Core System Vendors

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CCG | **Fusion of Banking & Fintech**
Catalyst Consulting Group

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Core System Vendors

Accenture

https://www.accenture.com/us-en/services/banking/core-banking

Cloud, In-house / Bank

Zafin

Limitations of legacy IT systems continue to hinder many financial institutions from enhancing their customer experience. Accenture and Zafin have formed a strategic alliance focused on delivering industry innovation despite legacy constraints.

The relationship further strengthens our ability to help financial institutions modernize their legacy IT systems and enhance their digital services programs while enabling Zafin to continue its focus on developing market-leading financial services software solutions.

Alnova

Alnova Financial Solutions is a solution construction accelerator that provides banks with broad functionality and advanced capabilities anchored in Accenture's extensive knowledge of high-performance banking processes. This solution enables banks to transform their core banking operations, thereby increasing flexibility, agility and competitiveness.

Delivering the future of banking—*today*

Working with banks and payment providers to seize the digital opportunity, manage risk and drive profitability.

- **Scalability and Flexibility** Whether your financial institution needs volume scalability (from a few thousand to more than 10 million customers), development flexibility, speed to market, real-time processing or requires a centralized or decentralized business model, Alnova Financial Solutions can help you achieve your business transformation goals.

- **Reliability** Alnova Financial Solutions is field tested and proven. Installed at more than a hundred banks in more than 20 countries, Alnova Financial Solutions is a reliable, widely-used platform.

- **Modularity** The modularity of Alnova Financial Solutions allows for a full implementation of the global suite or single module integrations to existing legacy systems for specific business units or distribution channels.

- **Off-the-shelf Solution** Developed for banks that want the convenience of an off-the-shelf solution with the flexibility of a fully custom system, Alnova Financial Solutions is one of the most complete construction accelerator solutions available.

- **Support for multiple platforms** Alnova Financial Solutions is available on Unix/Linux and mainframe.

Automated Systems, Inc

www.asiweb.com and www.insitebanking.com

Core Banking Product: Insite

In-house or ASP (Managed)

<ins>**Insite**</ins>

Since 1981, Automated Systems Inc. has been providing core banking software solutions to community banks.

Automated Systems, Inc. provides an array of integrated application solutions to provide customers with competitive choices. This flexibility enables users to address the processing requirements associated with progressive customer service. The Insite Banking System™ application is the foundation on which community banks can tailor their product offerings and services. The flexibility of this windows-based, core banking platform allows customers to design a processing system capable of meeting the demands of today and tomorrow. This flexible processing platform allows customers to enhance service offerings and processing capabilities as the need arises. Cost-effective, add-on options that are also available are designed to maximize functionality in a seamless, real-time fashion with the Insite Banking System™ application.

BMA Banking Systems

https://bmabankingsystems.com/

Core Banking Product: Banks, Credit Unions, ILCs

BMA

For more than 30 years, BMA has provided completely customized software and technology to meet your financial institution or company's unique needs. We provide innovative core processing solutions and exceptional customer service.

Our deep experience at the forefront of banking software has taught us that financial institutions must stay ahead of the technology curve. We provide the tools for you to do that. Whether you need a core software system, custom programming, IT services, or you want to utilize our De Novo Banking and ILC experience

Capital Banking Solutions

Core Banking Product: Capital Banker

CapitalBanker

CapitalBanker™ is a Universal banking solution designed to streamline core banking processes and provide all areas of bank staff with the intuitive tools they need to serve your customers. From account opening to customer data management, transaction management, loans and withdrawals to general ledger and accounting tasks, CapitalBanker makes it possible for you to seamlessly deliver the highest level of service across all banking channels to every customer.

COCC

www.cocc.com

Core Banking Product: Insight

Outsourced – Banks / Credit Unions

<u>**Insight**</u>

Launched in 1967, COCC was founded by its clients to provide them with more control over features, costs and the delivery of their technology needs. Many of these original founding financial institutions are still active COCC clients today. This unique cooperative structure has set COCC apart from the competition and is one of the driving forces behind the success of COCC and the financial institutions it serves.

Today, COCC is the fastest-growing financial data processing company in the United States and recognized as a leader in delivering innovation and the quality service financial institutions demand and deserve.

Effectively servicing over 100 billion dollars in assets with unmatched next-generation technology backed by superior customer service, COCC has established a track record second to none in delivering on their commitments.

COCC is the only financial technology company to have successfully migrated its entire client base from a proprietary legacy system to an open, next generation relational database core system. This migration has helped clients lower their operations costs, improve their ability to service their customers and position themselves to succeed in the increasingly competitive financial service market place.

Base System: DNA

Number of Clients: 136

Computer Services, Inc (CSI)

http://csiweb.com/index.cfm

Core Banking Products: See Below

In-house or Outsourced

Computer Services, Inc. (CSI) delivers core banking, payments processing, Internet, card services, risk assessment, fraud prevention, network management, regulatory compliance and document delivery solutions to financial institutions and corporate entities across the nation. Technology planning, personal account management and world class customer service explain why CSI is known as one of the nation's premier providers of technology solutions for the financial services industry.

CSI Data Services, a CSI Company, delivers core banking, payments processing, Internet, card services, risk assessment, fraud prevention, network management, telecommunication and regulatory compliance solutions to community banks across the nation. Technology planning, local account managers and world-class customer service explain why CSI Data Services has come to be known as one of the nation's providers of banking solutions. CSI Data Services is based in Paducah, Kentucky. The solution can be installed in-house or outsourced.

NuPoint

> CSI offers NuPoint® to let banks focus on banking; not on technology, regulatory compliance or security issues by leveraging our infrastructure, our resources and our expertise and eliminating the investments in hardware, software, and people associated with in-house systems. NuPoint® is designed with smart client, SOA and Microsoft.NET architecture. It includes total integration with Loans, Deposits, Time Deposits, Financial Management, Card Services, ACH, Payments Processing, Imaging, Board Reporting, Internet Banking, Risk Management, and Compliance - as well as a long list of complimentary products and services.

Meridian.NET

- MyCoy Myers & Associates, a CSI Company, offers Meridian.NET, a full complement of integrated banking solutions that include the latest technology, regulatory compliance and security services. Meridian.NET is designed with smart client, SOA and Microsoft.NET architecture. It includes total integration with Loans, Deposits, Time Deposits, Financial Management, Card Services, ACH, Payments Processing, Imaging,

Board Reporting, Internet Banking, Risk Management, and Compliance - as well as a long list of complimentary products and services. Meridian.NET can operate in a service bureau or in-house environment.

Subsidiary Companies

- ATTUS Technologies, Inc., a CSI Company, is in software and services for regulatory compliance, homeland security and fraud prevention. Financial institutions and other clients nationwide use ATTUS solutions for compliance with the requirements of the Gramm-Leach-Bliley Act (GLBA), the USA PATRIOT Act, the Office of Foreign Assets Control (OFAC), the Financial Crimes Enforcement Network (FinCEN), anti-money laundering regulations, the Bank Secrecy Act (BSA), and Regulation CC. ATTUS is based in Charlotte, North Carolina.

- McCoy Myers and Associates, Inc., a CSI Company, is a provider of service and software solutions for community banks. McM's proprietary Meridian Banking System is offered as an in-house application or through a service bureau arrangement. McM's service excellence has been recognized by the Independent Bankers Association of Texas with its prestigious Five-Star award for six consecutive years. This award distinguishes McM as "the company that routinely provides not just excellent service, but also innovative solutions that help their banks grow faster, enhance profits and gain efficiency." McM is based in Amarillo, Texas.

- Summit Financial Solutions, Inc., a CSI Company, is a developer and provider of payment processing software and services. Summit introduced the financial industry's first integrated check imaging solution based entirely on Microsoft's .NET platform. Summit.NET was the first system specifically built to handle the electronic image exchange requirements of Check 21. The Company's open data and image capture, exchange, remittance and lockbox solutions are in service at banks across the nation. Summit is based in Jefferson City, Missouri.

- Myriad Systems, Inc., a CSI Company, is a leading provider of print and mail, online document delivery, and item processing solutions for financial institutions across the United States. The company processes, prints, and mails financial statements and notices; archives statements, notices, and other types of documents for online delivery and research; and facilitates the clearing of checks between customers and their banks, as well as between banks and check exchanges. Myriad is based in Oklahoma City, Oklahoma.

Corelation

www.corelationinc.com.

Core Credit Union Product: Keystone

Keystone

Based in San Diego, CA, Corelation is the innovative core processor for today's credit union. This solution is a person-centric system that empowers credit unions to offer the best member service possible, enhancing their value for member attraction and retention. In terms of industry experience, Corelation's staff has dedicated their careers to creating core systems and providing unparalleled client service

CU*Answers

https://www.cuanswers.com/

Core Credit Union Product: CU* Base (CUSO)

CU*Base

CU*BASE is our state-of-the-art member data processing system combining the best of member information databases, marketing tools, high quality presentation tools, powerful processing capability and flexible configuration…all with a graphical interface that significantly shortens the staff learning curve.

CU*BASE is delivered to credit unions as both an ASP (application services provider/service bureau) and fully "turn-key" (self-processing) solution, offering a credit union or a group of credit unions the ability to be shared processors. The key is that CU*BASE provides identical functionality across all delivery methods and allows credit unions the flexibility to pick and choose, and even move from one delivery method to another based upon a credit union's business plan.

CU*Northwest

https://cunorthwest.com/

Core Credit Union Product: CU* Base (CUSO)

CU*Base

CU*NorthWest is 100% owned by Credit Unions. Our services are built on a top five core platform making your ability to execute on strategies limitless.

A CUSO and reseller of CU*BASE, whose credit union clients are currently processed by Site-Four

![CCG logo]

DXC.technology

https://www.dxc.technology/banking/

Core Banking Products: See Below

In-House

Whether it's core banking, card and merchant systems, or check image delivery and archive solutions, CSC has specialized banking application software to meet your unique needs. Our Banking Center of Excellence focuses on enhancing the performance of our flagship products such as Hogan Core Banking and CAMS II and developing new solutions such as Celeriti Banking, Cards, Payments and Lending that improve the performance of your business.

Core Account Processing

Celerity

Celeriti™ is DXC's end-to-end suite of SOA-based enterprise software for banking, cards, payments and lending. Celeriti gives financial services organizations of all sizes the latest technology at a lower cost of ownership. With Celeriti you can gain speed and certainty, and:

- Expand delivery channel capabilities

- Ensure a seamless customer experience

- Achieve a flexible, easy-to-integrate systems environment

- Take advantage of the latest deployment models

- Shorten time to market

- Support global processing and international operations.

Unlike software from other vendors or systems developed in house, DXC's Celeriti provides a modern, scalable, componentized architecture with sophisticated and highly flexible capabilities that adapt your organization's processing to changing business requirements quickly and easily.

New Celeriti Products
At the heart of the Celeriti software suite are five components of modern technology. The Web

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Portal User Interface extends Web 2.0 technologies to the front and back office. Reusable SOA Business Processes and Web Services enable easier integration and maintenance of systems. The Business Intelligence and enterprise wide Data Warehouse allow you to drive business strategies based on actionable data. Business Rules and Parameters help streamline product creation and editing. And the Celeriti Distributed Platform Architecture expands usability.

Celeriti also forms the basis for premise-free banking and cards processing, allowing banks to take advantage of software as a service (SaaS), cloud-based infrastructure and business process outsourcing services.

Celeriti Components and Progressive Modernization

DXC customers currently using Hogan® Banking Systems or CAMS II™ Card & Merchant System can achieve Celeriti capabilities by implementing the separate Celeriti components as needed. DXC delivers these through an approach called Progressive Modernization that lets you update your systems environment incrementally according to business needs and priorities. Choose some or all of Celeriti's components:

- Web Portal User Interface

- SOA Business Processes and Web Services

- Business Intelligence and Data Warehouse

- Business Rules and Parameters

- Distributed Platform Architecture

Progressive Modernization is truly the lowest-cost, lowest-risk path to new technology compared to a rip-and-replace project. New components are delivered in smaller updates that can coexist with your current capabilities, allowing gradual cutover to the new capabilities. DXC can work with you to develop a customized roadmap, a unique transformation plan that aligns DXC's solutions and capabilities with your plans and strategies.

DXC Digital Model Bank

Community and regional banks can deliver omnichannel services with a cloud-hosted solution that lets them deliver intelligent, connected banking to their customers.

To survive in a hypercompetitive marketplace and provide customers a modern digital experience, community and regional banks need to digitalize their platforms and transform

their operations. DXC Technology has partnered with SAP and Axxiome to create DXC Digital Model Bank, an end-to-end banking and financial platform that gives banks the ability to deliver new digital capabilities in a fast and flexible manner.

DXC Digital Model Bank is an integrated, fully equipped bank-in-a-box solution for tier 3 and 4 banks, delivered with industry-leading technologies. Combining the power of SAP S/4HANA and SAP for Banking with the Axxiome Digital platform, the solution gives banks the flexibility to create new products and services so they can quickly respond to market demands. The solution can be securely cloud-hosted by DXC in a public cloud or virtual private cloud environment.

Hogan Systems

Hogan® Systems is more than just one of the most trusted brands in the industry. Hogan is high performance core banking software that is leading banks worldwide into the future with real-time processing, scalability and lower total cost of ownership. Hogan can help you drive new revenue opportunities, increase productivity and deepen relationships with customers, employees, suppliers and stakeholders.

Hogan Systems is an integrated suite of applications that provides online, real-time access to all of a bank's customer relationships across the entire enterprise. This allows a bank to offer its customers convenient, easy access to all of their accounts, how, when and where they want it. With integrated core banking applications, banks can take advantage of relationship packaging and pricing to support a bank's cross-selling and retention strategies.

DXC's Hogan Systems has been putting innovation to work for more than 50 of the world's leading banks. These banks were among the first in the industry to implement real-time transactions and consolidated customer views. They've benefited from industrial-strength scalability that easily accommodates growth without sacrificing performance.

Processing $5 trillion in global deposits, Hogan is widely acknowledged as one of the most robust and scalable core banking solutions in the industry. This proven performance makes it the fail-safe choice for banks looking to support a range of growth opportunities without disrupting operations.

DXC works closely with customers and technology partners to keep pace with customer requirements, banking regulations and new technologies. DXC incorporates technologies that deliver results, improve operational efficiencies, lower total cost of ownership and provide

continuous availability. Hogan combines DXC's innovation with the power of IBM's market-leading brands.

DXC offers additional software tools that let you maximize the performance of your Hogan Systems.

- **Hogan Parameter Manager** lets you download Hogan PCD information from your mainframe to a Microsoft Excel spreadsheet on your PC. You can easily view, analyze, create and verify data, then update PCD records on the mainframe.

- **Hogan Systems Integrator** allows users of DXC's financial applications worldwide to fully integrate their back-end and front-end systems, transforming business processes into e-commerce applications that can be accessed through any delivery channel.

- **Hogan Systems Navigator** provides unprecedented access to multi-region Hogan Systems specification information, using Web-browser-inspired features such as search engine, selection lists and related component linkage. Hogan Systems Navigator directly supports everyday tasks of technicians and other system practitioners, presenting information in seconds that might otherwise require minutes or hours to gather.

Data Center Inc (DCI)

www.datacenterinc.com

Core Banking Product: iCore360

In-house or Outsourced

Founded by bankers in 1963, Hutchinson, Kan.-based DCI is a privately-held provider of core bank technology and processing solutions to the financial industry nationwide. DCI's flagship product, iCore360® is a native ASP .NET Web-based core processing system for complete bank management, built around a single relational source of account information, transaction integration and automation. Key features include integrated imaging, Internet/mobile/online banking, ATM/card processing, teller automation, compliance, fraud prevention, IT management, networking and data security.

The latest release of our award-winning iCore360°® core processing and bank management solution leads the way in advanced Web-based core technology. With iCore360° and our full range of companion options, DCI covers all aspects of your banking operations for greater efficiency, profitability and customer satisfaction.

iCore360

Web-driven platform integrates seamlessly

iCore360 gives you the flexibility to manage every relationship and transaction in ways that integrate with your bank's processes. Unlike other core systems, there is no specialized equipment or software to install and maintain. All your bank needs is a computer and a web browser.

More agile, more profitable

iCore360 integrates your entire bank around one powerful source of banking intelligence and workflow automation to make your banking more agile, competitive and profitable. Our web-based platform enables updates to be pushed live effortlessly, keeping your bank ahead of the curve year after year with no work delays or downtime.

Finastra

Core Banking Product: See Below

In-house or Outsourced

Core Account Processing

Fusion Phoenix

Fusion Phoenix is a modern (as defined by the vendor) core built entirely on Microsoft technology. That's important because it means that as new technologies emerge, Fusion Phoenix can integrate with them with its progressive open API architecture. This allows financial institutions to take advantage of trends and opportunities quickly and more efficiently.

Fusion Phoenix is for community banks and credit unions who are thinking about tomorrow, as well as today.

Fusion UltraData

Fusion UltraData is a credit union solution. This credit union core is an integrated enterprise software platform that brings together Finastra's proven, real-time core processing solution with the company's market-leading specialized applications.

Real-time transaction processing

Fusion UltraData is a real-time transaction processing and account servicing engine. Integrated with market leading specialized applications through a .NET Web services gateway, Fusion UltraData also includes loan and deposit servicing, an integrated general ledger.

Intrieve Advantage

Intrieve®Advantage Core has enhanced functionality built from proven technology. Utilizing an Oracle® relational database, this solution consolidates customer information into one view of a customer profile. It is a fully integrated core solution for thrifts and savings banks.

International Core Systems

Fusion Equation

FusionBanking Equation has the depth and breadth of functionality to support core banking operations and has more than 250 installations worldwide. Complemented by a modern and componentized architecture, it offers a proven route to increased business agility and is the ideal platform for strategic growth.

Banks worldwide are seeking to increase profitability by expanding into new markets and customer segments, offering competitive products and supporting an increasing array of channels. Innovation is crucial for success, but there is also relentless focus on efficiency and productivity and a need for easy implementation. How can these objectives be pursued in parallel?

FusionBanking Equation is one of the most popular core banking systems available, it is continually proven in some of the world's toughest banking environments. Banks worldwide benefit from its rich functional coverage, proven architecture and unfailing reliability. FusionBanking Equation is the ideal core banking system for any large, universal bank.

Fusion Midas

Award winning core banking solutions covers all aspects of banking – from retail, to corporate, to universal. Our solutions have the breadth of functionality you would expect for the most sophisticated banking requirements, combined with the market's leading digital channels. The connected front, middle and back-office will transform a bank into a customer-focused, profitable sales machine.

FIS

www.fisglobal.com

Core Banking Products: See Below

IBS Outsourced Only / Systematics In-House Only

FIS supports a wide range of financial institution market segments, including:

- Credit unions
- Thrifts
- Bankers' banks
- De novo and community banks
- Mid-tier and large financial institutions
- International financial institutions

Whether these organizations are focused on retail, commercial, investment or direct banking, FIS core solutions to help maximize growth, increase productivity and mitigate risk. In addition to deposit and loan account processing, FIS core solutions also address financial institutions' needs in the areas of accounting/general ledger; data access and integration; and lending, payment and trust solutions.

Core Account Processing

BancLine

- BancLine includes fully integrated core processing, retail and branch automation systems, check and document imaging and a complete range of support systems and interfaces. Delivered in a friendly, easy-to-learn Windows® interface, BancLine allows paced migration from existing legacy systems to client-server open environments. The UNIX operating systems provide greater communication connectivity and the option of selecting from more than 500 standard reports.

BancPac

- BancPac delivers client/server software that operates in an easily navigable PC and Microsoft® Windows environment. BancPac can be implemented on an in-house or service bureau basis, providing two alternatives for using the system's technology and

processing to improve bottom-line operating efficiency. BancPac allows quick and easy start-up or conversion, with no codes to learn and no expensive mainframe hardware costs.

Bankway

- The Bankway core system is a singularly designed solution inclusive of deposit, lending, accounting/general ledger, cash management, branch teller/platform, ACH, and management reporting components. With in-house or outsourced deployment, Bankway delivers a single customer-centric database to promote effective relationship management, an integrated payments solution to streamline processing, technology options that deliver a positive banking experience and easy set-up and training.

ClearEdge

- ClearEdge is the only easy, transparent, and flexible core solution for financial institutions. With simplified contracting, pricing and implementation, it's the future of banking, now. EASE ClearEdge bundles and automatically upgrades the solutions you need while eliminating lengthy contracts and complicated pricing. TRANSPARENCY Affordable, flat fee, month-to-month subscription model with no term lengths, no liquidated damages, and no surprises. FIS brings the stability, knowledge, and resources. No other technology partner has the history, security, and scope of expertise. FLEXIBILITY ClearEdge frees financial institutions teams from contracts and pricing negotiations so they can focus on creating the most effective customer experience.

HORIZON™

- The designers of the HORIZON solution understand three important concepts: the multi-dimensional nature of commercial banks, the fundamental flow of transactions through a variety of channels, and the importance of strong customer relationships. The result is a unique and far superior approach to general ledger, transaction processing and relationship management. HORIZON is built to run in the IBM® iSeries platform and may be operated in-house, facility managed by FIS or outsourced to a FIS regional technology centers.

IBS

- Integrated Banking Services (IBS) is a highly flexible and open solution to accommodate financial institutions that need to easily integrate diverse technology with minimal risk

and disruption to their business operations and to their customers. It offers robust functionality, scalability and strong integration capabilities, making it the foremost outsourced core solution for retail and commercial banking. With IBS, banks can deliver superior products to market faster, service their customers more effectively and position themselves for future growth in a competitive marketplace.

Mercury

- Small credit union solution

MISER

- Built to optimize the Unisys® Enterprise server, MISER offers comprehensive and tightly integrated retail and commercial functionality for regional and national financial institutions, including commercial banks, savings banks & credit unions. As the foundation of operations for financial institutions nationwide, MISER delivers mission-critical, high-volume processing with proven reliability and efficiency.

Modern Banking Platform

- New technologies and business models are redefining bank operating models and how banks interact with customers. Although once a leading technology adopter, banking now lags behind other industries in terms of digital transformation. Traditional banks need to modernize to offer a relevant, engaging real-time customer experience and to fend off challengers. New banks need the benefits of modern design, personalized products and services, low fees and snappy customer service to tempt people in. All banks need to choose their technology providers and advisors carefully to ensure their modernization journey is a success. Customers are restive, with high expectations that are increasingly set by their experiences outside of financial services.

Profile

- Overall, the Profile suite contains an extensive inventory of thousands of configurable features that are designed to meet the unique product needs of individual retail and commercial financial organizations. It supports an installed base of approximately 200 institutions ranging from direct banks to top-tier global banks.

Systematics

- The Systematics suite of products is a comprehensive suite of retail banking applications that offers integrated, end-to-end solutions for architecture, customer, deposits, end-to-end lending and financial and management reporting. This integrated, multicurrency, multilingual package is flexible enough to use within organizations of any size, business structure or geographic scale. It can easily manage the rapid, successive changes necessary today, whether driven by consolidation, globalization, competition, the Internet or other emerging factors.

International Core Systems

Wholesale Banking - ALLProfits Solutions

- FIS' ALLProfits is an integrated solution set designed to support the front- and back-office activities for international financial services branch operations. It covers trade finance, multicurrency accounting, treasury, loans, retail deposits, time deposits, remittances and testkey. The integrated suite can be implemented as a complete set, or branches can selectively acquire the modules that directly support their most profitable business segments.

Corebank: Enabling Core System Transformation

- Corebank is a customer-centric, real-time, relational database solution that provides a 24/7 continuous processing solution for global banks and supports a wide range of customer, product build, deposit, lending and payment functionality for the retail banking environment. Based on IBM's Information Framework Financial Services Data Model (FSDM), Corebank's application architecture supports a component-based business model and is extremely efficient at re-using software components, thereby reducing complexity, maintenance effort and development risk.

  Corebank's robust business functionality can be delivered in COBOL on the mainframe zSeries platform as well as in a J2EE environment on either UNIX pSeries or mainframe zSeries. Corebank is the world's first platform-independent core processing solution based on J2EE technology. This advanced technology infrastructure and world-class business functionality provides financial institutions a competitive advantage in an ever-changing global marketplace.

Kordoba

- In 2004 FIS acquired a majority stakeholder in Kordoba GmbH & Co., an organization with over 20 years experience of specialising in the Germanic core banking market. Kordoba is an information technology solutions provider for the financial services industry, with a focus on services and solutions for the banking market. It provides both outsourced and in-house core banking solutions to Germanic savings and commercial banks, including core transaction processing, ATM network solutions, accounting and reporting solutions and a securities processing system.

Fiserv

www.fiserv.com/

Core Banking Products: See Below

Since 1984, Fiserv has grown by finding the right resources to meet clients' strategic and day-to-day technology needs – developing industry-leading solutions, establishing key business partnerships, and acquiring and integrating entrepreneurial companies.

Fiserv, Inc. is the leading global provider of information management and electronic commerce systems for the financial services industry. We are trusted by more than 16,000 clients worldwide including banks, credit unions and thrifts of all sizes; mortgage lenders and leasing companies; telecommunications and utility companies; brokerage and investment firms; healthcare and insurance providers; and retailers and municipalities.

Account Processing Solutions from Fiserv are:

- Proven and complete, supporting all financial services products and all channels of banking activity such as online and mobile
- Powerful, with robust and innovative functionality that delivers results
- Integrated and efficient, streamlining processes
- Intuitive, making them easy to use and learn
- Intelligent, providing a complete, at-a-glance view of the people you serve
- Capable of supporting the needs of your entire enterprise with comprehensive end-to-end technoloy and tools
- Fully scalable

Core Account Processing

<u>Cleartouch</u>

- Cleartouch provides unprecedented ease of use and unparalleled cross-sale opportunities through a single customizable user portal. Cleartouch leverages advanced technology and Internet-based navigation to deliver platform automation, contact management, customer relationship management and customized customer service workflows for optimum efficiency and superior customer service.

Precision Bank Platform

- An integrated, end-to-end bank platform, Precision offers the latest technology at a low operational cost. The solution's "future-fit" design embedded relational database, instinctive navigation and service-oriented architecture (SOA) support customer retention, organic growth and successful acquisition strategies at community banks across the nation.

  Key Benefits of Precision

  - Low cost of ownership
  - Ease of use
  - Enhanced productivity
  - Faster time-to-market
  - Integration, scalability and flexibility for efficient growth
  - Task automation
  - Real-time access to business data

Premier (ITI)

- For 30 years, Premier been one of the nation's leading financial technology providers, in part because of our exclusive and consistent focus on the business of banking - and the way our clients conduct it.

  Used by financial institutions ranging in size from de novos to organizations with billions in assets, the comprehensive Premier suite of integrated software and services is used by thousands of banks, savings institutions and credit unions, through direct license, holding companies and data centers operating throughout the United States. Fiserv has all the resources needed to efficiently deliver completely integrated and customized solutions, and Premier offers the most feature-rich software on the market, available on your choice of IBM or Unisys server platforms.

  Premier account processing solutions integrate and streamline accounting functions. They deliver innovation and exceptional breadth of functionality, enabling financial institution to deliver products and services that not only anticipate customers' needs, but also exceed their expectations. In addition to helping banks boost revenue through targeted offerings, Premier account processing solutions greatly reduce the time required to perform many otherwise labor-intensive tasks. Providing flexibility and

scalability in all of its applications, Premier establishes a solid foundation on which to build your organization's success.

Signature (CBS)

- Signature from Fiserv is a suite of best of breed offerings that delivers customizable, flexible software, system integration and business process improvement to traditional and non-traditional financial institutions. It is the cost-effective, efficient solution for complex environments and business models. As part of Fiserv Inc., a Fortune 500 company that serves more than 16,000 clients in 66 countries around the world, Signature guarantees innovative solutions from a financially strong company with deep knowledge in financial services throughout Europe, Asia-Pacific, Latin America, the Caribbean, Canada and the United States. Supported from Fiserv offices in the USA, UK, Poland, Singapore, Australia, China, Indonesia, Colombia, Costa Rica and Mexico, Signature enables almost 300 financial institutions to deliver integrated solutions for managing the entire customer lifecycle from core banking to multi-channel customer contact and data warehousing.

Open Solutions DNA

- DNA, acquired from Open Solution is a relational core data processing platform, gives banks and credit unions a competitive advantage in operational efficiency and relationship management. The Open Solutions platform provides information that enables a bank to manage customer relationships rather than just manage accounts. It presents a full customer view instead of just the traditional account level view.

  TheDNA platform is a fully-integrated, relational core data processing solution that delivers long-term value through increased functionality and flexibility.

TotalPlus

- TotalPlus serves commercial banks, savings banks, and thrifts with fully integrated, enterprise-wide automation in an outsourced environment. This enterprise-level platform supports both front- and back-office operations and is especially well suited for institutions in the $5-30 billion asset range, including extremely large commercial banks and superregional thrifts. The deep functionality and operating flexibility of this mature platform enables these very large institutions to develop complex books of business in distinct vertical markets such as commercial lending, mortgage lending and servicing,

and other areas to successfully compete with national and super-regional organizations and today's aggressive nonbank financial alternatives.

Credit Unions Specific

Spectrum

https://www.fiserv.com/en/industries/credit-unions/account-processing-platforms/spectrum.html

The Spectrum account processing system serves many of the nation's leading credit unions with its broad suite of browser-based financial applications, electronic services and technology tools delivered through an open, robust platform. Spectrum is a comprehensive, modular, real-time system that automates virtually every aspect of a credit union.

Available in an in-house, service bureau or resource management delivery model, Spectrum provides a suite of browser-based financial applications, electronic services and technology tools. The application is based on the HP-UX operating system and industry standard technology including Web Services, XML, SOAP and Java. The modern Spectrum system provides credit unions with enhanced member services and advanced system customization capabilities.

Charlotte

https://www.fiserv.com/en/industries/credit-unions/account-processing-platforms/charlotte.html

Charlotte℠ from Fiserv is an online service bureau account processing platform that allows credit unions to maximize productivity and focus on helping members.

CUSA

https://www.fiserv.com/en/industries/credit-unions/account-processing-platforms/cusa.html

CUSA® from Fiserv delivers a powerful, cost efficient account processing solution for credit unions that lack the resources to develop or manage applications in-house

Galaxy

https://www.fiserv.com/en/industries/credit-unions/account-processing-platforms/galaxy.html

Drive the market with innovative, feature-rich financial services designed to grow member relationships. Galaxy® from Fiserv combines a solid lineup of integrated solutions with a best-in-class data center to serve today's credit unions and members.

DataSafe

https://www.fiserv.com/en/industries/credit-unions/account-processing-platforms/datasafe.html

Your credit union needs strong technology solutions that can grow with you. DataSafe® from Fiserv delivers technology for both in-house and online deployment – providing robust functionality through a flexible, easy-to-use platform.

Portico

https://www.fiserv.com/en/industries/credit-unions/account-processing-platforms/portico.html

Credit unions place emphasis on providing what their members need. With Portico® from Fiserv, credit union staff can focus on serving members while we focus on providing you a reliable, responsive and stable technology solution.

Wisdom

https://www.fiserv.com/en/industries/credit-unions/account-processing-platforms/wisdom.html

Strong accounting and financial operations are essential to the strength of an organization. Wisdom™ from Fiserv provides the comprehensive solutions your credit union needs to strengthen your key financial functions and gain operational efficiencies.

CUnify

https://www.fiserv.com/en/industries/credit-unions/account-processing-platforms/cunify.html

Designed to help credit unions enhance service, improve efficiency and expand market share, CUnify™ from Fiserv is a member-focused account processing system that provides robust functionality and streamlined processing.

Reliance

https://www.fiserv.com/en/industries/credit-unions/account-processing-platforms/reliance.html

Reliance® from Fiserv is an in-house account processing solution that allows your financial institution to stay competitive while meeting member and industry demands.

XP2

Featuring solid, best-in-class technologies, XP2® from Fiserv offers a strong account processing solution coupled with industry-leading hardware and software designed for credit unions. Bring flexibility and functionality to members and staff with one of the most advanced technology solutions on the market.

Flex CUTech

https://flexcutech.com/

Core Credit Union Processing

Outsourced / Inhouse

<u>Flex</u>

FLEX now serves over 250 credit unions in 46 states including Alaska, Hawaii, and the Eastern Caribbean. The company enjoys established relationships with all regulatory agencies, corporate credit unions, and major industry partners. In recent years, credit union industry personnel ranked FLEX first among competing vendors for customer satisfaction.

FinXact (NOW FISERV)

https://finxact.com/

Core Banking Product: Core as a Service

Cloud

Core as a Service

Finxact uniquely delivers a cloud-native Core as a Service, enabling banks to quickly innovate new products, services, and economics – without technology upheaval.

Our Core as a Service model is consumption-based and built for speed, providing an agile and cost-effective platform for banks to develop and get to market faster – from the largest conversions to narrowly scoped product launches and new digital brands.

Finxact is a high performance, highly scalable, real-time position keeping platform that includes a comprehensive and extensible financial services model exposed as APIs. By accessing its open APIs and extensible components, banks are able to invent, curate, and launch products at the speed required to meet customer expectations in today's marketplace.

FPS Gold

http://www.fps-gold.com

Core Banking Product: Core Banking System

Outsourced

Core Banking System

Founded in 1964, FPS GOLD Essential Systems is the foundation for all Retail, Commercial, and Relationship Banking services. Essential Systems provides banks with full Deposit, Loan, and Accounting systems. The true flexibility of Essential Systems gives your bank a real-time, online experience with every transaction.

IBT

https://www.ibtapps.com/products/core-processing/

Core Banking Product: i2Core

Outsourced

I2Suite

Core banking software adaptable to your banks' needs

i2Suite is our premier platform, an intelligently integrated suite of products, exemplifying an important leap forward in core technology and digital banking for the community banking industry. i2Suite has proven itself in financial institutions across the country as a scalable and affordable solution.

Infosys

www.infosys.com/finacle/

Core Banking Product: Finacle

In-house

Finacle from Infosys partners with banks to power-up their innovation agenda, enabling them to differentiate their products and service, enhance customer experience and achieve greater operational efficiency.... Finacle solutions address the core banking, wealth management, CRM, Islamic banking and treasury requirements of retail, corporate and universal banks worldwide. Finacle solutions also empower banks with multiple sales, service and marketing channels including e-banking, mobile banking and call centers. These offerings make Finacle a strong innovation-facilitator enabling banks to accelerate growth, while maximizing value from their large scale business transformation.

Finacle is the chosen solution in over 131 banks across 65 countries.

Finacle

Finacle core banking solution is a comprehensive, integrated yet modular business solution that effectively addresses the strategic and day-to-day challenges faced by banks. It is highly parameterizable providing that much-needed flexibility to innovate and adapt to a dynamic environment.

The solution has an integrated CRM module enabling banks to offer a rich and differentiated value proposition to customers. The layered Service Oriented Architecture (SOA), STP capabilities, Web-enabled technology and 24X7 operations ensure multi-channel, multi-country and multi-currency implementations. The functionality-rich modules in the solution provide banks with a varied palette of features to continuously innovate on their product and service offerings. From the services innovation perspective, Finacle offers a comprehensive and unified customer repository with capabilities to educate and empower customers. With Finacle core banking solution, banks can meet the challenges of managing change, competition, compliance and customer demands effectively.

Jack Henry

www.jackhenry.com

Core Banking Product: See Below

In-house or Outsourced

Jack Henry Banking was founded in 1976 in response to the growing demand for off-the-shelf banking software. Three decades later, it supports approximately 1,500 banks – ranging from de novo to mid-tier institutions – with market-leading in-house and outsourced core processing solutions.

Jack Henry Banking operates as a single source for enterprise-wide automation by integrating these powerful core systems with more than 100 complementary products and services and by serving each client as a single point of contact, support, and accountability for today's complex information processing platforms.

Core Account Processing - Banking

Silverlake

- SilverLake System is a competitively distinct, extremely powerful banking platform that provides highly customizable, enterprise-wide automation designed for growth- and commercial-focused banks ranging from de novo to multi-billion, mid-tier institutions.

  Approximately 500 banks have entrusted their ability to attract, serve, and retain their customers to SilverLake including approximately 20 percent of the domestic banks with assets ranging from $1 billion to $30 billion and a significant number of the de novo banks chartered during the past four years.

  SilverLake can be installed in-house or implemented through OutLink Data Centers™, Jack Henry Banking's outsourced offering. Banks also have the option to fully customize the system to support their dynamic operational requirements or the system can be implemented for OutLink customers as an "off-the-shelf" solution using an expedited and streamlined process.

CIF 20/20

- CIF 20/20 is a parameter-driven banking platform that provides enterprise-wide automation that can be installed in-house or implemented through OutLink Data Centers™, Jack Henry Banking's outsourced offering.

  This client-centric system effectively supports bank-specific requirements and evolving customer, market, and competitive requirements by integrating robust core functionality with approximately 70 best-of-suite complementary solutions. CIF 20/20 can also leverage existing technology investments with jXchange™, a services-oriented architecture on a .NET platform that provides open connectivity between Jack Henry Banking's core and complementary products and third-party niche solutions.

  This sophisticated information and transaction processing platform continually benefits from client-driven enhancements to the core functionality, the regular introduction of new complementary products and services, the integration of practical new technologies, and strict compliance with regulatory requirements.

  CIF 20/20 maximizes operating flexibility and each bank's technology investment with its open architecture, relational database technology, scalable hardware platform, in-house or outsourced implementation, and ability to seamlessly accommodate near- and long-term growth.

Core Director

- Core Director is a Windows®-based, client/server banking platform that supports progressive community banks – ranging from de novo banks to institutions with assets exceeding $2 billion – with enterprise-wide automation that leverages the industry's most cost-efficient operating platform.

Core Account Processing – Credit Union

https://www.symitar.com/core-solutions/pages/episys.aspx

Symitar Episys

The Episys core platform from Symitar is the most popular data processing system in the United States in all asset ranges over $50M (vendor comment). This includes nearly 40 percent of all U.S. credit unions with assets of $1B or greater. Episys offers five key advantages over competing systems:

- Functionality
- Flexibility
- Connectivity
- Stability
- Community

Episys is available as either an in-house or outsourced solution. The outsourced Episys offering is known as Symitar EASE (Episys as a Service).

Modern Banking Systems

www.modernbanking.com

Core Banking Product: Essentia

In-house

Interstate Business Equipment, the parent company of Modern Banking Systems, was founded in Omaha, Nebraska in 1963 to provide community banks with hardware, sales, and service. Two core philosophies have always been our driving force. First, we believe our customers are our partners, and second, we will provide a complete solution to our customers. Over 45 years later, we remain independent, and we continue to build our business based on providing a total solution and strong partnership with our clients!

Modern Banking Systems was founded in 1975 as the marketing organization. A decision was made to write a complete core application for the independent bank.

Essentia

Essentia is a browser-based online real-time core system in an "open systems" technology environment. It is the industry's finest complete core solution, and it comes with the MBS commitment to product, security, and support excellence.

Mambu

SaaS Cloud

Mambu is a SaaS, cloud-native, API-driven banking and financial services platform. It is designed to power financial innovation, to bring solutions to market faster, drive down cost barriers and allow ecosystems to expand.

Neocova

https://neocova.com/

Core Banking Product: Fineuron

Cloud

Fineuron

Fineuron is a fully secure, cloud-native and open API enterprise technology platform — designed to support modern banking requirements — that can run in parallel to a financial institution's main core. With Fineuron, your institution can achieve better data governance, hygiene and accessibility by unifying data from multiple disparate sources into an easily consumable and accessible platform.

By creating a single repository of all structured and unstructured data from internal and external sources, your institution can not only gain access to easier reporting and data visualization, but also to advanced data capabilities including machine learning and predictive modeling.

Features:

- Safe data integration from cores, fintech partners and 3rd party sources

- Improved data hygiene, governance and accessibility

- Highly secure, cloud-based storage

- Data unification and normalization

- Process automation

CCG

Nicola Banking System

https://nicolabanking.com/

Core Banking Product: Insight

Outsourced

Insight

NBS, founded in 1975, takes a unique approach to banking software… insight. The Nicola Banking System was, and continues to be, developed by bankers for bankers.

NYMBUS

Core Banking Product: Smartlaunch

SmartCore

NYMBUS SmartCore is a modern platform built to meet the banking experience demands of today's digital-first customer. The customer-centric platform unifies all the required banking functions into one system, enabling an omnichannel customer experience with automation and simplification of back-end processes and workflows.

OLYMPIC Banking System

https://www.olympicbankingsystem.com/en/

More than 400 banks and financial institutions across over 60 countries have chosen OLYMPIC Banking System® to streamline, automate and digitize their daily processes. The vendor solutions assist banks in achieving cost and operational efficiency while keeping the focus on anticipating their clients' needs.

Oracle

Core Banking Product: Flexcube

In-house

Banks around the world rely on Oracle to help them streamline business processes, meet increasing regulatory compliance demands, and improve cost efficiency, while providing greater value to customers. Now, with the combined strengths of Oracle Financial Services, Oracle E-Business Suite, Siebel, and PeopleSoft, Oracle provides the broadest functionality for helping banks effectively grow their businesses and optimize performance.

Oracle delivers solutions tailored to the banking industry

Oracle delivers a powerful combination of technology and comprehensive, preintegrated business applications—designed specifically for banks, and built with open standards. These industry-specific applications make it easy to understand why the world's top 20 banks rely on Oracle.

FLEXCUBE

Oracle FLEXCUBE Core Banking helps banks overcome the challenges of intense competition, reduced margins, and increased customer expectations by creating a unique competitive advantage built upon improved profitability and an extended customer reach.

Prodigy

https://www.cuprodigy.com/core-processing.html

Core Credit Union Product: Prodigy (CUSO)

Prodigy

Prodigy is a CUSO owned, cloudbased core, redefining core data processing from the ground up; modern architecture, data accessibility, user experience, and simple pricing. There are no complex or expensive hardware requirements; and updates are all automatic. Owned by credit unions that have a vested interest in creating products the industry wants and needs, Prodigy has the right technology, the right people, and the most meaningful tools for your credit union and members.

SAP

With the Intelligent Enterprise framework, SAP provides integrated applications, intelligent technologies, and a digital platform to enable banks to better serve current customers and reach the underbanked to support financial inclusion.

SHAZAM

Core Banking Product: Cardinal

Outsourced

Cardinal

SHAZAM Core Services features a complete suite of Microsoft® Windows®-based interactive retail automation software, including Teller, Teller Capture, Branch Capture, Merchant Capture, Statements, COLD Storage, New Account and Loan platforms. By creating unique product templates, you can reduce data input, ensure accuracy and maintain compliance. All our platform solutions are fully integrated with Cardinal Core and the Wolters Kluwer® form sets, allowing seamless transactional and account opening with single-entry.

Synergent

Core Credit Union Product: Episys

Outsourced – Maine Credit Union League CUSO

Episys

We are the premier, credit union owned FinTech company that works only with credit unions and provides access to Symitar's Episys® Core Processing in a service bureau environment. With 50 years of industry expertise, we are your one stop for core processing efficiency, PowerOns, payments, targeted marketing, and data analytics. Right time, right place, right service — right solutions.

TCS

Core Banking Product: TCS BaNCS

In-house, Cloud or ASP (Managed)

BaNCS

TCS Financial Solutions is a strategic business unit of Tata Consultancy Services. Dedicated to providing business solutions to financial institutions globally, TCS Financial Solutions has compiled a comprehensive product portfolio under the brand name of TCS BaNCS. The TCS BaNCS universal financial solution is designed to help financial services institutions enhance end customer experience, enabling them to embrace open and innovative technologies that embody true digital customer engagement. Deployed at more than 450 installations worldwide, it is the largest collection of components, enterprise and consumer apps for the financial industry made available through the cloud, helping firms become more agile and intelligent by leveraging the power of new and extended ecosystems.

Temenos

Core Banking Product: Transact (T24)

In-house, Cloud or ASP (Managed)

Transact (T24)

Temenos Transact is a successful and widely used digital core-banking solution in the world. Using cloud native and agnostic technology, Temenos Transact provides the most extensive and richest set of banking functionality across retail, corporate, treasury, wealth and payments with over 1000 banks in 150+ countries relying on it to provide market leading and innovative products and services to their customers.

Leveraging Modern & Disruptive Technologies

Temenos Transact exploits new technologies to facilitate ease of use and ubiquity of access of everyday products and services for the end customer and enabling banks to meet their customers ever increasing expectations and demands.

Expanding Customer Segments

Customers have become more discerning and less loyal; they shop around for better deals from multiple providers. Temenos Transact enables banks to introduce new products using capabilities drawn from all sectors and hence continue to produce services and offers which are relevant, attractive and innovative, hence increasing customer loyalty and making it easier to acquire new customers.

VisiFI

Core Credit Union Product: VisiFi

Outsourced

VisiFI

As much as member relationships drive growth, technology is at the foundation of your operations. VisiFI's Core Technology Platform provides you with a real-time, end-to-end solution designed specifically for the credit union industry. So, you can fully outsource your technology needs to us, while you remain focused on your business.

Backed by the expertise of VisiFI's team of professionals, you have everything you need to more easily implement and manage a complete, single-sourced credit union solution.

More than 125 credit unions throughout the U.S. have adopted VisiFI's market-leading applications as part of a fully integrated platform, within an open architecture to facilitate a single, streamlined environment.

VSoft Corp

www.vsoftcorp.com

Core Banking Product: Wings

In-house & Outsourced

<u>Wings</u>

Wings includes a suite of robust modules that simplify and modernize core processing for banks and credit unions. The new platform provides seamless, real-time, high-volume and high-performance transactions across multiple channels resulting in a more consistent and intuitive digital banking experience. It enhances the overall account holder experience and significantly increases operational efficiencies to give banks and credit unions more time to do what they do best; serve their account holders.

Small Credit Union Systems – Inhouse / Managed Services

AMI Inc. In-House Systems for Credit Unions

https://www.amiinfosys.com/core-processing-for-credit-unions/

Bradford-Scott Data Corp.

https://bradfordscott.com/

CompuSource Systems, Inc.

https://www.css4cu.com/Next/infoSide/index.php

CU*South

https://www.cusouth.com/

CUC Incorporated

https://www.cucinc.net/

CUCentric
https://www.cu-centric.com/

CUtopia

 https://www.cutopiasolutions.com/

Datamatic

https://www.datamatic.net/

ESP

https://www.espsolution.net/

FedComp

https://www.fedcomp.com/

Share One

https://shareone.com/newsolutions/

ShareTec

https://sharetec.com/solutions

Total / 1

http://www.total1services.com/

Trinergy

https://www.amiinfosys.com/financial-systems-for-nonprofits/

United Solutions

https://www.unitedsolutions.coop/

International Core Systems – Not Doing Business in USA

Avaloq Core

https://www.avaloq.com/solutions/products/avaloq-core

B2 – Core Banking System

https://csltd.com.ua/en/products/core_banking

BML Istisharat SAL / ICBS

https://www.istisharat.com/

Coforge

https://www.coforgetech.com/

Cyberbank

https://technisys.com/

e-IBS (DataPro)

http://www.datapromiami.com/

FISA Systems (CBS)

https://www.fisagrp.com/en/omnia.html

Integrated Computerized Banking System

https://www.vcgroup.com.my/icbs

Intellect Digital Core

https://www.igcb.com/digital-core.html

jOMEGA Banking System

https://www.gora.si/en/jomega-right-banking-solution

Kastle Banking System

https://www.3i-infotech.com/kastle-secure-banking/kastle-core-banking/

Mambu

https://www.mambu.com/

Oracle Banking Platform

https://www.oracle.com/industries/financial-services/banking/banking-platform/

PathSolutions (iMAL)

https://www.path-solutions.com/imal/

Probanx (CorePlus)

https://www.probanx.com/en/home

Profile Software (FMS.next)

https://www.profilesw.com/en/solutions.php

SAP transactional Banking

https://www.sap.com/industries/banking.html

Silverlake Symmetri

http://www.silverlakesymmetri.com/

Vilja

https://viljasolutions.com/