

# CCG Catalyst Consulting

## Digital:

- Online Banking
- Account Opening
- Cash Management
- Treasury

## Vendors

**Contents**

Access Softek ..... 3

Alkami ..... 4

Alogent ..... 5

Apiture ..... 6

Backbase ..... 7

BankingON ..... 8

Bottomline Technologies ..... 9

Capital Banking Solutions..... 10

Connect FSS (Credit Union Specific) ..... 11

CSI ..... 12

Finastra ..... 14

Finzley ..... 15

FIS ..... 16

Fiserv..... 17

fiVISION..... 20

FPS GOLD ..... 21

Infosys..... 22

Jack Henry ..... 23

kyriba ..... 25

Lumin Digital (Credit Union Specific)..... 26

MANTL ..... 27

MeridianLink ..... 28

MX ..... 29

Narmi ..... 30

nCino..... 32

NCR .....	34
Nonmentia .....	36
NYMBUS.....	37
OneSpan .....	38
Q2 .....	39
TCS .....	40
Technisys .....	41
Temenos .....	42
tyfone.....	43

# Access Softek

<https://www.accesssoftek.com/>

## Online / Mobile

### Access Online and Mobile

<https://www.accesssoftek.com/online-mobile>

Access Softek has re-imagined the digital banking experience from the ground up. This is the next generation of online and mobile digital channels — a unified experience for all digital banking channels, no matter where users want to access their financial life.

## Digital Onboarding

### Account Opening

<https://www.accesssoftek.com/oao>

Desktop, mobile, in-branch — wherever new members appear, you can delight them with a fluid and personalized experience.

Integrations into the service bureaus combined with alternative identity verification methods help you approve more applicants without compromising on risk. Confirm unclear addresses and individuals without an inconvenient branch visit.

Machine learning and artificial intelligence provide multiple layers of automated security for you. Applicants face fewer roadblocks and get smart, automated assistance.

Diverse communities deserve personalized experiences. Deliver custom solutions for communities, students, businesses, and more -- then use A/B testing to optimize and succeed.

# Alkami

<https://www.alkami.com/platform/>

**Online / Mobile**

## **Alkami Platform**

The Alkami Platform provides financial institutions a complete digital banking solution ready to facilitate both retail and business user onboarding, engagement, and account servicing. Clients can enhance the Platform with upgrades and can tailor their experience with additional Alkami products as well as third-party solutions.

# Alogent

<https://www.alogent.com/digital-solutions>

## Online / Mobile

### Alogent Digital

Drive greater lifetime value with Alogent Digital and bring mobile, online, and voice banking together in a single, flexible, and SDK-driven platform for consumers and businesses. Alogent's unified solution sits at the heart of your digital ecosystem and enables regional and community institutions to compete with larger and digital-only players, keeping users in-solution to drive increased engagement.

Backed by the experience of more than 100 digital banking implementations and countless conversations with customers and partners, you can't outgrow Alogent Digital. No other digital banking platform offers so many options with a simple user journey.

# Apiture

<https://apiture.com>

## Online / Mobile

### **Apiture Xpress**

<https://apiture.com/xpress/>

Apiture Xpress offers a fully-integrated digital and mobile experience for your customers and members. It offers features built to help your account holders manage their spending like spendable balances, card controls, and linked outside accounts. As well as targeted marketing, user analytics, and in-application alerts to give your institution the tools you need to be successful. Apiture Xpress also offers a reimagined business banking experience that was created based on real feedback from small businesses across the United States. Core agnostic and omnichannel solution.

### **Apiture Open**

<https://apiture.com/open/>

Apiture Open gives banks the flexibility to offer the features and functionality consumers want, all without the pain of technology conversions. Extend the capabilities of your banks offerings by integrating with leading Fintechs in the market and through Apiture's API layer to create the solutions important to your customers and members.

- Use highly configurable out-of-the-box themes or leverage SDKs to accelerate building your own user experience.
- Create a seamless account opening process for personal and business applicants with Apiture Open's digital onboarding.
- Out-of-the-box integrations with required and industry-standard partners to ensure features like BSA/KYC AML, Account Verification, Risk Mitigation, Analytics, and Account Aggregation.
- Future-proof your solution with Apiture's Open APIs powering web, native mobile, voice, wearable and IoT applications.

# Backbase

<https://www.backbase.com/platform/>

**Online / Mobile**

## **Engagement Banking Platform**

One, end-to-end engagement banking platform. For all channels and lines of business, turn-key and digital-first solutions allow for effortless deployment. All with stunningly designed end-to-end apps that empower employees and captivate customers.

Open technology lets you instantly innovate with turn-key apps, or use accelerators to customize your own. Backbase's open platform is easily complemented with innovative partners that can revolutionize your digital game. It's curated a list for you to choose from, or simply select your own.

The platform's clean data model and APIs allow your digital teams to effortlessly customize your digital banking journeys. Packed with easy Web/ Mobile SDKs, a full-blown Design System and Developer Portal, it puts you in the driver's seat of your own digital transformation.

Its cloud model instantly elevates you to the level of the top digital banks. Enjoy early access to new products and reduced IT overhead with Backbase-as-a-Service, or deploy on any other cloud supported - AWS, Microsoft Azure or Google.

Features include:

- Digital sales capabilities
- Digital banking capabilities
- Engagement capabilities
- Omnichannel foundation
- Identity & access management
- Design system & SDKs



# BankingON

<https://bankingon.io/>

## Mobile

### **BankingON**

A superior Mobile Banking Platform designed to serve communities and build trust with engaging user experience. One app with one UX: Many banks have vendors for everything – one for bill pay, one for payments, one for credit cards. With BankingOn, your community won't know the difference.

# Bottomline Technologies

<https://www.bottomline.com/us/financial-institutions/digital-banking/online-account-opening-and-onboarding>

## Digital Onboarding

### **Online Account Opening and Onboarding (Digital Banking IQ)**

Acquire more customers and improve online engagement. Optimize digital sales and conversion rates for both consumers and businesses via a secure, convenient and intelligence-driven customer engagement and acquisition solutions.

- Self-service functionality that empowers administrators to configure product offerings, disclosures and workflow
- Omni-product customer journey, supporting a multitude of banking offers, including deposit and lending products
- Mobile-first design, optimizing digital sales and
- conversion rates
- Innovative workflows allowing bank customers to start, continue and finish applications in any channel in minutes
- A personalized banking experience for small business customers including comprehensive digital disclosure and multi-signer support

# Capital Banking Solutions

<http://www.capital-banking.com/en/solutions/capital-digital/>

## Online / Mobile

### CapitalDigital

CapitalDigital is a next generation omnichannel banking solution that empowers your customers to bank on their own terms: where, when and how they want. This solution boasts many comprehensive features and functionality that meet the needs of your customers. These include omnichannel access, mobile banking, digital wallet and assistant, and onboarding.

Customers may personalize CapitalDigital to suit their own preferences, but the bank always maintains complete environment control. The bank determines what options are available. The bank decides the level of security for logon and transaction processing. The bank manages all customer menu items, transaction types and products available for digital banking.

## Connect FSS (Credit Union Specific)

<https://www.connectfss.com/products.html>

**Online / Mobile**

### **Emerge Digital Enablement Platform**

With Emerge, your credit union can provide a complete digital banking experience where digital banking users can enroll 24x7, create new accounts, apply for loans, pay bills, transfer funds, send money, make deposits, and control cards. Stay in touch at all times with real-time alerts and deploy relevant, targeted marketing campaigns to personalize product offers, resulting in greater member share of wallet. Customize your user interface to align with your brand and the unique needs of your membership. Interface with 150+ third-party providers to create a unique digital experience for your members.

# CSI

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

## Online

### **Online Banking Solutions**

<https://www.csiweb.com/how-we-help/enterprise-banking/digital-banking/>

Your customers expect 24/7 access to your bank. Meet those expectations by offering CSI's online banking solutions. Our Internet banking solutions provide interactive, industry-leading services that make online banking a breeze for you and your customers, and allow you to build and maintain a strong digital presence.

CSI's online banking services drive revenue through a fully integrated set of tools designed to optimize how your retail and business customers interact with their finances and your bank online. Using our online banking technology, your customers get:

- An integrated online bill pay platform
- Convenient eStatements that save on paper costs
- Built-in marketing tools to promote cross sales
- Customizable loan payment options for multiple payment types
- ACH transfers to streamline origination and transactions while managing risk
- Funds management to capitalize on excess funds in investment accounts
- Positive pay to protect commercial customers from financial loss due to check fraud
- Fraud anomaly detection to monitor fraudulent money movement

## Mobile

### **Mobile Banking App**

<https://www.csiweb.com/how-we-help/enterprise-banking/digital-banking/>

Mobile banking technology puts your bank in the palms of your customers' hands—no matter where they are. CSI's mobile banking platform provides convenience and 24/7 access that builds meaningful relationships with your retail and commercial customers—all on their preferred mobile devices. Integrated with CSI's core banking platform, our mobile banking app gives your bank access to a customizable, user-friendly suite of features. Our app is compatible with multiple devices and simplifies banking for your customers by allowing them to:

- Authenticate users with improved biometrics

- Transfer funds between accounts in real time
- Transfer money to friends or family instantly through P2P payments
- View interactive digital bank statements
- Deposit checks through mobile device capture
- View all account and transaction histories
- Manage accounts and set personal financial goals
- Name debit cards for easy identification and turn cards on or off if lost or stolen
- Track real-time card activity and set financial alerts
- Bank on Apple and Android wearables

### **Business Banking App**

<https://www.csiweb.com/how-we-help/enterprise-banking/digital-banking/>

Today's business owners need access to business banking capabilities on the go. With CSI's business banking app, your bank is empowered to expand your commercial portfolio by offering small business owners the ability to take their banking with them. Our business banking app brings commercial functionality to our already stacked mobile app with:

- Mobile approvals to manage ACH, wires and tax payments
- Full wire creation and editing
- Full Positive Pay functionality
- Ability to control the entitlements and permissions of sub-users and management of company details
- Multi-check deposit

### **Digital Onboarding**

#### **Integrated Digital Account Opening Solution**

<https://www.csiweb.com/how-we-help/enterprise-banking/digital-banking/digital-account-opening/>

Utilizing a core-integrated online account opening system extends your bank's digital footprint and boosts your revenue by allowing new and existing customers to open a bank account anytime, anywhere. Our technology caters to your institution's digital strategy, creating a solid, efficient and easy-to-use digital account opening process that:

- Boosts your bank's digital footprint by promoting your brand and products to customers outside your branches' physical area
- Educates customers on your products and services
- Significantly boosts adoption rates
- Reduces the cost of other, more manual channels

# Finastra

<https://www.finastra.com>

## Online / Mobile

### **Fusion Digital Banking (powered by Malauzai)**

<https://www.finastra.com/solutions/retail-banking/retail-digital-solutions>

Fusion Digital Banking delivers the fast moving and nimble innovation you would expect from a fintech partnership, all backed by the support of a global company.

- One platform and digital banking experience for consumers, businesses, and employees
- Scalable, tailored solutions to grow with you
- In-house or hosted, and fully integrated with over 35 cores

## Digital Onboarding

### **Fusion uOpen**

<https://www.finastra.com/solutions/retail-banking/retail-digital-solutions/fusion-uopen>

With real-time decisioning and an integrated switch kit for new account setup, Fusion uOpen improves application completion rates, back-office efficiencies and regulatory compliance for a unified process across all channels.

- Automated deposit account opening and loan application
- Real-time decisioning, approval and account access
- Streamline processes to increase profitability and generate new revenue

# Finzley

[Finzly - Digital Banking Platform | Payment Modernization | Treasury Management](#)

Enable banks with modern, real-time banking platform powered with an array of ready to market solutions for Treasury, Banking Operations and Payments.

Started as SwapsTech with the making of our award-winning solutions in foreign exchange, which to-date, retains spotlight as the most preferred FX solution in the US.

The expert team at Finzly has expanded our horizons into all facets of banking. Our products include Open Banking API, Trade Finance, IRS, Digital Account Opening, Payment hub and real-time payments.



# FIS

<https://www.fisglobal.com/en/digitalone>

## **Online / Mobile**

### **Digital One**

The FIS Digital One® digital banking platform's suite of solutions offers a customer-centric banking experience for your customers, business clients and bankers – providing consistency across digital and mobile self-service and banker-assisted channels.

Built on a single, integrated platform, it transforms the digital banking experience by providing continuous engagement across the enterprise with real-time access to customer, account and transactional data.

# Fiserv

<https://www.fiserv.com/>

## Online / Mobile

### Architect

<https://www.fiserv.com/en/solutions/customer-and-channel-management/online-banking-solutions/architect.html>

Architect from Fiserv is an open services platform with robust configuration capabilities that gives you the control and flexibility to create distinct digital experiences.

The open interface and infinite integration possibilities – both with Fiserv and third-party solutions – allow you to control your digital experience. With Architect, hundreds of modules with pre-packaged functionality are at your fingertips.

Architect is supported by a community of developers from financial institutions of all sizes. With over 500 modules and strengthened by community-sharing best practices, Architect developers can learn, grow and innovate together.

Consumers expect simple, secure and personalized experiences. They want seamless interaction across devices and service channels – from their mobile device and laptop to your branch and call center. Architect enables you to engage openly and serve your consumers however, whenever and wherever they want.

### Abiliti

<https://www.fiserv.com/en/solutions/customer-and-channel-management/online-banking-solutions/abiliti.html>

- Unified personal and business banking experience designed for the way people live and work today
- Easy for employees to learn and manage
- Cloud-based solution
- Continuous innovation and new functionality

## **Corillian Online and Mobiliti**

<https://www.fiserv.com/en/solutions/customer-and-channel-management/online-banking-solutions/corillian-online.html>

Corillian Online and Mobiliti are turnkey solutions that enable you to provide complete and cost-effective digital banking services. Pre-built integrations, frequent upgrades and self-service maintenance streamline your ability to exceed consumer expectations and remain competitive in an evolving digital marketplace. Both solutions were designed to help you increase profitability, grow digital adoption and strengthen relationships with consumers who value convenience, speed and ease-of-use.

Fiserv has the resources and expertise to deploy solutions to meet your flexibility needs like never before. The ASP model is ideal for small to mid-sized institutions looking to outsource this functionality. The On-Premise (Software license) model is ideal for financial institutions who want to own and run the solution in-house and is typically suited for larger institutions that desire full control of the system, easy access to the online banking databases and have more IT resources.

## **Business Online**

<https://www.fiserv.com/en/about-fiserv/resource-center/brochures/business-online.html>

Business Online™ from Fiserv is a secure and flexible solution that delivers high-performance online cash management with next-generation features that significantly enhance the customer experience.

Anytime, anywhere cash management is what business customers look for and appreciate, and Business Online offers 24/7 online banking designed to exceed their expectations. By helping corporate customers to be more productive, Business Online enables you to attract businesses of any size and build profitable relationships.

## **Business Online Banking / Premier**

Business Online™ from Fiserv is a secure and flexible solution that delivers high-performance online cash management with next-generation features that significantly enhance the customer experience.

## **Retail Online Banking / Premier**

Offer customers real-time information and advanced functionality to manage their finances online. The industry's most widely used online banking solution, Retail Online™ from Fiserv, can help you attract new customers and strengthen relationships with its popular, user-friendly features.

## Digital Onboarding

### OpenNow/FundNow

<https://www.fiserv.com/en/solutions/customer-and-channel-management/online-banking-solutions/opennow-fundnow.html>

OpenNow®/FundNow® from Fiserv allows you to cost-effectively capture potential new customers on your financial institution's website with instant online account origination and funding.

The online channel is increasingly becoming the most important tool available to financial institutions for the acquisition of new, profitable customers. As a result, online account opening and funding solutions can help financial institutions cost-effectively scale customer acquisition, improve customer experience and increase account open and funded rates.

OpenNow/FundNow, the industry's leading online account acquisition solution, helps financial institutions leverage their online channel to capture prospects in real time by facilitating instant account origination and funding through an institution's branded website. OpenNow/FundNow converts prospects into accountholders by providing them with an enhanced user interface, shorter application processing time and a choice of quick and easy funding methods. Prospective customers can apply, be approved and fund a new account all within a single session.

OpenNow/FundNow is built upon an unmatched technology platform that delivers enhanced ID verification and credit assessment by merging information from industry standard and proprietary sources. Verify and approve the new account immediately with the

OpenNow/FundNow flexible decision engine — an automated authentication and verification process that satisfies business, risk and compliance requirements. You can customize the decision engine to set your own parameters for specific campaigns, products and prospect segmentations, creating a flexible solution.

# fiVISION

<http://www.fivision.com/>

Financial Vision provides account opening and onboarding for banks and credit unions. Founded in 2003, fiVISION has continued to focus solely on account opening technology, providing a personalized and site customizable platform. With over 40 third party integrations, fiVISION provides the most comprehensive account opening solution in the industry.

# FPS GOLD

<https://www.fpsgold.com/online-and-mobile-banking-software>

## **Online / Mobile**

### **eBanking**

Secure and easy-to-use online banking with flexibility, performance, and clean aesthetic design. Multiple security layers protect your customers. For example, if a transaction is high risk, the system requires additional authentication from the account owner. The site is convenient, clear, and compelling. Customers will learn the ins and outs quickly and will be able to use it with minimal effort.

The design is responsive and touch-friendly. Your customers will have no problem switching between computers and their mobile devices. Mobile banking software works with the widest range of Web-enabled smartphones. The apps are created to support iOS and Android devices.

# Infosys

<https://www.edgeverve.com/finacle/finacle-digital-engagement-suite/>

## Online / Mobile

### **Finacle Digital Engagement Suite**

The Finacle Digital Engagement Suite is an advanced omnichannel solution that helps banks – onboard, sell, service and engage – retail, small business and corporate customers. The suite offers a broad range of traditional, modern and emerging channel experiences to every type of user – end customer, bank staff, external partner and trusted third party.

The core promise of the Finacle Digital Engagement Suite is to enable banks to drive deeper customer engagements, openness and agility for innovation-led growth, and digital operational excellence. This is made possible by a unified engagement hub, a broad suite of digital experiences, industry leading architecture, a robust ecosystem and experiences that are transformed from end-to-end.

Finacle Digital Engagement Suite includes:

- Finacle Digital Engagement Hub
- Finacle Online Banking Solution
- Finacle Mobile Banking Solution
- Finacle Direct Banking Solution
- Finacle Digital Wallet Solution
- Finacle Mobile Teller Solution
- Finacle Customer Assist Solution
- Finacle Youth Banking Solution

# Jack Henry

<https://www.jackhenrybanking.com/>

## Online / Mobile

### **Banno Digital Banking Suite**

<https://banno.com/digital-banking/>

Banno works across users' devices and is developed with industry-leading technology to deliver a smooth experience your users are used to (think Instagram).

Users can open new accounts, view their balances, statements, documents and notices all in one place. If a user has multiple accounts, they can set account nicknames to keep them straight, and they can customize their accounts dashboard to display which accounts they want to view and in what order.

Transaction lists become interactive with the ability to tag, add notes, and attach images of receipts. And navigating transactions is simple with search capability paired with the friendly, fluid, infinite scroll that comes with native and progressive web apps.

## Digital Onboarding

### **JHA OpenAnywhere**

<https://www.jackhenrybanking.com/online-and-mobile/pages/jha-openanywhere.aspx>

JHA OpenAnywhere supports today's growing demand for digital account opening and is a must-have service for consumers and businesses that have adopted mobile as their primary banking channel. This account opening platform lets existing and prospective accountholders open new accounts in minutes. This browser-based, highly configurable solution leverages a modern, responsive design that ensures an intuitive user experience on any device. You can also further mobilize your accountholder interactions by using JHA OpenAnywhere to seamlessly and quickly open accounts wherever and whenever those interactions take place.

The dynamic rules engine lets you fully customize the system and your account opening workflow and supports ongoing granular control of the functionality without technical resources or assistance.



JHA OpenAnywhere will enhance your digital platform while increasing deposits, improving your operating efficiencies, and enhancing accountholder convenience, satisfaction, and retention.

# kyriba

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

Kyriba empowers CFOs and their teams to transform the way they activate liquidity as a real-time, dynamic vehicle to grow and create business value, while protecting against financial risk. With 2,500 customers worldwide, 20% of which are Fortune 500 companies, and 25 million payments processed daily, Kyriba's platform connects internal treasury, risk, payment and working capital applications to vital external sources such as banks, ERPs, trading platforms and market data providers. Based on a secure and scalable SaaS platform that uses artificial intelligence, Kyriba enables thousands of businesses around the world to maximize growth opportunities, protect against losses from fraud and financial risk, and reduce costs through advanced automation.

## **Solutions:**

- Liquidity
- Payment Hub

# Lumin Digital (Credit Union Specific)

<https://lumindigital.com/our-product/>

**Online / Mobile**

## **Lumin Digital Platform**

Lumin Digital is working to redefine digital banking with its proprietary user engagement platform, providing banks and credit unions with a solution that allows them to quickly and safely adjust to their users' needs. Through the use of Lumin Digital's user data and predictive analytics, organizations have the ability to implement custom experiences for users, creating a truly personalized journey that helps consumers thrive while building a connected relationship.

# MANTL

<https://www.mantl.com/>

## Digital Onboarding

### MANTL

MANTL helps your bank or credit union grow deposits and streamline back-office tasks with an omni-channel account opening platform that integrates with your core.

- Enable customers to easily open and fund deposit accounts in 2 minutes and 37 seconds on any device.
- Access all your data in one place and eliminate paperwork to reduce account opening costs by 60%.
- Meet your customers where they are. Onboard consumer accounts online, in the field, or in-branch.

# MeridianLink

<https://www.meridianlink.com/online-account-opening-software/xpressaccounts>

## Digital Onboarding

### **MeridianLink Opening (formerly XpressAccounts)**

MeridianLink Opening, formerly known as XpressAccounts®, is the industry-trusted web-based online account opening and deposit software platform that consolidates deposit account opening and funding for all channels and financial product types. MeridianLink Opening is an online account opening software that unifies deposit account opening and funding for all channels and product types.

With robust functionality ranging from identity verification, OFAC checks, e-signature, switch kits, and core system connectivity, MeridianLink Opening saves operational costs and increases customer/member satisfaction from application initiation to account creation. Seamless integration with MeridianLink Consumer and MeridianLink Portal allows for deepening member and customer relationships through a mobile-first digital experience and cross-selling capabilities.

# MX

<https://www.mx.com/products/mobile-banking/>

## Mobile

### Helios by MX

Stand out in today's world of mobile banking with Helios by MX. Our intuitive app helps you go beyond simple transactions and account management, giving you the tools you need to give your customers the experience they want—today and in the future.

Helios simplifies financial management by making it easy for every type of customer to interact with their banking information from all devices and channels—any time, anywhere.

With Helios, you can run your app natively on the platform of your choice—Windows, iOS, Android, and much more—from one code base. So decrease development and time to market for new features while increasing uptime, all from one partner.

# Narmi

<https://www.narmi.com/>

## Online / Mobile

### **Consumer Digital Banking**

<https://www.narmi.com/products/mobile-online-banking>

User experience is the most important aspect of a mobile and online banking platform. Financial institutions must offer easy-to-use solutions, or risk losing users to better designed, and better performing, digitally-minded financial institutions. Narmi's Platform is designed to make even the most advanced banking functionality as intuitive as possible.

Narmi's Mobile Feed acts as the hub of your users' mobile banking experience, displaying key features in an elegant, intuitive interface.

- FinTech Integrations
- Display new Secure Messages
- Display Check Deposit History
- Spending Analysis
- Bill Payments

### **Business Digital Banking**

<https://www.narmi.com/products/business-banking>

A business banking experience that is a seamless multichannel experience for every type of business from the fast-growing start-up to the businesses "on the go" to the more established firms with traditional needs.

- Mobile Business Banking. Deposit checks, pay bills, make transactions, and control role-based access and approvals from anywhere.
- "Gmail" Style Account Switching. Seamlessly transition across personal and business bank accounts.
- Seamless Money Movement. Narmi supports full business ACH originations, domestic wires, and a Business Bill Pay API integration for real-time money movement.
- Role-Based Access Controls. Ensure businesses are protected by allowing them to assign and manage system access based on employee job roles.

- Dual Approvals. A layer of protection that gives businesses full control and customization over who can approve transactions and how much money they can approve.
- Step Up Authentication for Select Transactions. Protects businesses against unauthorized use by giving the option to require employees to authenticate with two-factor log-in before making transactions.

## **Digital Onboarding**

### **Digital Account Opening**

<https://www.narmi.com/products/digital-account-opening>

Increase Deposits. Grow Organically. Reduce Customer Acquisition Costs.

- 2.5 Minute Account Opening Experience
- Completely responsive design that emphasizes high conversion rates and low abandonment rates
- Full support for checking, savings, money market and certificate of deposit (CD) accounts, among others
- Granular control over text displayed to user
- Robust flexibility for disclosures ensures compliance department sign-off
- Funnel analytics and detailed application tracking



# nCino

<https://www.ncino.com/>

## **Online / Mobile**

### **Retail Banking Solution**

<https://www.ncino.com/retail/>

As a part of nCino's powerful Bank Operating System, the Retail Banking Solution delivers a state-of-the-art digital banking experience that improves how bankers interact with their customers. From the customer's first interaction all the way through back office tasks, nCino brings both parties together on the same platform across all channels and devices. nCino's robust solution offers customer-focused onboarding, document management, account opening and retail lending with a coherent flow of information from the customer to the banker, whether in the branch, at home or online 24/7. With nCino's technology, bankers can anticipate the needs of customers and provide a frictionless user experience.

### **Commercial Banking Solution**

<https://www.ncino.com/commercial/>

Built into nCino's Bank Operating System, the Commercial Banking Solution provides institutions with a seamless end-to-end experience, where customers and financial institutions interact on the same platform. nCino's single, secure platform replaces disparate systems within the institution with one digital/mobile-enabled solution that streamlines customer onboarding through deposit account opening, loan origination, underwriting and portfolio management. Third parties, such as regulators, can be provided instant access to nCino's platform, reducing review and audit times, as well as business process disruption. Leveraging nCino's suite of automated tools on an intuitive digital platform enables financial institutions to truly dominate the marketplace and exceed their customers' expectations.

### **Small Business Banking Solution**

<https://www.ncino.com/smallbusiness/>

nCino's Small Business Banking Solution breaks down barriers, offering a single platform that supports financial institutions and small and medium business owners with deposit account opening, onboarding, digital application, automated decisioning, digital document management and portfolio management. This gives financial institutions a competitive edge to mitigate risk and automate the lending process—reducing time to fund from weeks to days, hours and

minutes. nCino facilitates a streamlined, dynamic user experience that exceeds customer expectations in the small business banking relationship, providing a loan application and deposit account opening process that can be completed entirely online and be accessible anytime, anywhere and on any digital device.

# NCR

<https://www.ncr.com/>

## Online / Mobile

### **NCR DI Digital Banking Platform**

<https://www.ncr.com/banking/digital-banking>

NCR DI provides community banks and credit unions with exceptional retail and business banking experiences through a highly-configurable SaaS offering that deepens engagement and drives growth.

- Open and flexible for a tailored experience
- Retail and business on a single platform
- Powerful integrated marketing solutions

### **NCR D3 Digital Banking Platform**

<https://www.ncr.com/banking/digital-banking>

NCR D3 offers a function-rich, highly-tailorable and API-driven platform that can be hosted or deployed on-premise to help large banks lower cost, decrease complexity and speed innovation.

- Choose your deployment model
- Proven at scale
- Rapid innovation and reduced complexity

## Digital Onboarding

### **Terafina**

<https://www.terafinainc.com/>

Terafina's solution supports multiple products on a single platform making it easy for your financial institution to stay ahead of the curve. It's easy for customers to apply and simplifies the offering of products and services that make sense for your clients.

The reliable and regulatory compliant platform is safe and secure offering a hassle-free experience. We have built over 30 connectors to core banking systems, lending origination systems, KYC solutions, CRM systems, data aggregation and data pre-fill providers.

## **Nonmentia**

<https://www.nomentia.com/>

Nomentia is a category leader within European treasury and cash management solutions. Nomentia's mission is to provide unparalleled cloud treasury and cash management solutions for and with our customers.

Today, Nomentia is solving the challenges of modern treasurers and cash managers across 1600+ businesses in over 80 countries, processing more than 1 trillion euros annually.

Nomentia solutions specialize in global payments, bank connectivity-as-service, cash forecasting and visibility, bank account management, financial process automation, treasury workflows, FX risk, in-house banking, and trade finance.

# NYMBUS

<https://www.nymbus.com/>

**Online / Mobile**

## **Nymbus Platform (formerly SmartDigital)**

Nymbus enables banks and credit unions of any size to grow and attract new market segments by delivering a full suite of banking technology, including Loan Origination, CRM and Digital, along with the operational resources to launch and run a new digital bank. Whichever growth path you choose, Nymbus buys back decades of lost time and accelerates your ability to engage and support the entire customer journey.

# OneSpan

<https://www.onespan.com/>

## Digital Onboarding

### OneSpan Digital Onboarding

OneSpan can help you offer a secure, compliant and convenient onboarding experience across your channels and in turn, enable you build long-lasting loyalty OneSpan is the only security with your customers.

- Onboard customers in minutes rather than days or weeks
- Support for government-issued ID documents (e.g., driver's license, passport)
- Increase adoption rates with fast and convenient document pre-fill and signing features
- Integrate into mobile apps, mobile websites and desktop applications
- Deliver an anywhere, anytime and any device and paper-free onboarding experience

## Q2

<https://www.q2.com/>

### **Online / Mobile**

#### **Digital Banking (Consumer)**

<https://www.q2.com/consumer/digital-banking>

Attract and retain account holders with an intuitive, feature-rich, and data-driven retail banking experience. Give every account holder a seamless, consistent, and exceptional experience across all devices. Features include digital onboarding, personal financial management (PFM) tools, goals-based savings, mobile remote deposit capture etc.

#### **Digital Banking (Commercial)**

<https://www.q2.com/commercial/digital-banking>

Commercial account holders have unique and often complex needs. Provide digital banking experiences that fit their size, vertical, and expectations. Understand their challenges, meet their requirements, and become an indispensable resource to your most important clients. Q2's business banking solutions offer features and workflows tailor-made for today's micro- and small-business users, providing self-service experiences across all of their preferred digital channels, from PC to mobile and tablet. Streamline cash management and complex workflows for largest commercial clients with intuitive UX.



# TCS

<https://www.tcs.com/>

## Online / Mobile

### TCS BaNCS Digital

<https://www.tcs.com/bancs/digital>

An enterprise wide solution that enables your bank customers the flexibility and convenience of managing their finances anywhere. The easily deployable and scalable solution caters to retail and corporate banking (focused on small and medium businesses (SMBs)), securities trading and wealth management. TCS BaNCS Digital includes a host of consumer and enterprise apps, coupled with social media and real-time analytics. The solution is based on a hybrid architecture and responsive web design.

To support specific needs of financial institutions in its digital transformation, TCS BaNCS offers the following components:

- Build Your Own Apps Platform - BaNCS ADK (Application Development Kit)
- Retail Banking
- Digital Online Account Opening
- Small and Medium Businesses (SMBs)
- Analytics and Insights for Enterprises

## Digital Onboarding

### TCS BaNCS Digital – Online Account Opening

<https://www.tcs.com/bancs/banking/digital-online-account-opening>

A single engagement platform to open new accounts via a browser, tablet, or smartphone. It can integrate with industry leading products to:

- Identity verification and validation
- Leverage native features on mobile devices such as location identification and image capture
- Provide dashboards and application management tools to improve conversion
- By presenting customers with sales and marketing offers at the points of acquisition, banks can look at increasing wallet share and stickiness

# Technisys

<https://technisys.com/>

**Online / Mobile**

## **Cyberbank Digital**

Cyberbank Digital enables you to create a digital ecosystem and build exceptional empathic banking experiences for your customers.

- Omnichannel Design: Give your customers a consistent experience in any interaction.
- Contextual Segmentation: Profiling, geolocation, scheduling, notifications, auditing, authentication, authorization, and more.
- Digital Assistants: Enhance the user experience with new technologies including voice and gestures.
- Personal and Adaptive CX: Increase customer satisfaction and loyalty with an adaptive UI that enables you to put your customers in control of their own digital experience.

# Temenos

<https://www.temenos.com/us/products/infinity/>

## Online / Mobile

### **Temenos Infinity – Digital Front Office**

Temenos Infinity is the platform for business transformation that helps financial institutions to accelerate their digital transformation initiatives. Reimagine the way you engage with your customers – through both digital and physical channels – creating a consistent and seamless experience.

Get to market fast with an extensive repository of ready-to-go features. Have the freedom to align the open and flexible platform of Temenos Infinity to your digital banking architecture. Use any cloud platform of your choice and elastically scale on demand. Simplify the connectivity to any core banking system and implement changes fast while managing application development time and costs. Leverage advanced micro-services and APIs to create your banking apps.

Create frictionless, personalized and secure banking experiences to increase customer satisfaction. Use data analytics, AI and smart banking capabilities to provide actionable customer insights. Drive stronger customer engagement and loyalty through a multi-channel strategy from native mobile apps, web apps, branch to advanced interfaces like conversational banking and wearable devices.

Thrive in a world of open banking and FinTechs by easily integrating to 3rd party systems or leverage pre-built integrations from the Temenos Marketplace. Create your own digital ecosystem and aggregate data from external providers to deliver value-added services and open innovation to your clients.

# tyfone

<https://tyfone.com/omni-channel-banking/>

## Online

### **Online Banking**

Modern online platform that provides full functionality and integration into most third-party services.

## Mobile

### **Mobile Banking**

A seamless mobile extension of Online Banking which provides feature parity and user convenience.

## Velmie

<https://www.velmie.com/>

## Mobile

### **Mobile Banking Platform**

A platform solution for neobanks and virtual banks built with cutting-edge technology and service-oriented architecture for best-in-class scalability and performance.

The software allows maintaining regulatory compliance by providing solutions for SCA, KYC/AML, role-based access control (RBAC), audit trail, maker-checker system, etc.

Microservices architecture used in the platform makes it modular and extremely flexible, allowing to perform customizations, integrations, and implementation of new features in an efficient manner.

Features include:

- Branded cards issuing
- KYC & AML
- Multiple types of accounts
- Multi-currency support

- Fiat & Cryptocurrency wallets
- Extensive security and compliance
- Mobile applications for iOS and Android
- Biometric authentication
- SEPA & ACH transfers
- Customizable UI and workflows