of service gives the company particular rights and privileges.
- Having distinct classes of service enables the financial institution to establish levels of access, services and fees for different companies.
- Each business/company must be associated with a class of service.
- You can easily move businesses from one class of service to another as their needs change.

# UNIVERSAL ONLINE BANKER FOR DIGITAL BUSINESS BANKING

Omni-channel platform with streamlined segmentation and consistent user experience

Responsive/Adaptive Web Design



Hybrid Mobile Apps for iOS and Android



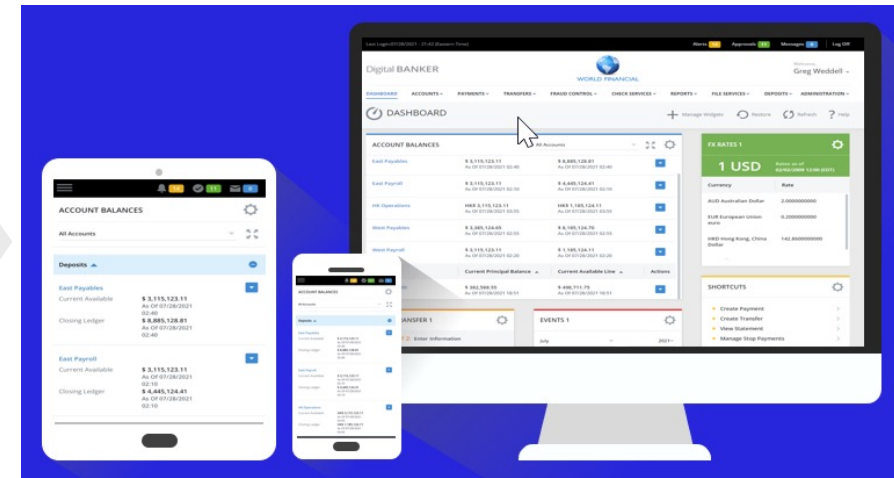
100% API-driven User Interface with 750+ APIs



Robust Class of Service Segmentation Templates

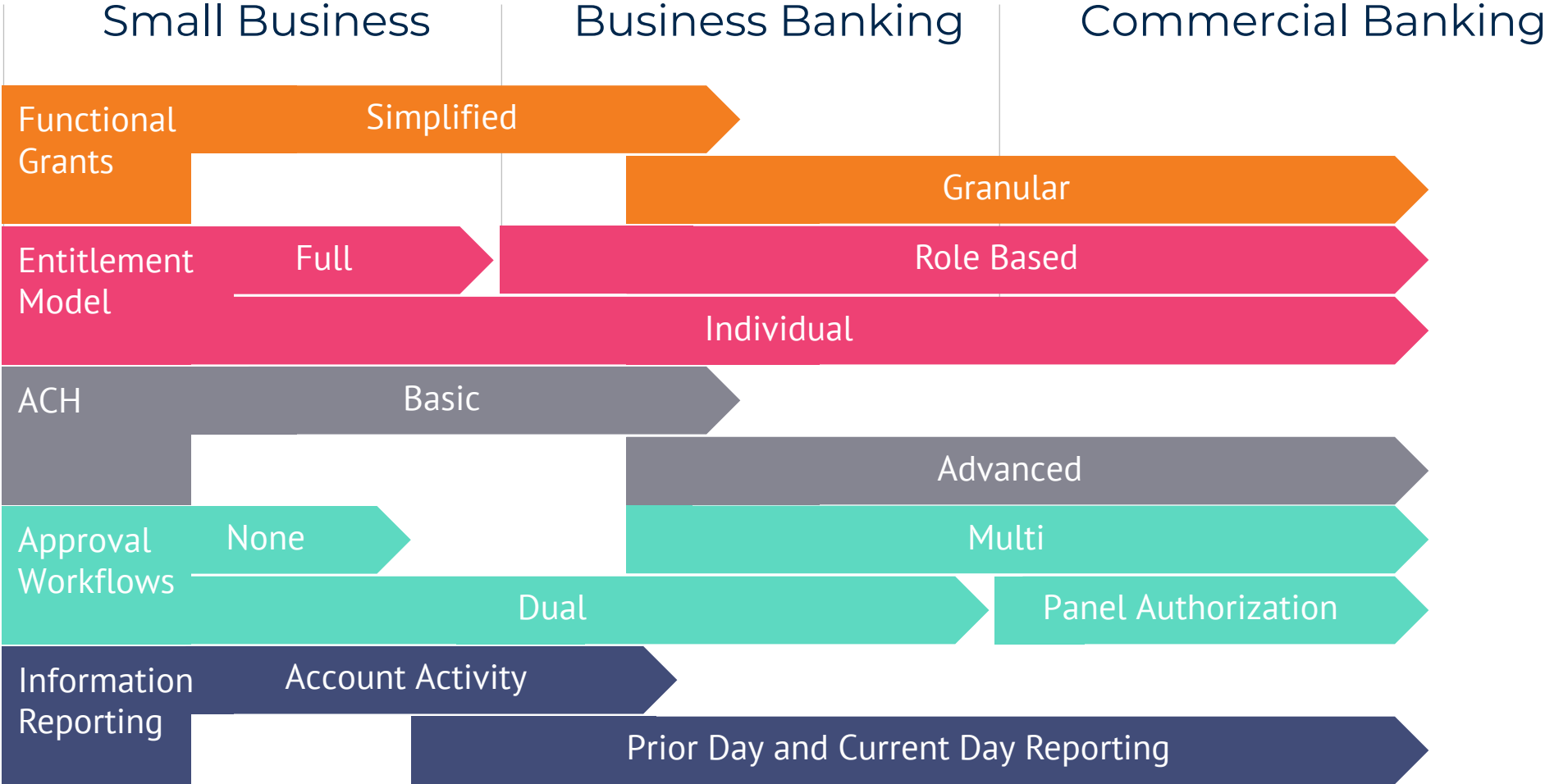


Streamlined User and Administrator Experience



# SIMPLE VS. ROBUST FUNCTIONALITY

Customizable by market segment and verticals – Universal Online Banker Class of Service



# UOB SUMMARY OF FEATURES

## Information Reporting

- Account Activity
- Current Day
- Prior Day

## Transfers

- Internal
- External
- One to Many
- Many to One

## Fraud Control

- Stop/Cancel Stop
- Inquiry & Images
- Check Positive Pay
- Reverse Positive Pay
- ACH Filter and Blocking

## Holding Company

## Messaging and Alerts

## Payments

- Import/Export Profiles
- U.S. Domestic Wire
- International Wire w/ U.S. Receiver (USD)
- ACH Origination
- State and Federal Tax
- Recipient Database

## Standard/Customized Reporting

- Private/Public

## User Administration

- Simplified or Detailed
- User Roles
- Assist/On Behalf Of Services

## User Personalization

## User Configurable Dashboard

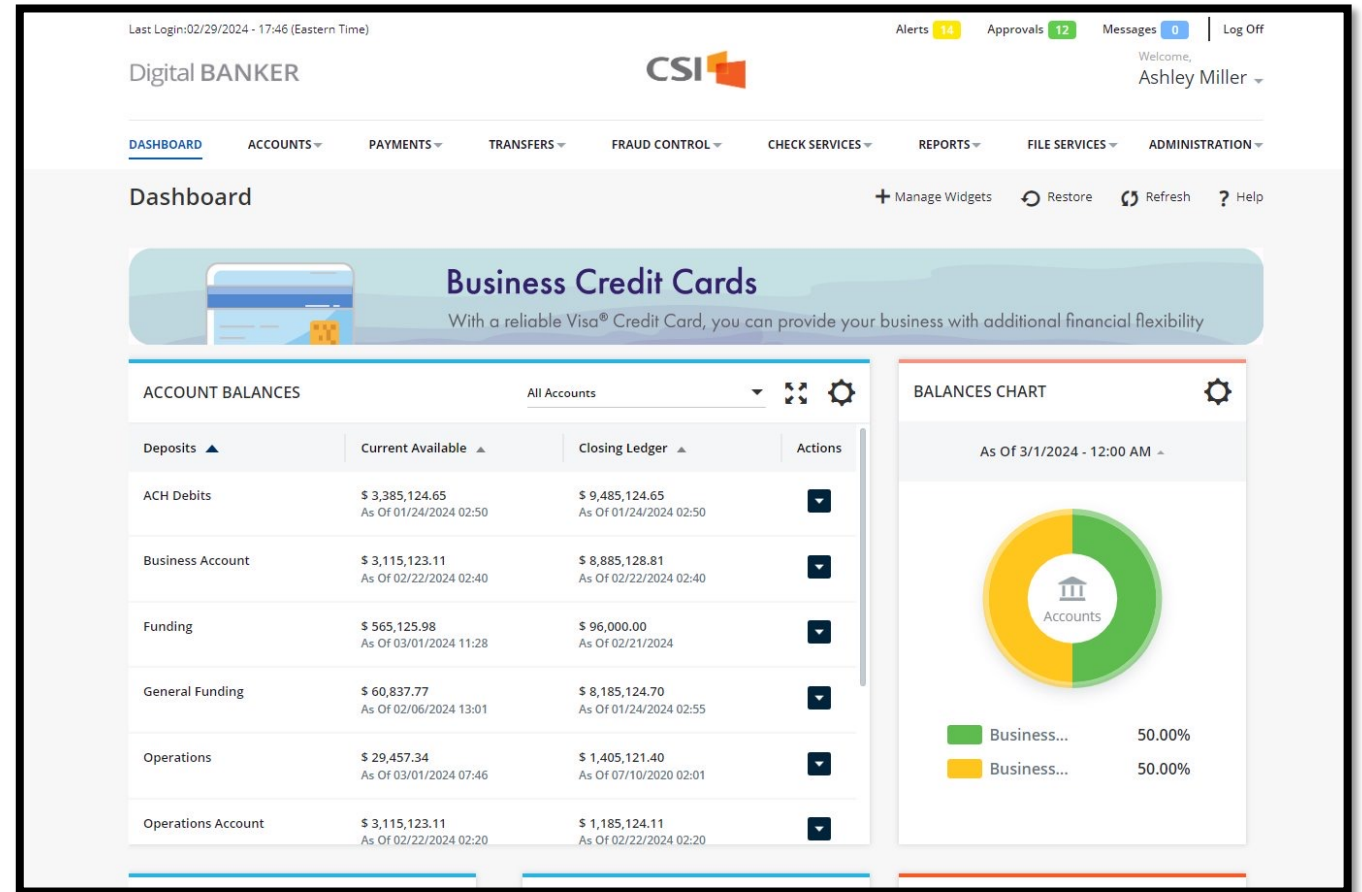
## Targeted Marketing/Broadcast Messaging



DIGITAL TREASURY  
MANAGEMENT  
TARGETS

# REQUIREMENTS

- Required Solutions
  - NuPoint Core
  - CSI Wire
  - POD+ Imaging
  - iPay Business Bill Pay
  - Fraud Monitoring
  - CSIbridge





# TAKEAWAYS

- Self Evaluation
  - Does this solution fit your growth needs?
- Share the demo
  - Demo Hub
  - <https://www.csiweb.com/fintexperts-demo-hub/>
- Stay tuned for marketing updates!

THANK YOU!



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