



CX24

AUTHENTIC ROOTS. AMBITIOUS PURSUITS.



WHAT'S NEW AND WHAT'S NEXT:

DIGITAL BANKING

PRODUCT UPDATE

AGENDA

01 – Welcome

02 – Product Approach

03 – Digital Strategy

04 – 2024 Priorities &
Roadmap Review

DIGITAL PRODUCT TEAM



HANNAH DAY
Sr. Director, Digital
Banking



BRENNIE CONKLE
Sr. Product Manager



ASHLEY MILLER
Sr. Product Manager



SCOTT ADLER
Sr. Product Manager

DIGITAL
PRODUCT
APPROACH

DIGITAL PRODUCT APPROACH



DIGITAL STRATEGY

CUSTOMER JOURNEY



CSI Digital Banking

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



Dragonfly
Financial Technologies



FI CHALLENGES

- Deposit growth
- Lack of openness
- Customer acquisition & attrition
- Competition
- Continued adoption of new offerings
- Economic headwinds
- Lack of access to data & analytics
- Pace of change

2024 PRIORITIES

UI/UX IMPROVEMENTS

Ashly Gallagher-White
Manage Profile

ProtoBank

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

All Accounts 14

Open New Account

Total Deposits: \$350,103.25 | Total Loans: \$350,103.25

Search Accounts

Favorite Accounts 6

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

Checking Accounts 6

Saving Accounts 3

Loan Accounts 5

Family Accounts 2

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

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

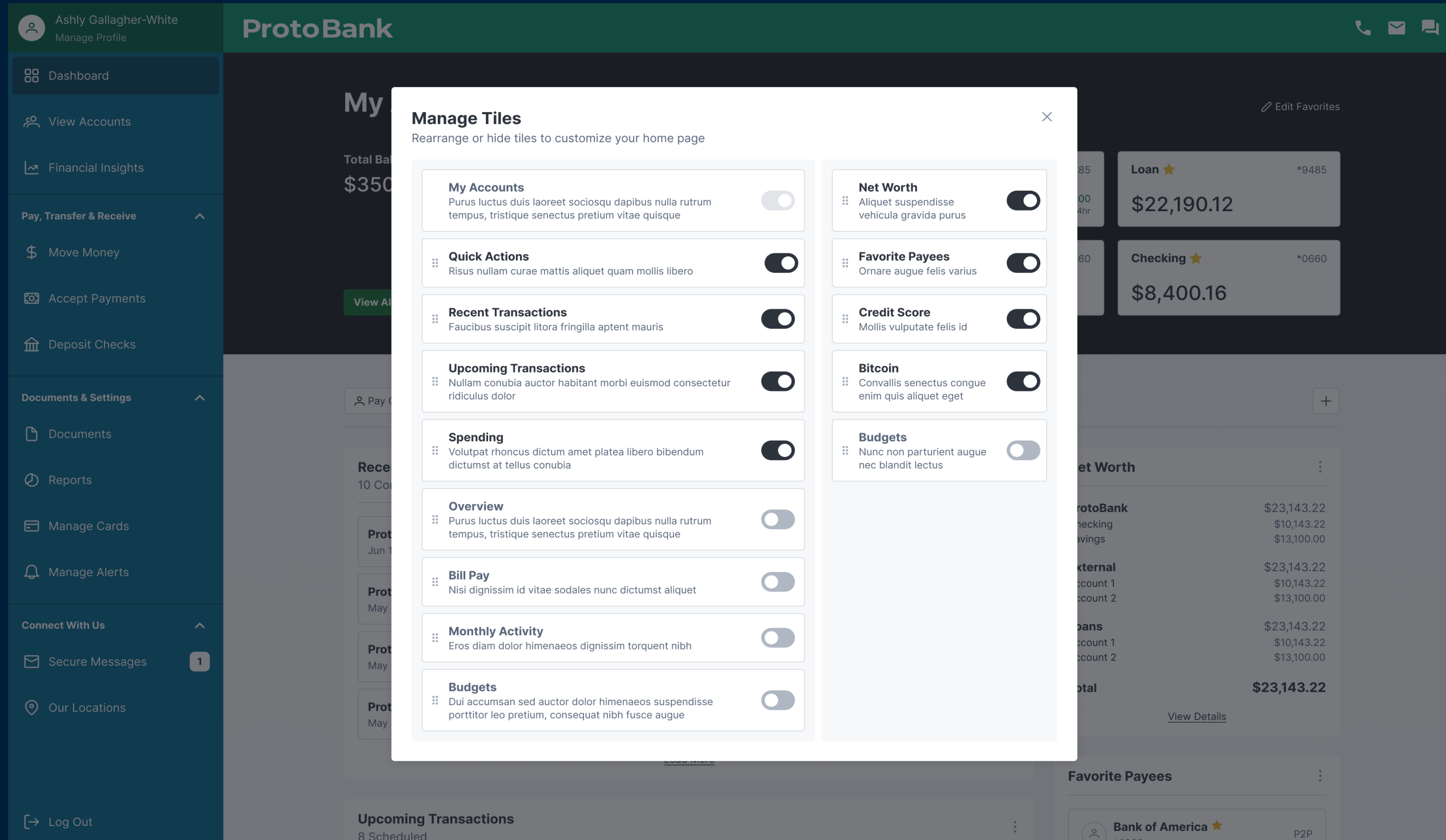
- Pay Off a Car** \$500.00
Saving \$50.00 monthly to complete on 6/2024
- Save for a Rainy Day** \$2,000.00
Saving \$250.00 monthly to complete on 11/2025



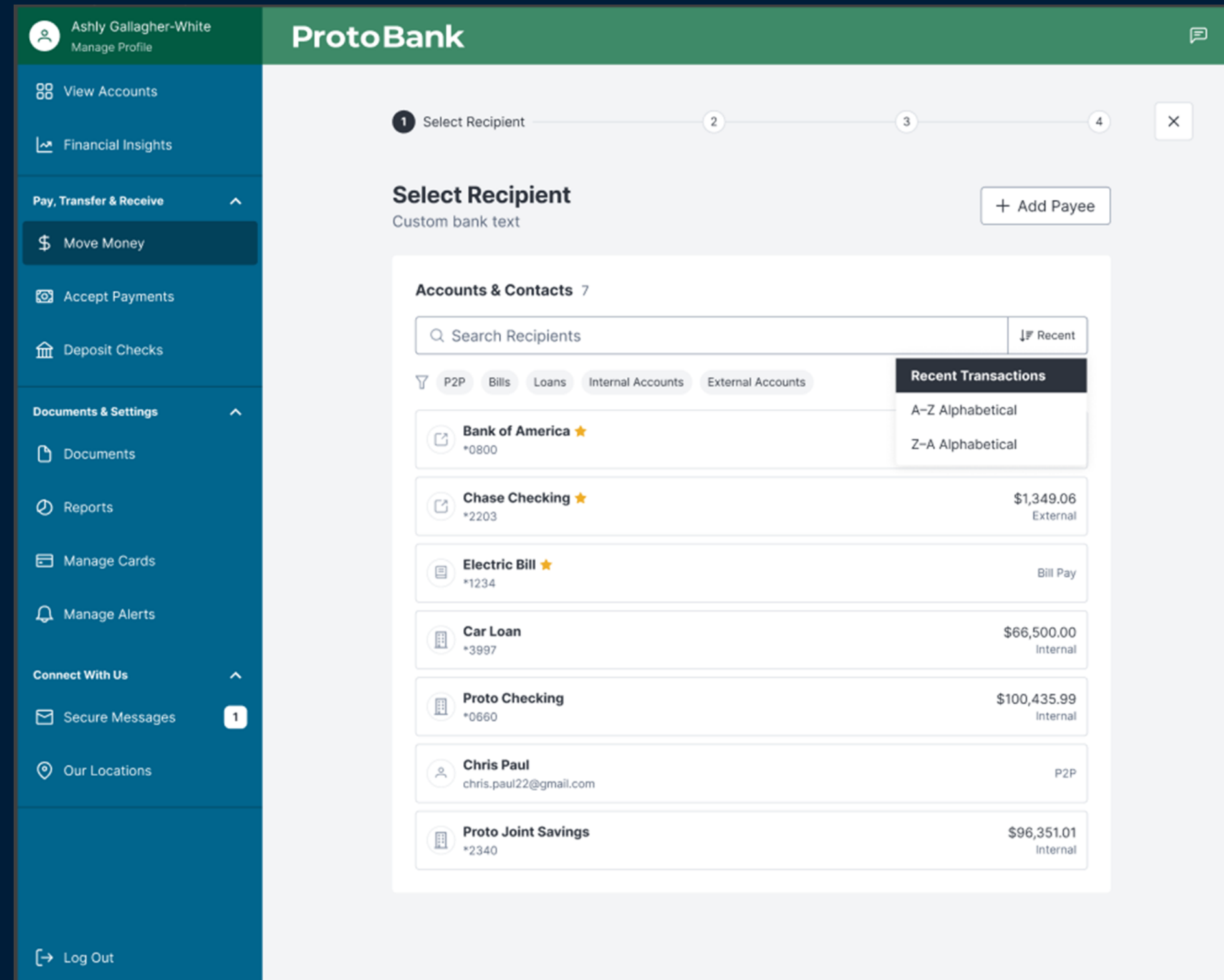
Mock-up



UI/UX IMPROVEMENTS

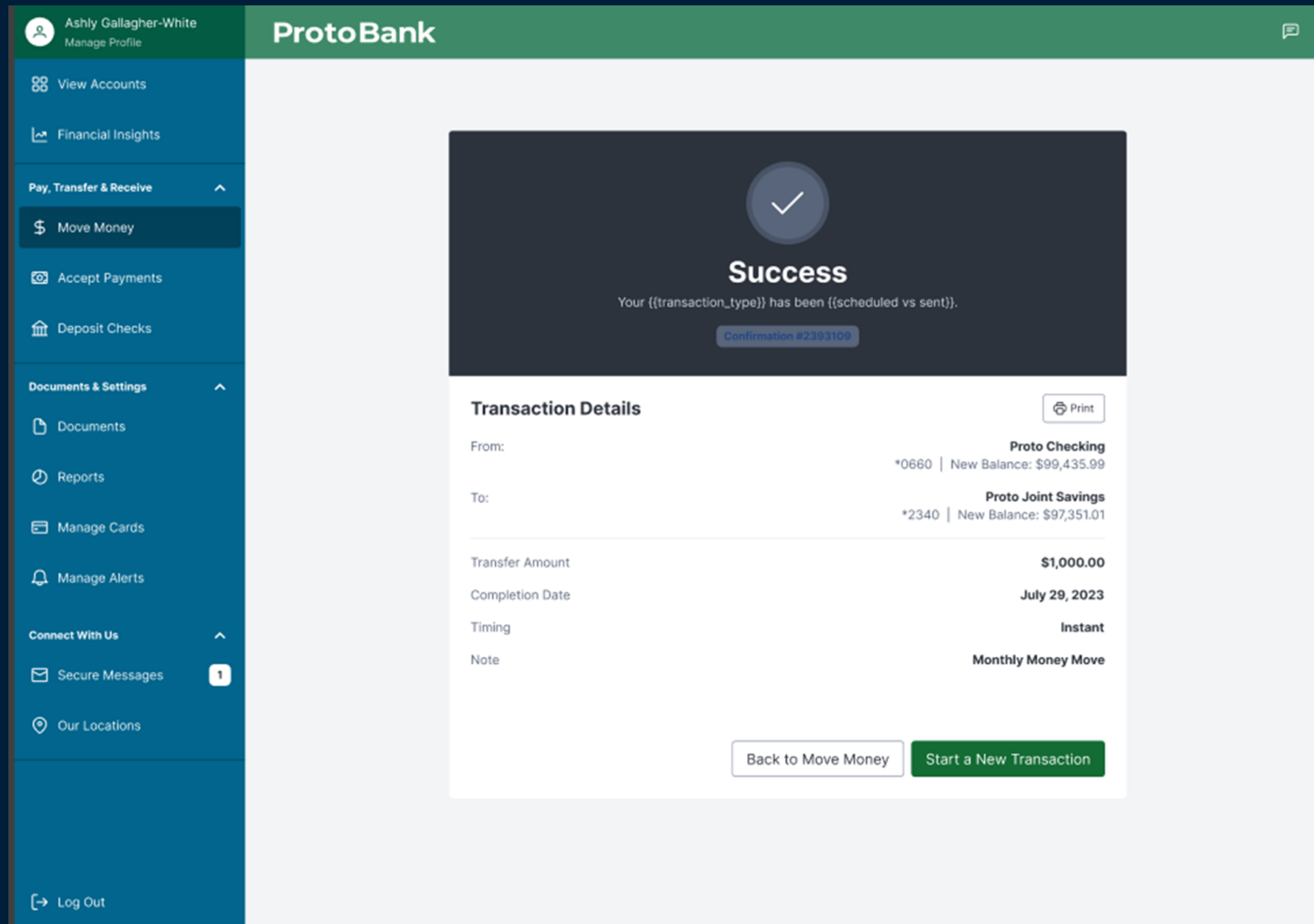


UI/UX IMPROVEMENTS



Mock-up

UI/UX IMPROVEMENTS



Mock-up

DRAGONFLY PARTNERSHIP

Digital Treasury
Management Solution

New Offering for
Midsized, Commercial,
Corporate Businesses

Integration Scoping
Underway

The screenshot displays the Digital BANKER interface. At the top, it shows the user's last login (02/29/2024 - 17:46), notification counts (Alerts: 14, Approvals: 12, Messages: 0), and a welcome message for Ashley Miller. The main navigation bar includes options like DASHBOARD, ACCOUNTS, PAYMENTS, TRANSFERS, FRAUD CONTROL, CHECK SERVICES, REPORTS, FILE SERVICES, and ADMINISTRATION. The dashboard features a 'Business Credit Cards' banner and a table of 'ACCOUNT BALANCES' for 'All Accounts'. The table lists various account types with their current and closing balances. A 'BALANCES CHART' on the right shows a 50/50 split between two business account categories.

Deposits ▲	Current Available ▲	Closing Ledger ▲	Actions
ACH Debits	\$ 3,385,124.65 As Of 01/24/2024 02:50	\$ 9,485,124.65 As Of 01/24/2024 02:50	▼
Business Account	\$ 3,115,123.11 As Of 02/22/2024 02:40	\$ 8,885,128.81 As Of 02/22/2024 02:40	▼
Funding	\$ 565,125.98 As Of 03/01/2024 11:28	\$ 96,000.00 As Of 02/21/2024	▼
General Funding	\$ 60,837.77 As Of 02/06/2024 13:01	\$ 8,185,124.70 As Of 01/24/2024 02:55	▼
Operations	\$ 29,457.34 As Of 03/01/2024 07:46	\$ 1,405,121.40 As Of 07/10/2020 02:01	▼
Operations Account	\$ 3,115,123.11 As Of 02/22/2024 02:20	\$ 1,185,124.11 As Of 02/22/2024 02:20	▼

BALANCES CHART
As Of 3/1/2024 - 12:00 AM ▲

- Business... 50.00%
- Business... 50.00%

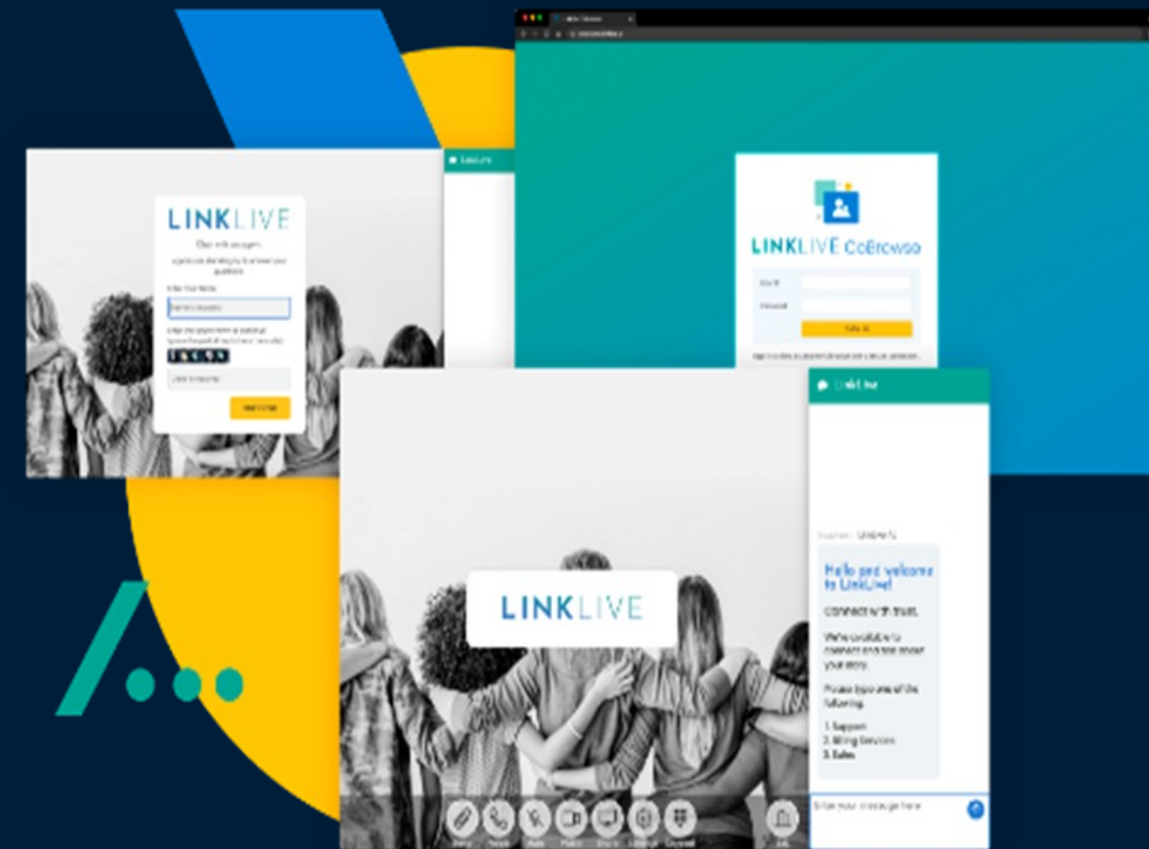


LINKLIVE

Multiple solutions to fit your bank's digital customer service needs

Chat and Desktop sharing is embedded in Digital Banking

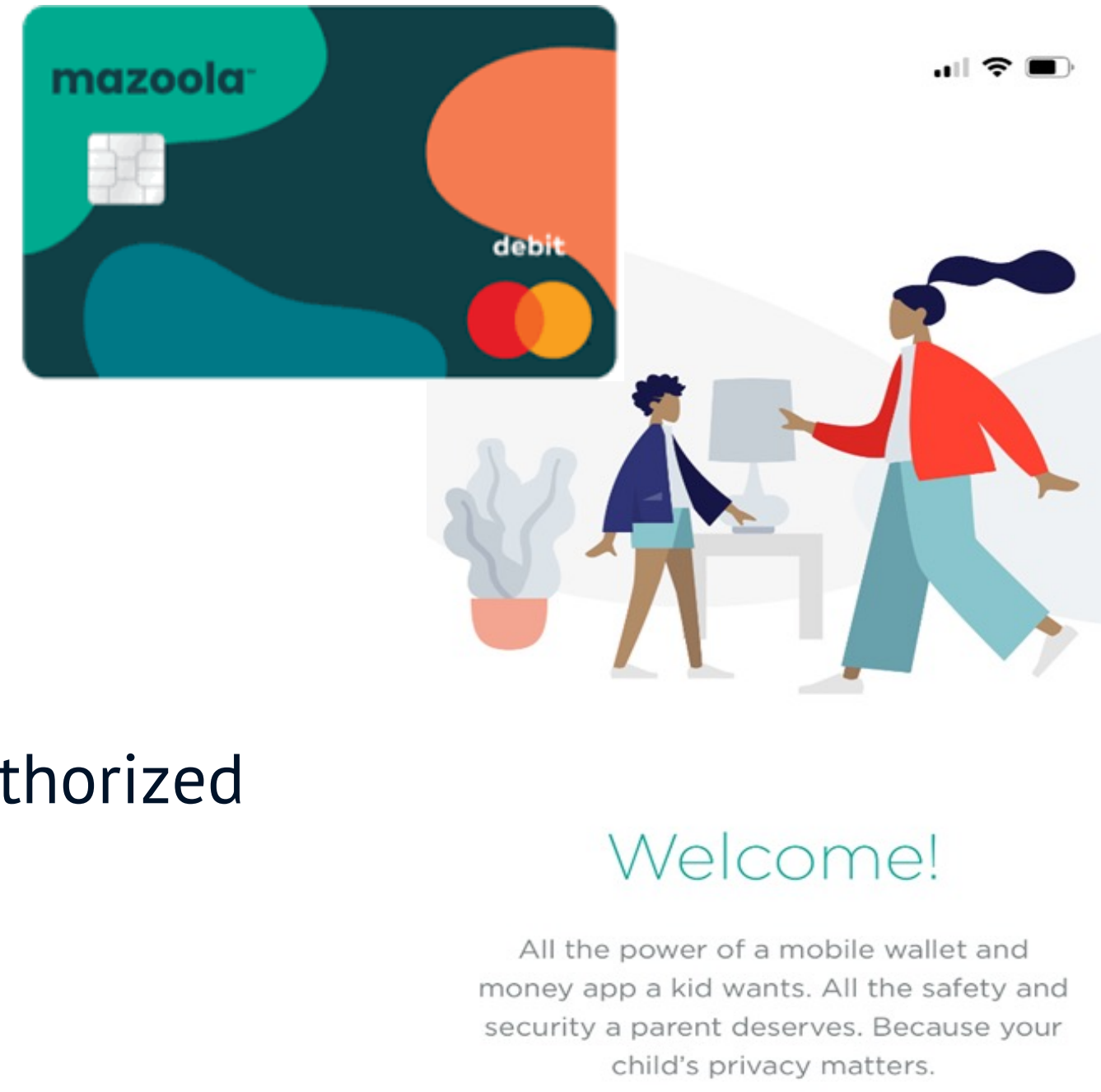
Upgrade options for more data that include feature like chatbot, CRM integration and enhanced routing



NEXTGEN OFFERINGS

Empowering the next generation with financial literacy

- Earn money for chores
- Save towards goals
- Get cash back & rewards
- Begin investing
- Parental Controls – spending limits, authorized retailers



ROADMAP REVIEW

DIGITAL BANKING ROADMAP OVERVIEW

Product	2025			
	2024 Q2	2024 Q3	2024 Q4	2025 Q1
Business Banking	Digital Treasury Management Solution			
Consumer Banking	Demographic Updates - End to End (Digital, CRM, Core)			
	Ongoing Accessibility and Usability Enhancements - ACH			
	Ongoing Accessibility and Usability Enhancements - Landing Screen Dashboard, Accounts			
	Ongoing Accessibility and Usability Enhancements - Move Money			
	Zelle Integration to Digital			
	New CSI Wire Services - Digital Integration			
	Autobooks Enhancements			
	LinkLive - Enhancements			
	Digital Targeted Marketing			



Visit the Digital
Banking Booth in
the Tech Hub!

Contact **Info**

Hannah Day, Sr. Director – Digital Banking

Ashley Miller, Sr. Product Manager

Brennie Conkle, Sr. Product Manager

Computer Services, Inc.

501 Corporate Centre, Drive - Suite 530

Franklin, TN 37067

Hannah.Day@csiweb.com

Ashley.Miller@csiweb.com

Brennie.Conkle@csiweb.com



THANK YOU!



CX24

AUTHENTIC ROOTS. AMBITIOUS PURSUITS.