



CX24

AUTHENTIC ROOTS. AMBITIOUS PURSUITS.



PRO TIPS FOR OPTIMIZING YOUR CORE SYSTEM EXPERIENCE

MASTERING NUPOINT



Jason Young is head of Core Banking at CSI with a 25-year background in banking, including 14 years at CSI.

JASON YOUNG
Sr. Director, CSI

AGENDA

01 – NuPoint UI

02 – Retail Ops

03 – Reporting

NUPOINT UI

NuPoint SSO

Advantages

- NuPoint password no longer needed
- User will no longer be timed for inactivity
- Can be assigned to selected Users and/or Groups

Teller Impact

- Need to maintain credentials for Supervisor Overrides & Disconnect Mode, if assigned to Tellers

CSI NuPoint® Login

CSI

Please enter your online user name and password.

Public ID

Password

Logged On As: CSIjason.young

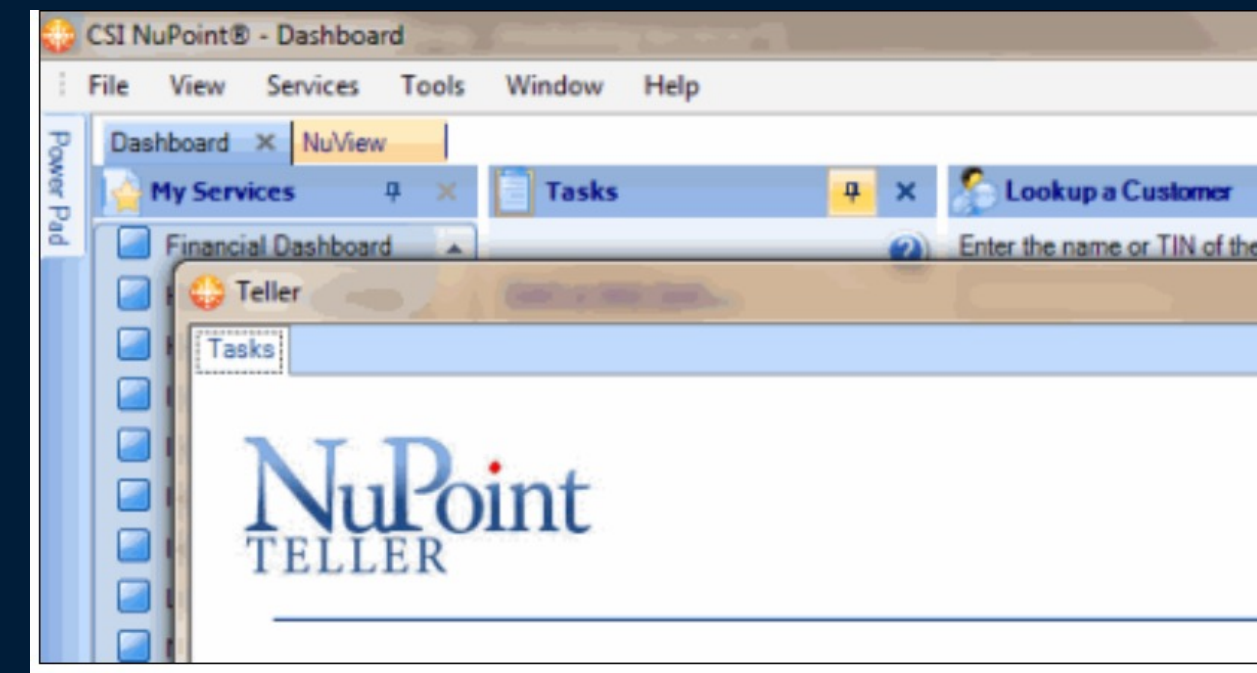
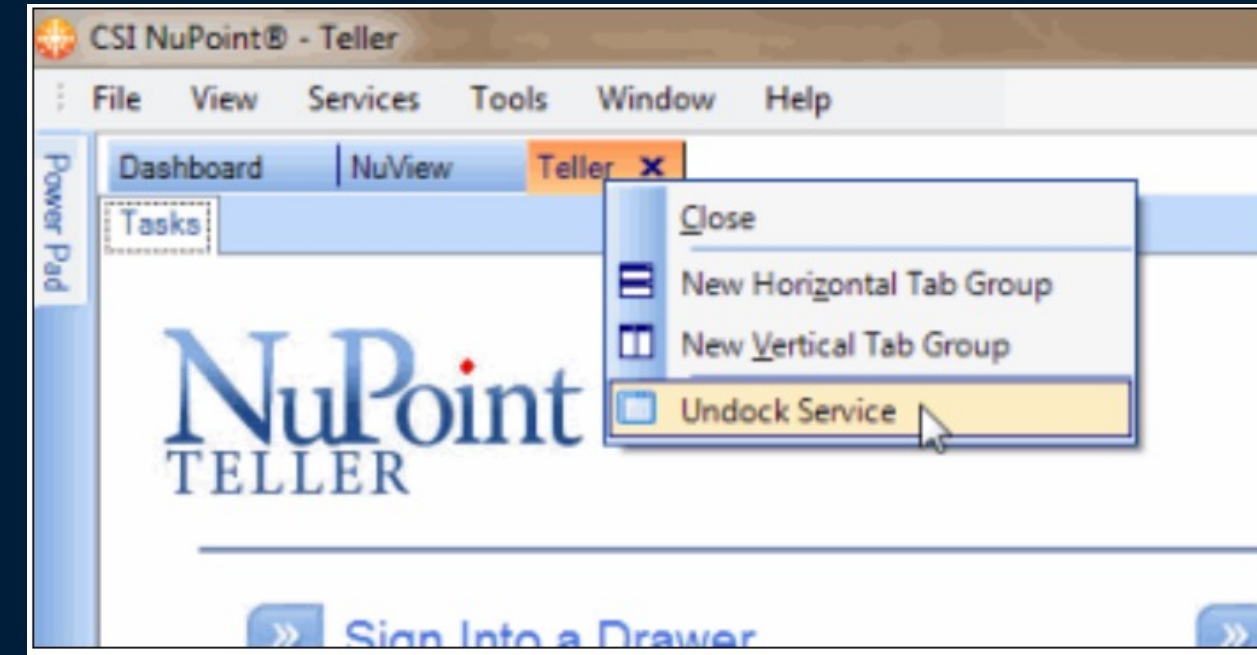
NuPoint SSO Setup

To implement SSO, submit a Bank Control Ticket to Customer Service.

- Onl 0207 – Y + Implement Single Sign-on
- NuPoint Security Administrator can then assign SSO to selected Users and/or Groups.
- SSO requires a one-to-one relationship and can only be used for a single Public ID.

Multiple Monitors – Undocking Tabs

- NuPoint launches Services in a tabbed view on a single monitor. You select the service you want to see by clicking the appropriate tab.
- Undocking allows you to see multiple tabs on a single screen and open that Service in a new window.
- This process allows Service to be moved to a separate monitor.



Customizing NuPoint Canvas

The screenshot displays the NuPoint Canvas interface for a user named Jason Young. The interface is organized into two main sections: Reporting and Loans. Each section contains several tool icons, each with a label below it.

Reporting Section:

- CSI IQ (Icon: Recycled cube)
- CenterView (Icon: Document with list)
- Executive View (Icon: Bar chart)
- CenterDoc (Icon: Document with arrow)
- Financial Dashboard (Icon: Pie chart)
- NuView (Icon: Folder with cube)

Loans Section:

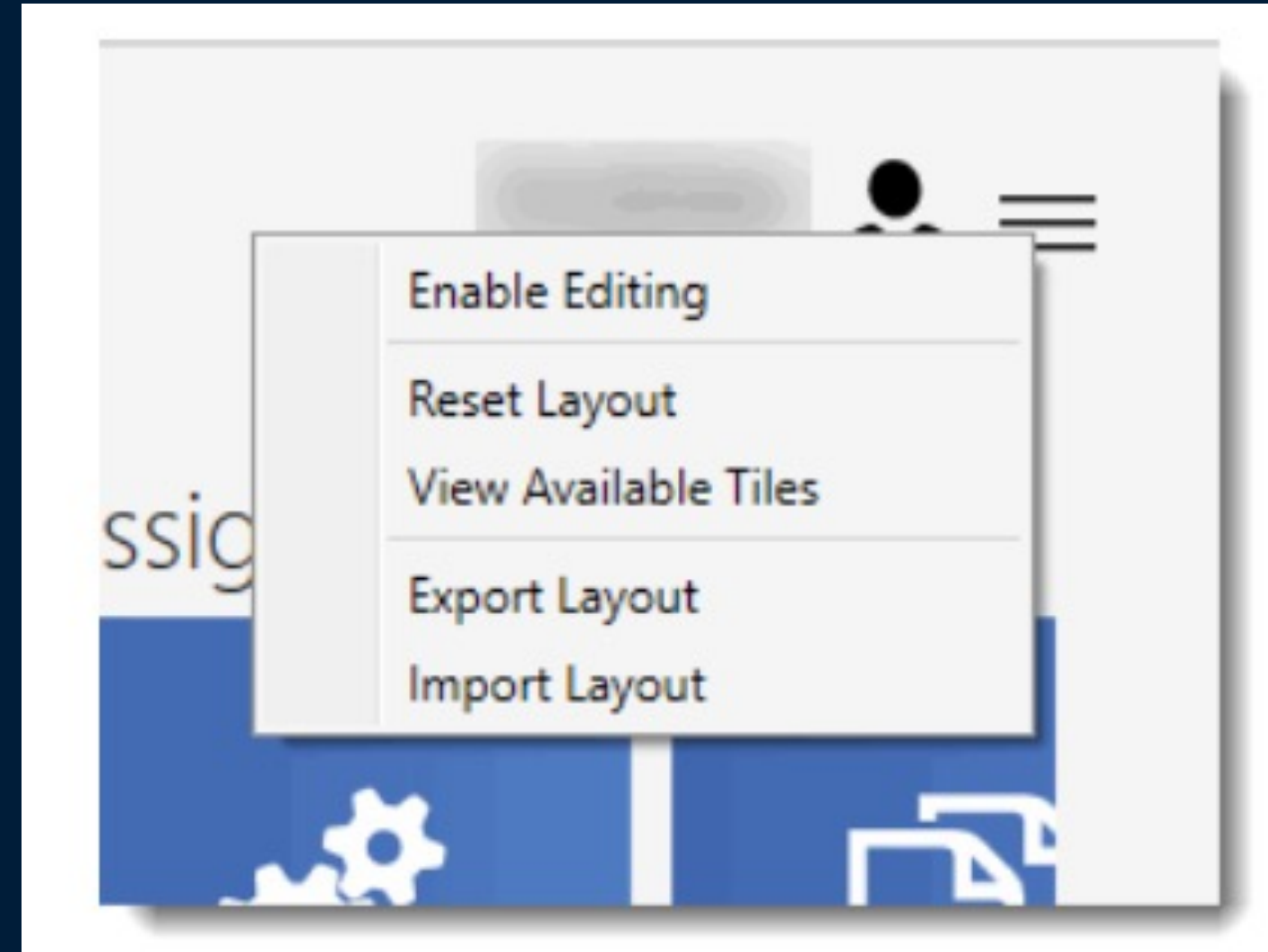
- Loan Relationship Pricing (Icon: Calculator)
- Collateral Valuation (Icon: Line graph)
- Exception Tracking (Icon: Warning sign)
- Risk Management Mail Merge (Icon: Envelope with list)

The interface also includes a user profile in the top right corner labeled "Jason Young" and a browser tab at the top left labeled "NuPoint Canvas".

Customizing NuPoint Canvas

Create a custom NuPoint Canvas for individual employees or groups of employees:

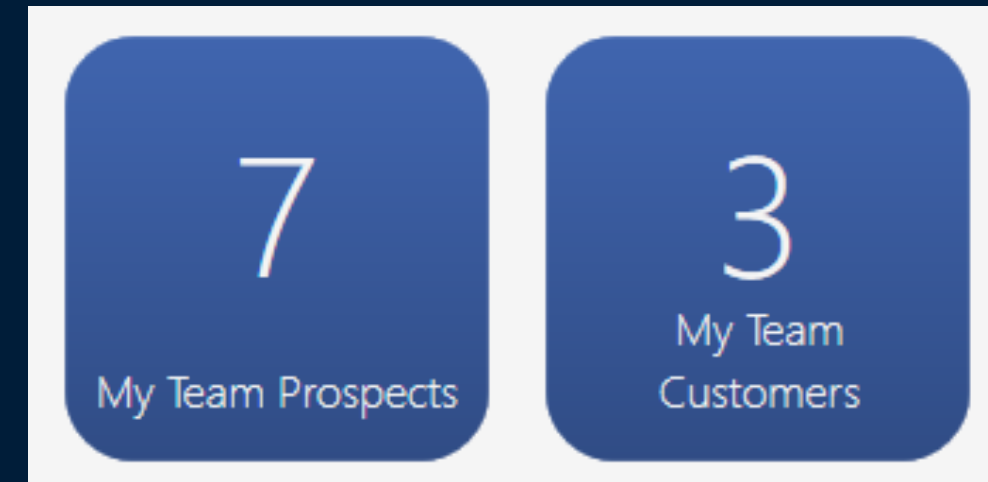
- Adjust Tile Sizes
- Add/Remove Tiles
- Group Tiles
- Customize a Page or Group Name



NuPoint Canvas – Quick Access

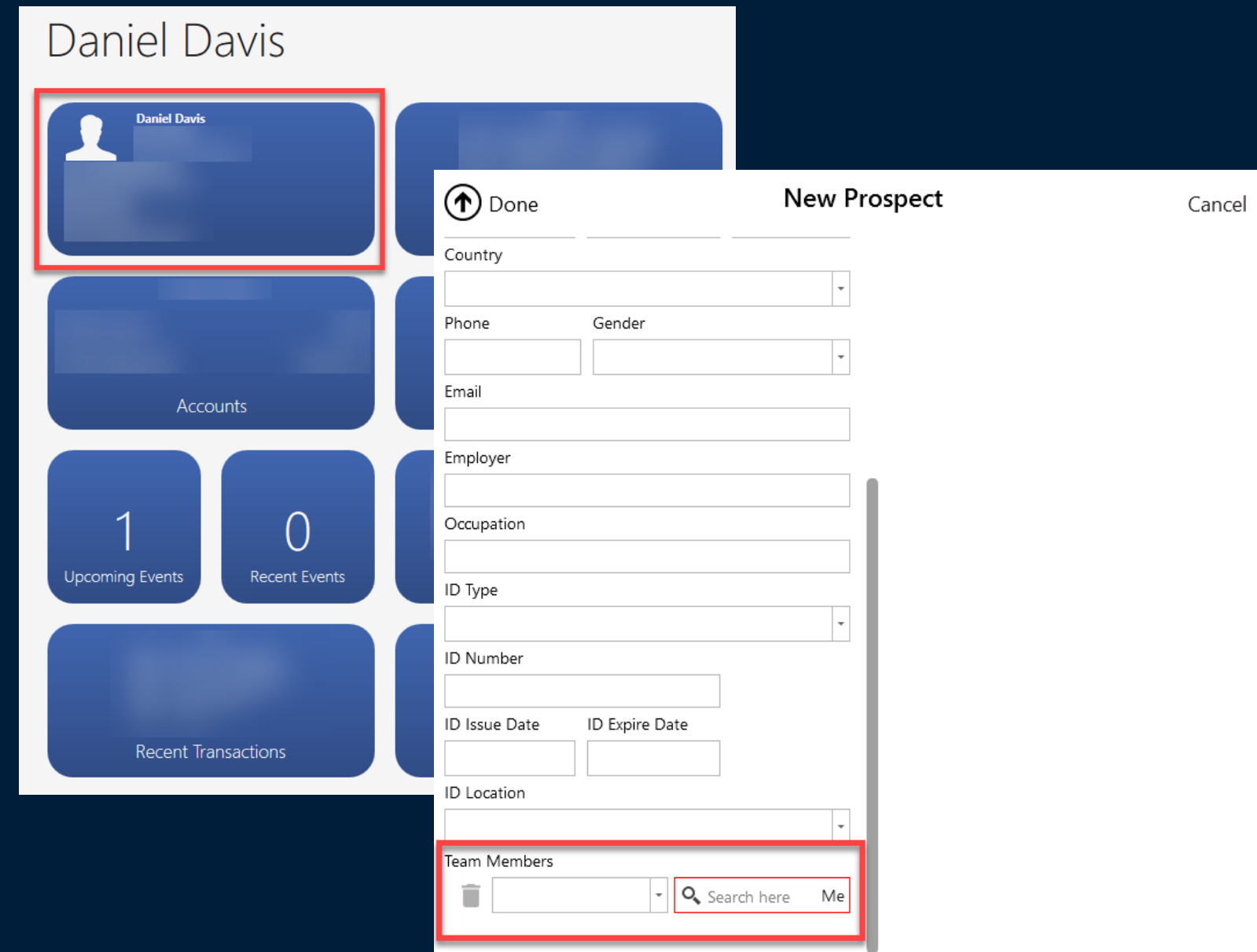
Save Customers and Prospects for quick access from the Canvas Screen.

For CRM users, My Team Prospects and My Team Customers can be accessed from Canvas via these tiles without needing to use Customer Lookup.



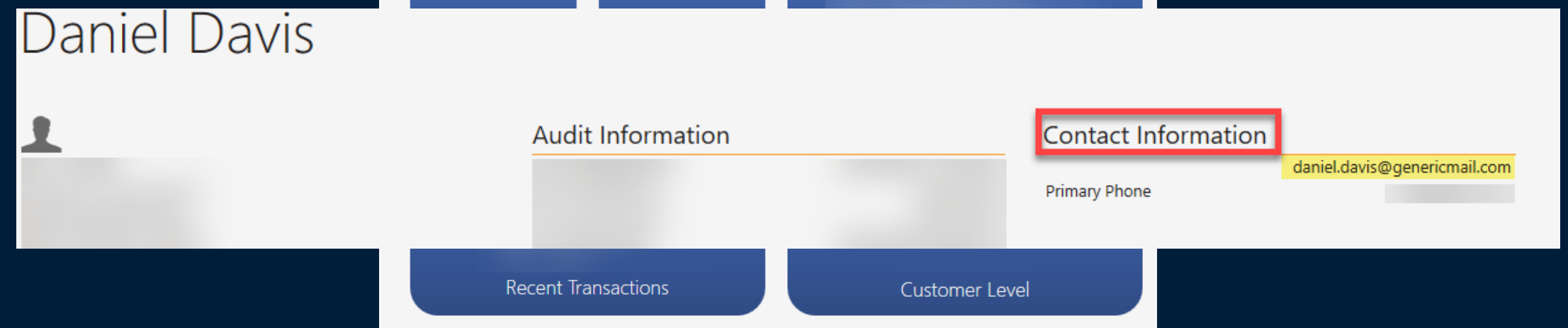
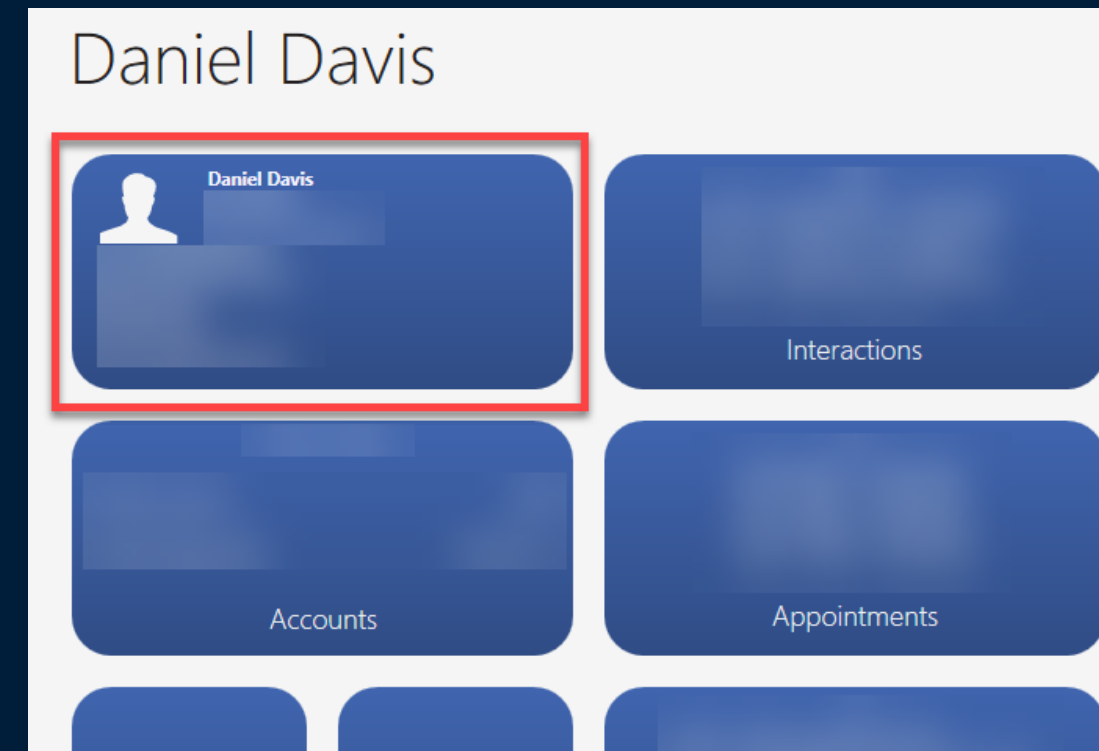
NuPoint Canvas – Quick Access

To assign a Customer or Prospect to a team member, navigate to the Demographics Tile and assign the Team Member.



Email Integration to CRM Interactions

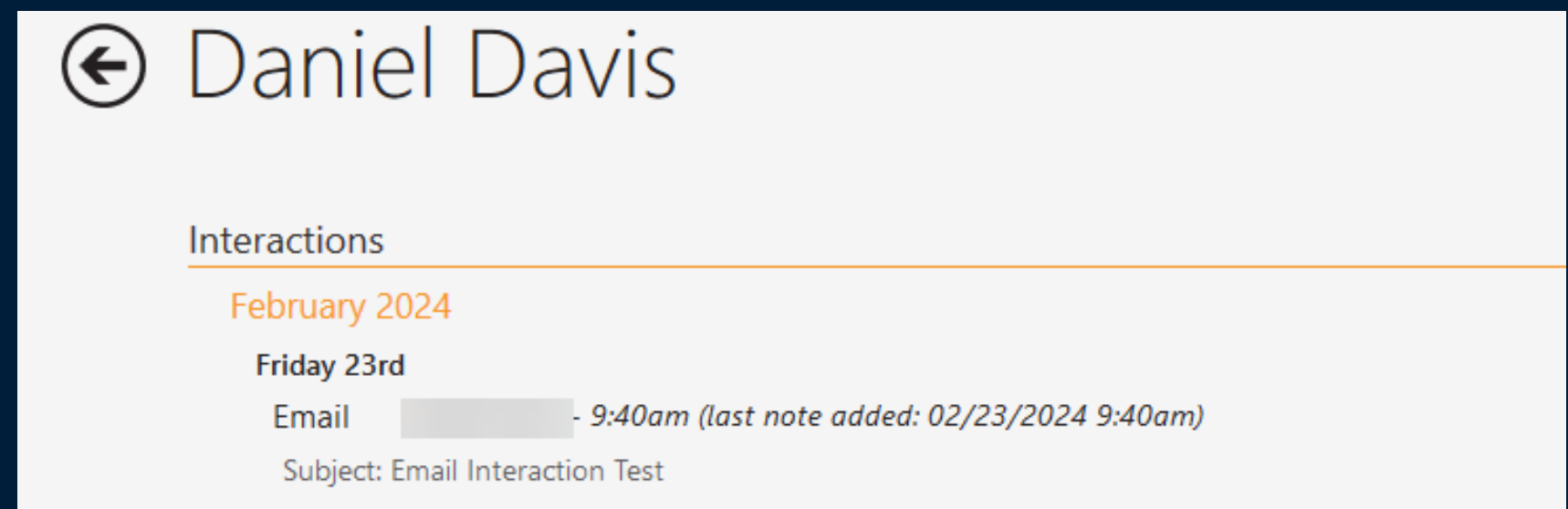
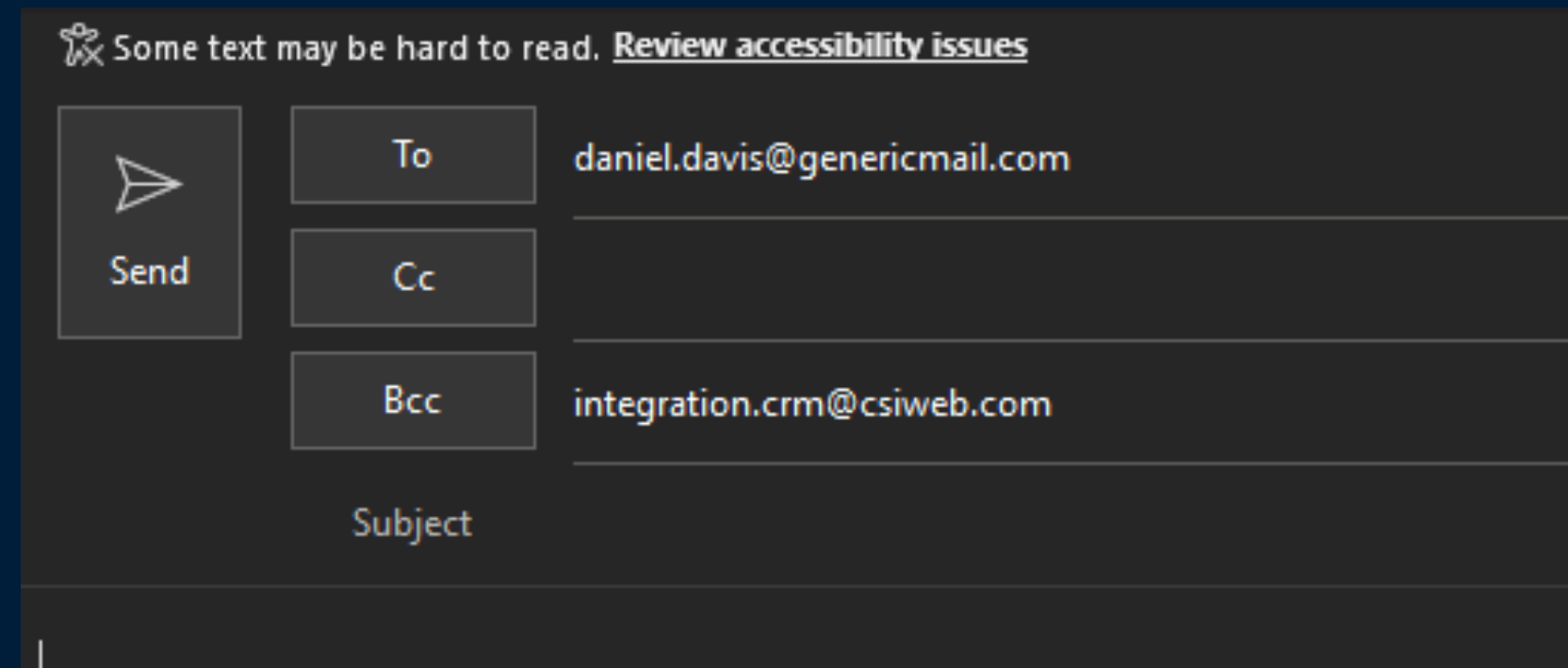
Emails can be sent to a customer via the email listed under Contact Information in the Customer View Demographics Tile.



Email Integration to CRM Interactions

Clicking the Customer's email address will allow NuPoint to create an email through the PC's default email service.

Once the email is sent, it will automatically create an Interaction for the correspondence sent.



RETAIL OPS

Positive Pay Automation

Allows a bank to mark an account using Positive Pay for auto-decisioning:

- New option for auto-decision in NuPoint Admin – Positive Pay
- Establish bank-wide Cut Time
- Enable auto-decisioning at account level in Positive Pay
- Enable Auto-Decision to Return/Approve
- Items marked as “Return” will pass automatically to Chargeback

Positive Pay Automation

NuPoint Admin Setup

The screenshot shows the NuPoint Canvas Administration interface. On the left, a navigation tree lists various services, with 'Positive Pay' highlighted in a red box. On the right, the 'Auto Decision Admin' configuration panel is shown. The 'Use Auto Decision' checkbox is currently unchecked and is highlighted in a red box. Below it, the 'Auto Decision Settings' section is expanded, showing a 'Cut Time' of 03:00 PM.

Positive Pay Settings

The screenshot shows the 'EDIT EXISTING ACCOUNT' page for a Positive Pay account. The account details include: Account Number: 1012, Application: DDA, Name: Jane Doe, and Description: Official Check Account. The 'Enable Auto Decision' checkbox is checked and highlighted in a red circle. The 'Decision' dropdown menu is set to 'Return'. Below this, a callout box shows the 'Enable Auto Decision' checkbox checked and the 'Decision' dropdown menu set to 'Approve'.

Teller Hot Keys

New/Changed Hot Keys

- CTRL N – Makes it easier to move the screen forward on the scan/repair screens and duplicate detection screens
- CTRL T – New Virtual Ticket (used to be CTRL V but didn't work correctly because of the windows paste function)
- F12 – Go straight to scan screen when there is no conductor
- F11 – Add a second conductor when on the scan screen
- Press Enter when on the submit screen and prompt screens to accept instead of needing to click Done
- Press Esc to finish the transaction instead of clicking X and cancelling a prompt screen
- On the duplicate screens, pressing K to Keep the item or R to Remove the item
- Use arrow keys to move back and forth between duplicate items

Teller Tips & Tricks

- A teller can Shelve their session while scanning a batch of checks, work with another customer and come back to Unshelve the transaction and pick up where they left off.
- Deferred Checks can be scanned by a different teller than the one who started the transaction or even on a back counter machine, like branch capture, away from customers.
- Banks can now turn off the requirement of a TIN when entering a Prospect. This is an option in Teller Admin.

Teller Reg CC Hold Automation

- Teller Bank Admin Options for Hold Days and Amounts
- Options to automate New Account and Large Dollar Hold calculations and fully complete user notice

NuPoint Canvas Teller x

Tasks Transactions Reg CC Hold

Reg CC Holds +

Instructions
KM FY2024 Sprint 3 Alpha Testing

Holds To Add

Hold Type	Account	Hold Amount	Days	Available	Mail Notification
Case By Case	DDA 12707	450.00	1	2/23/2024	<input type="checkbox"/>
Large Dollar	DDA 12707	4850.00	2	2/26/2024	<input type="checkbox"/>
Large Dollar	DDA 12707	9475.00	7	3/4/2024	<input type="checkbox"/>

Max Hold Amount: \$15,000.00 Total Hold Amount: \$14,775.00

Drawer Bal: \$10,336.00 TX #: 21 Branch: 5555 Drawer: 0555 Credit Date: 02/22/2024

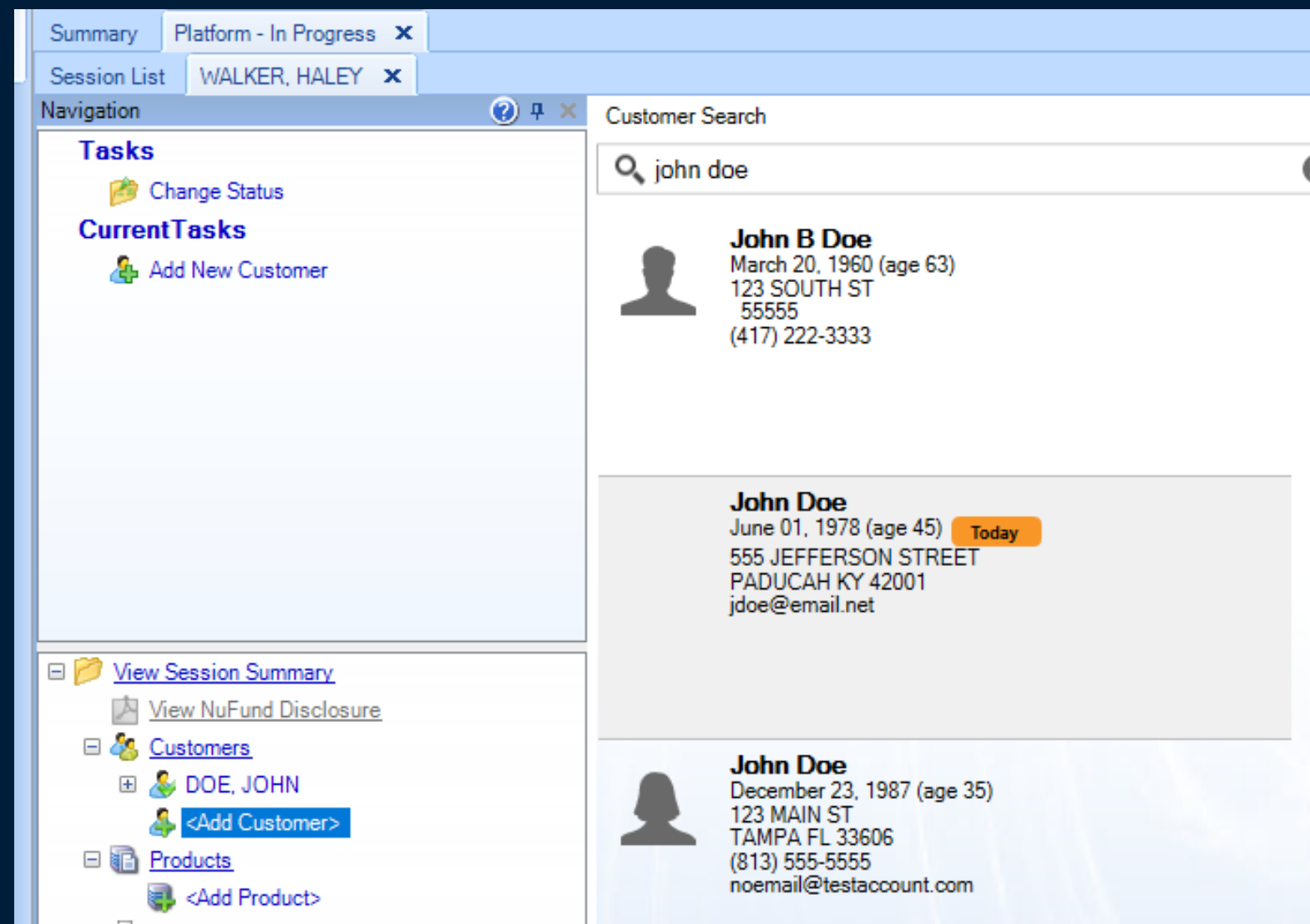
Reg CC

Enable Reg CC Holds	Yes
Allow Holds for Savings Account Transaction	Yes
Print Current Branch Info on Reg CC Form	Yes
Exception Hold Days	7
Case By Case Hold Days	2
New Account Hold Days	9
First Available Funds Immediately or Next Day	Immediately
First Available Funds (Large Dollar and Case By Case)	\$225.00
Next Day Available Funds (Large Dollar Only)	\$450.00
Third Day Available Funds (Large Dollar Only)	\$4850.00
New Account And Large Dollar Hold Automation	Yes

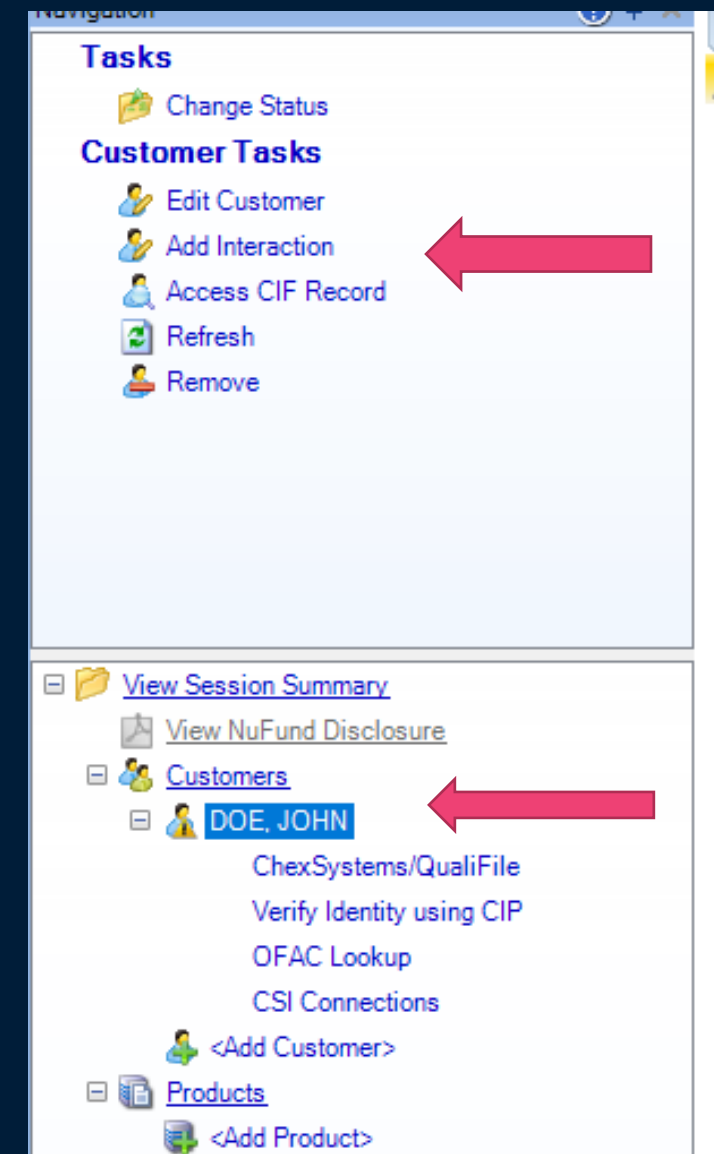


Add CRM Interactions in NAC

Search & Add to Session



Select & Add Interaction



Add CRM Interactions in NAC

Enter Interaction

The screenshot shows the NAC interface with a 'New Interaction' modal form open. The background shows the 'Customer Profile' for John Doe, including fields for Last Name (DOE), Salutation, First Name, Middle Name, Address, City, ZIP, Gender, Marital Status, Spouse, PIN, LEC Status, TIN, TIN Certificate, ID Type, ID Number, and ID Location. The modal form has a 'Done' button and a 'Cancel' button. It includes a date field set to 06/01/2023. The 'Interaction Type' is set to 'Referral'. The 'Description' field contains the text: 'John Doe visited Main branch to open Saving Account. He mentioned the idea of Life Insurance. Submitting his name to our LPL group'. There is a 'Participants' section with a 'Manage Participants' button. At the bottom of the modal, there is an 'Interaction Pinned' toggle switch.

Available in Customer View

The screenshot shows the NAC Customer View for John Doe. The view includes a search bar with 'John Doe' and a close button. The customer's name 'John Doe' is displayed prominently. Below the name, there is a summary card with contact information: 123-45-6789, June 01, 1978 (age 45), 555 JEFFERSON STREET, PADUCAH, KY 42001, United States, and jdoe@email.net. A 'Maps' button is also present. The view is organized into a grid of cards:

- Accounts:** 5 Open, 0 Closed. Total Loans: \$140,128.30. Total Deposits: \$0.00.
- Customer Level:** Ranking: 7,574.
- Appointments:** 0.
- Reminders:** 0.
- Upcoming Events:** 0.
- Recent Events:** 10.
- Relationships:** 1 interaction on 06/01 - Referral - Haley L Walker.
- Interactions:** 1.

Digital Funding in NuFund

Direct connection to CSI Digital Banking in NuFund

- Allows customer to start funding process immediately upon approval and submission to the core:
 - Internal transfers for existing customers
 - External funding (PLAID for immediate validation), MDC and Debit Card
 - An email notification will be sent to the Applicant asking how to fund the account. Those email notifications are set in Digital Banking Admin.



Digital Funding in NuFund

Haley Walker
Manage Profile

CSI Community Bank

OVERVIEW Next 7 days →

ACH

- 0 Items Requiring Attention
- 0 Scheduled / 0 Batches Awaiting Approval
- 0 Templates Awaiting Approval
- 0 Notices of Change / 0 Returns

TAX PAYMENTS

- 0 Payments Awaiting Approval
- 0 scheduled

WIRE TRANSFERS

- 0 Items Requiring Attention
- 0 Scheduled / 0 Rejected
- 0 Templates Awaiting Approval

POSITIVE PAY

- 0 Exceptions Awaiting Approval

MY ACCOUNTS(6)

- Total Deposits (6)
- \$1,466,035.21

Updated May 30, 2023 10:45:29

FUND YOUR ACCOUNT

Your new {Account.Name} is almost ready! Before you can use this new account, you will need to add funds to it.

How would you like to fund your account?

- Transfer Funds
- Debit Card
- Personal Check

Not ready to fund your account yet?

No problem. We'll remind you later to add funds to this account. Please note that if you do not fund this account in 30 days, it will automatically be closed.

Close Funding Window

ACTIVITY

Payees marked as favorites appear here. Use the button

22 5/22 6/22 7/22 8/22 9/22 10/22

Checking

NuFund Disclosures Responses

Customer responses to Disclosure questions in NuFund can now be set to pass-through to corresponding NuPoint Core fields.

- To add this to a new or existing disclosure:
 - Click “Add New Disclosure” or select existing Disclosure from list
 - Enter Name of Disclosure, Description of Disclosure and Response Required (Optional)
 - Question – Enter the Disclosure question
 - Enter Application Code

NuFund Disclosures Responses

To add this to a new or existing disclosure:

- DDN to Map – Enter the DDN of the field to which the response will pass-through.
- Yes/No – Enter the correct response to the question.
- Display – Enter any additional information you want the user to see.

The screenshot shows a web form titled "Add/Edit Disclosure". The form has the following fields and values:

- Name: Reg E Opt In/Opt Out
- Description: Regulation E Disclosure
- File: (empty dropdown menu) with a "Browse..." button
- Response Required:
- Question: Would you like to Opt In to Regulation E?
- App Code: DDA
- DDN to Map: 18969
- Yes: 1
- No: 2
- Display: (empty rich text editor with a toolbar)

Embed NuFund in Website

Allows for a single click to land the applicant with the product already in their cart!

After the customer has reviewed possible products, clicking “Open an Account” would launch NuFund with their selected product(s) already in the session.

This is an opportunity to embed your NuFund URL link anywhere you want.

Risk Management System



Key Features

- Create queues to track accounts based on criteria
- Customized queue listing screens
- Accounts don't have to be in queue to be worked or viewed
- Use for Loans and/or DDA/SAV accounts
- Send letters on demand
- RMS data stored indefinitely

RMS Tips

- Create queues for **ALL LOANS**
 - Delinquency queues by # of days
 - Maturing Loans – 30, 60, 90 Days
 - Current Loan Balance > \$1M
- Create Queues for **OVERDRAWN Accounts**
 - Overdrawn # of Days by Branch
 - Overdrawn by Officer
 - Accounts Auto Charged Off

RMS Tricks

- Track whether “promises to pay” are KEPT or BROKEN systematically
- LETTERS
 - Any letter can be formatted and uploaded to RMS
- Print a Delinquency Summary by Account

Collateral Valuation System



Key Features

CVS is an Asset-tracking system,
NOT Collateral Addenda Record

Create bank-defined Collateral Concentrations under Host Collateral Codes = **Collateral Types**

Define complete collateral details for individual assets

Easily understand asset cross-collateralization at bank



CVS Tips

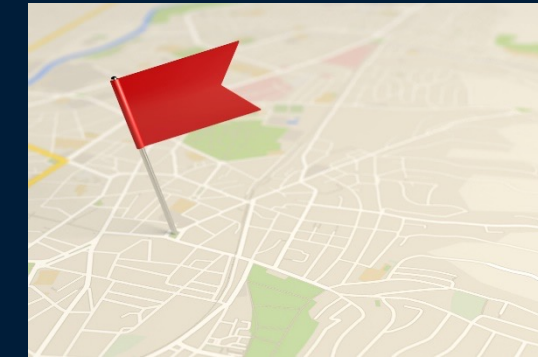
Each asset has **ONE** record no matter how many loans it is tied to

Must have **PLEGGED DOLLARS** to cover *Loan Balance* or *Committed Liability*, whichever is greater

All CVS fields available in CSI IQ for custom reporting

Bank chooses whether they want:

- Real Estate Loans Only
- Commercial Loans Only
- All Loans



CVS Tricks

Ability to Map Collateral using Google Earth

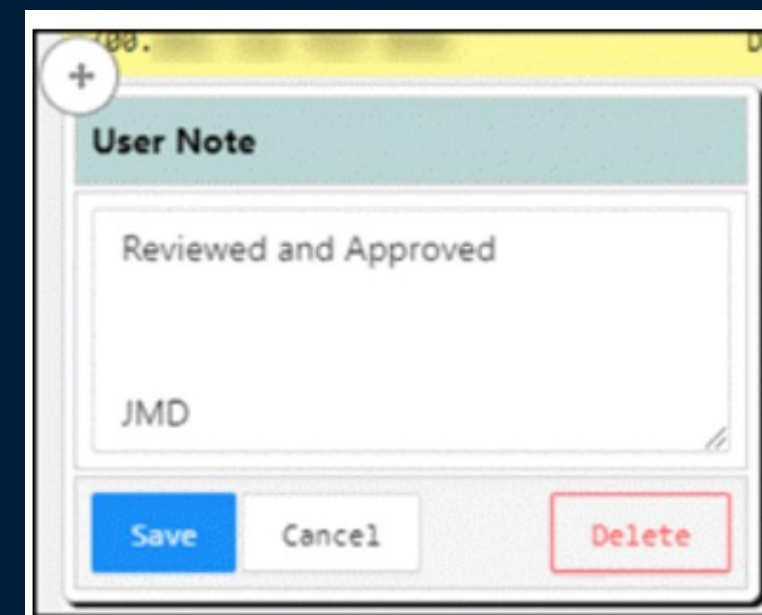
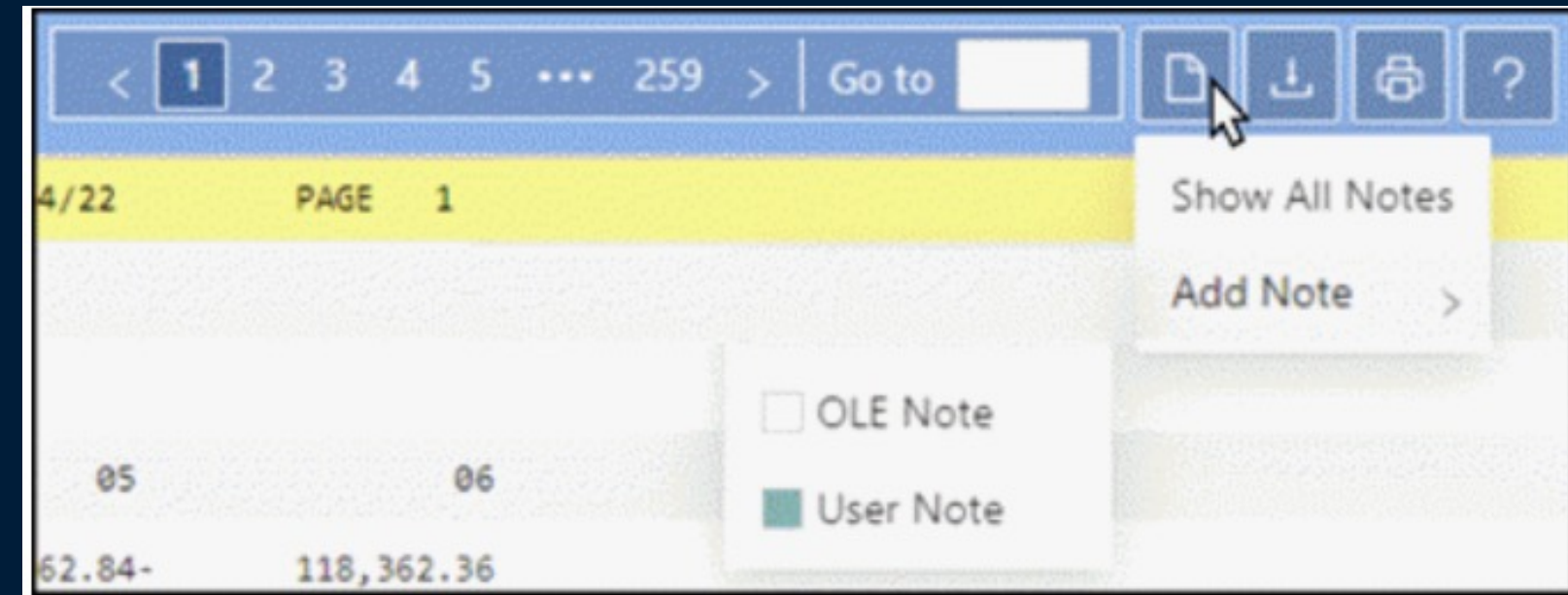
Ability to add hyperlinks by Collateral Type for easy access to CVS online value websites

Collateral Concentration Reports available in Executive View

REPORTING

NuView Notes

- Users can add notes to reports in NuView, similar to how CenterView notes work today.
- We suggest adding initials to these notes as NuView does not use licenses and the Public ID is not retained.



IQ Schedules to CenterView/NuView

- CSI IQ reports can be scheduled to run without any manual intervention.
- The majority of reports are scheduled to go to eSafe today.
- You can also send to CenterView/NuView for historical archiving of reports.

Schedule Report

Selected Report: **IQ Deposit Demographic Report**

Destination: eSafe Secure Mail Archive Network

Format: PDF Text File

eSafe

CSI eSafe Login:

CSI eSafe Password:

Email To:

Subject:

Message:

Recurrence: Once Daily Weekly Monthly Yearly

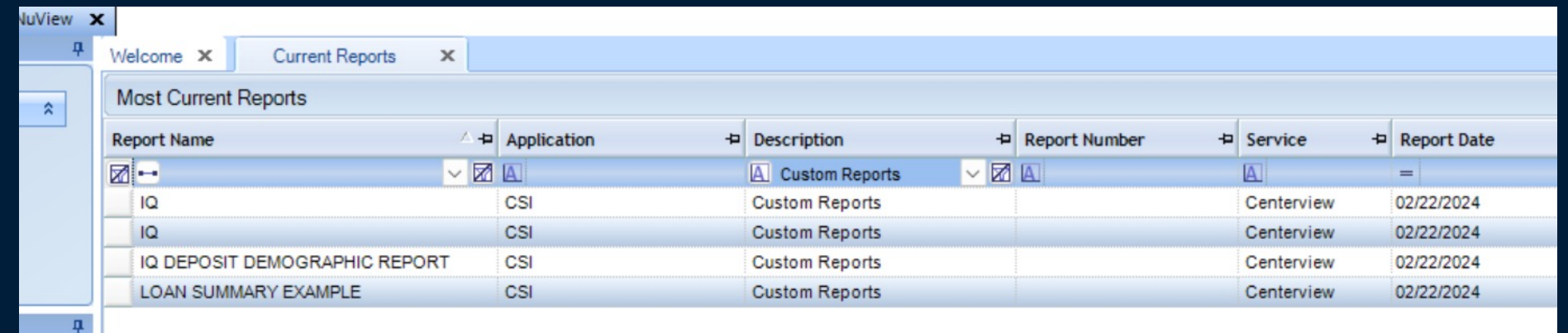
Schedules List

Available Schedules: **IQ Deposit Demographic Report**

Type	Next Run Date	Format	Submitted By	Id	Recipients
Daily	2/23/2024 6:00:00 AM	PDF	0620MMARRS	5623392	Archive

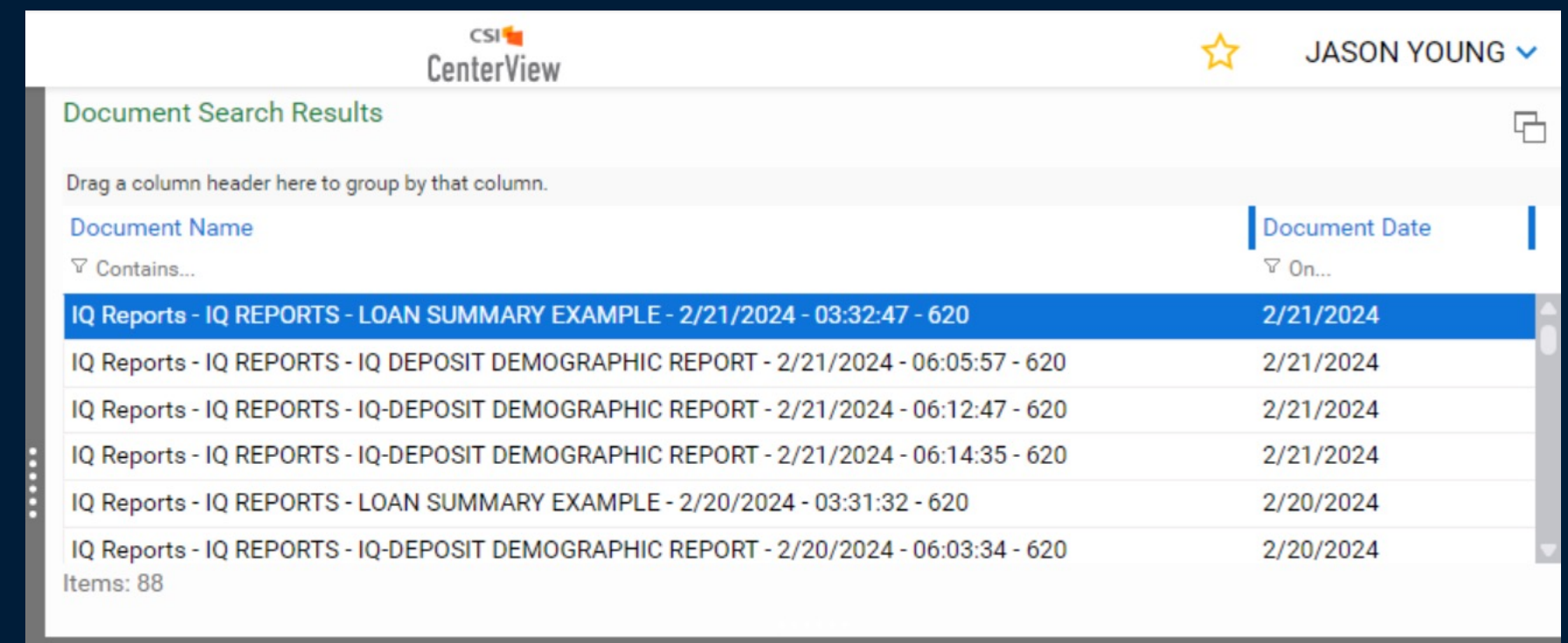
IQ Schedules to CenterView/NuView

- Once scheduled, you can see the IQ reports by filtering “Custom Reports” as the Description in NuView.
- In CenterView, you can filter by looking for “Custom Reports” under Document Types.



The screenshot shows the NuView interface with a table titled "Most Current Reports". The table has columns for Report Name, Application, Description, Report Number, Service, and Report Date. The "Description" column is filtered to show only "Custom Reports".

Report Name	Application	Description	Report Number	Service	Report Date
IQ	CSI	Custom Reports		Centerview	02/22/2024
IQ	CSI	Custom Reports		Centerview	02/22/2024
IQ DEPOSIT DEMOGRAPHIC REPORT	CSI	Custom Reports		Centerview	02/22/2024
LOAN SUMMARY EXAMPLE	CSI	Custom Reports		Centerview	02/22/2024



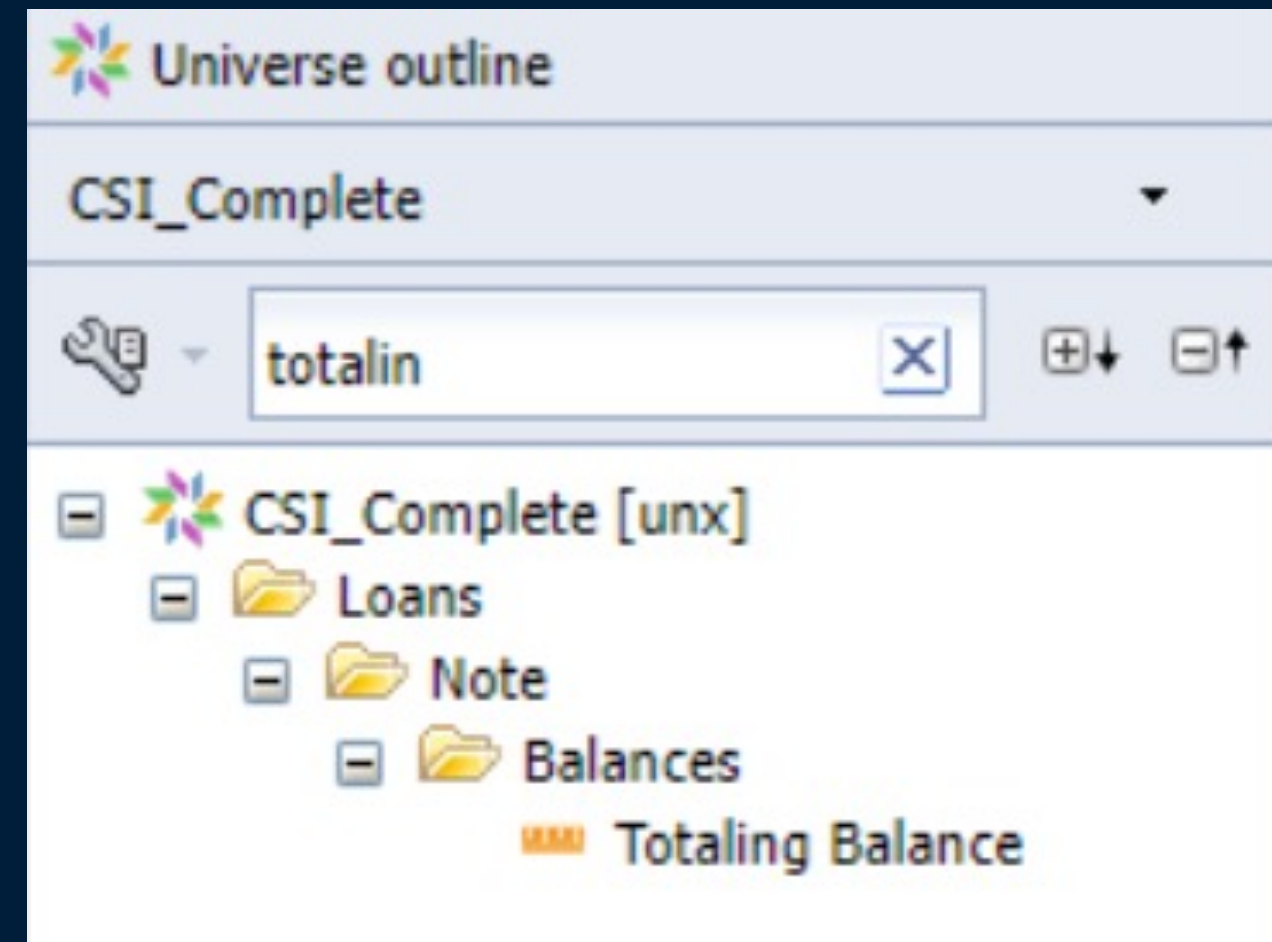
The screenshot shows the CenterView interface with a "Document Search Results" section. The results are displayed in a table with columns for Document Name and Document Date. The search criteria is "Contains..." and the results are sorted by Document Date.

Document Name	Document Date
IQ Reports - IQ REPORTS - LOAN SUMMARY EXAMPLE - 2/21/2024 - 03:32:47 - 620	2/21/2024
IQ Reports - IQ REPORTS - IQ DEPOSIT DEMOGRAPHIC REPORT - 2/21/2024 - 06:05:57 - 620	2/21/2024
IQ Reports - IQ REPORTS - IQ-DEPOSIT DEMOGRAPHIC REPORT - 2/21/2024 - 06:12:47 - 620	2/21/2024
IQ Reports - IQ REPORTS - IQ-DEPOSIT DEMOGRAPHIC REPORT - 2/21/2024 - 06:14:35 - 620	2/21/2024
IQ Reports - IQ REPORTS - LOAN SUMMARY EXAMPLE - 2/20/2024 - 03:31:32 - 620	2/20/2024
IQ Reports - IQ REPORTS - IQ-DEPOSIT DEMOGRAPHIC REPORT - 2/20/2024 - 06:03:34 - 620	2/20/2024

Items: 88

Loans Totaling Balance in IQ

- When creating IQ Creator reports, banks are familiar with the variable used to net loan totals for balances.
- $=\text{If}([\text{Participation Total Code}] > "1"; -1 * [\text{Current Balance}]; [\text{Current Balance}])$
- There is a field in Loans under Note-Balances that eliminates the need for this variable when creating a report. It automatically nets all participations.



FMS Trends Universe in IQ

- A new Universe in CSI IQ Creator called FMS_Trends allows you to create summary level trend reports based upon the subtotals you have in FMS.
- This Universe will let you quickly compare balances for the last 13 EOMs without multiple queries.

YTD Avg Bal Trend on Assets, Liabilities, Capital and Unposted

TOTAL ASSETS

Subtotal 1	Account Description	8/31/22	9/30/22	10/31/22	11/30/22	12/30/22	1/31/23	2/28/23
		YTD Avg Bal	YTD Avg Bal	YTD Avg Bal	YTD Avg Bal	YTD Avg Bal	YTD Avg Bal	YTD Avg Bal
ALL PREPAIDS ASSETS	ALL PREPAIDS ASSETS	-437,885.80	-437,889.10	-437,891.54	-437,893.31	-437,894.73	-437,895.86	-437,896.71
ALL PREPAIDS ASSETS		-437,885.80	-437,889.10	-437,891.54	-437,893.31	-437,894.73	-437,895.86	-437,896.71
***CASH DUE FROM BANKS	***CASH DUE FROM BANKS	55,921,407.50	55,868,489.74	55,834,809.71	55,770,533.23	55,711,966.30	55,665,179.31	55,608,648.15
***CASH DUE FROM BANKS		55,921,407.50	55,868,489.74	55,834,809.71	55,770,533.23	55,711,966.30	55,665,179.31	55,608,648.15
cash items & alpha tester	**CASH ITEMS	9,012,470.82	9,354,684.44	9,609,929.58	9,660,627.72	9,803,425.42	9,918,339.65	10,004,680.42
	ALPHA TESTER	92,728,350.64	92,723,464.02	92,714,161.06				
cash items & alpha tester		101,740,821.46	102,078,148.46	102,324,090.64	9,660,627.72	9,803,425.42	9,918,339.65	10,004,680.42
CASH LETTERS	CASH LETTERS	87,198.84	88,674.75	92,195.67	229,055.61	230,750.00	231,845.41	232,758.90
CASH LETTERS		87,198.84	88,674.75	92,195.67	229,055.61	230,750.00	231,845.41	232,758.90
DUNKIN DONUT	DUNKIN DONUT							
DUNKIN DONUT								
FED FUNDS SOLD BANKERS	FED FUNDS SOLD BANKERS	-3.92	-15.57	-24.18	-30.43	-35.46	-89.13	-155.01
FED FUNDS SOLD BANKERS		-3.92	-15.57	-24.18	-30.43	-35.46	-89.13	-155.01
FIXED ASSETS	FIXED ASSETS	866,033,669.81	866,033,660.43	866,033,653.51	866,033,648.48	866,033,644.44	866,033,690.88	866,033,751.39
FIXED ASSETS		866,033,669.81	866,033,660.43	866,033,653.51	866,033,648.48	866,033,644.44	866,033,690.88	866,033,751.39
INT RECV - LOANS	INT RECV - LOANS	213,667,041.86	223,469,985.91	228,873,195.84	233,483,080.13	239,293,974.37	239,595,429.22	243,847,748.28

YTD Avg Bal Trend on Assets, Liabilities, Capital and Unposted | Daily Bal Trend on Income and Expense | Department YTD Avg Bal Trend - Assets & Liabilities | Department Daily Bal at EOM Trend - Income & Expense | Data

Executive View Summary Universe in IQ

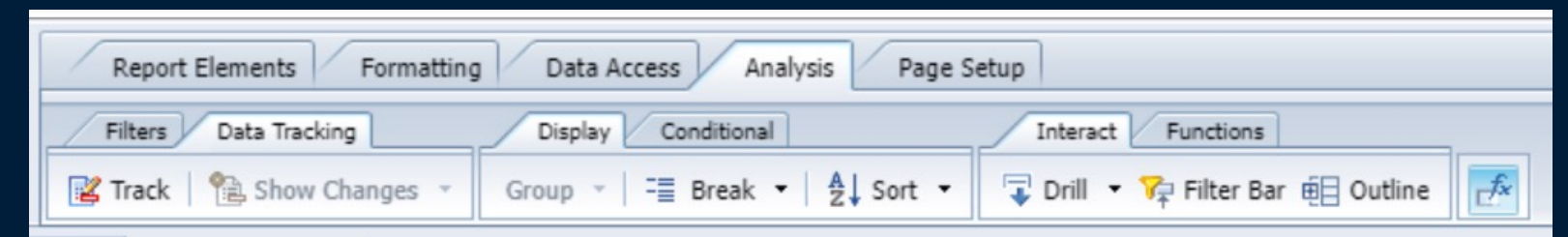
- The Executive View Summary Universe in CSI IQ is a quick way to create summary level trend reports across core applications.
- The Universe contains DDA/SAV, Loans, CD and IRA information, quickly allowing you to see trends by bank, branch or officer for the last 13 EOMs, without multiple queries.

DDA Balance Summary

Date	Branch Name	Current Balance	Count Accounts
1/31/23	Carson Office	5,977,171.63	51
2/28/23		5,981,439.13	50
3/31/23		5,985,780.32	50
4/28/23		5,990,030.65	50
5/31/23		5,994,299.24	50
6/30/23		6,001,171.43	50
7/31/23		6,005,424.54	50
8/31/23		6,009,706.21	50
9/29/23		6,014,198.76	50
10/31/23		6,018,567.73	50
11/30/23		6,022,978.48	50
12/29/23		6,027,849.14	50
1/31/24		6,032,105.98	50

Data Tracking in IQ

- Data Tracking in CSI IQ allows you to compare a report from two different date ranges and see changes.
- Data Tracking can be accessed by going to the Analysis Tab in IQ Creator and selecting Data Tracking.



Data Tracking in IQ

- Run your report for the oldest data set you want to compare against.
- Select data tracking, refresh now and select the more current date to see results.
- You can also use the variable shown to see both balances side by side and the impact.

Create Variable

Definition

Name: January 2023 Balance Type: Undefined

Description:

Qualification: Measure

Formula: =RefValue([Current Balance])

Deposit Changes

Name Line 1	Account Number	January 2023 Balance	January 2024 Balance	Net Change
ABE LINCOLN	41864	2,959	2,959	0
ADAMS, JERAMIE	450968	11,000	11,000	0
ADAMS, JERAMIE	666666	20,638.8	20,846.14	207.34
ADAMS, JR, WILLIAM C	43043407	15,642.84	15,839.5	196.66
ADAMS, JR, WILLIAM C	55312331	0	0	0
ADAMS, JR, WILLIAM C	80256522	270,830.79	274,089.68	3,258.89
ADAMS, KATIE	111347	1,382,746.43	1,382,746.43	0
ADAMS, RYAN W	12123669	8,488.41	8,572.98	84.57
ADAMS, RYAN W	12823314	1,864,056.16	2,255,040.24	390,984.08

THANK YOU!



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AUTHENTIC ROOTS. AMBITIOUS PURSUITS.