

# The channelUNITED® Solution

## One Experience for All



**Zenmonics' revolutionary channelUNITED digital banking platform is an open standard, core-independent, true omnichannel solution** that spans all channels to meet your digital transformation needs. channelUNITED is the only software platform specifically built to power both self-service and assisted banking channels on a single, unified, application program interface (API)-driven technology stack.

channelUNITED allows both customers and associates to engage in real-time sales, servicing, origination and financial transactions from any access point – including mobile devices, online banking, branches, kiosks, contact centers and remote sales channels – thus ensuring a common, consistent experience on both sides. In an increasingly digitized world, channelUNITED meets customers' demand for a seamless experience across channels while at the same time meeting banking associates' need for a common platform for sales, servicing, origination, contact centers, branches and kiosks.

The platform includes: Account Opening, Consumer (online/mobile banking), Banker and Kiosk, which can be fit into any legacy core system as channelUNITED is entirely core-independent. All applications are powered by channelUNITED® Connect, the channel services API middleware that orchestrates processes and data persistence across applications.

### A platform, not a point solution.

- Enables continuous customer engagement across self-service and assisted channels
- Single technology stack for all channel applications
- Built on an open banking API architecture to be fintech friendly
- Reduces frustration and misunderstanding between bankers and customers
- Ability to deploy incrementally for
  - Consumer
  - Banker S&S
  - Banker Teller
  - Account Opening
  - Kiosk

### The channelUNITED Ecosystem: Consumer + Banker

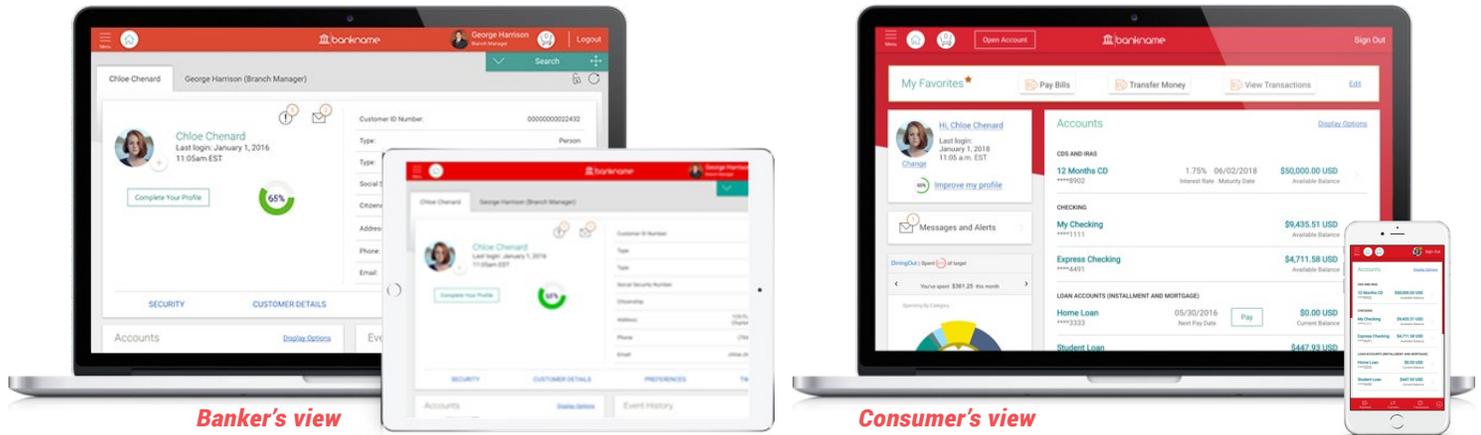
The channelUNITED ecosystem delivers both an associate-facing channelUNITED® Banker view and customer-facing channelUNITED® Consumer view. Both present a consistent experience to customers and associates, tailored to their needs, that gives a single version of the customer's financial story.

channelUNITED Banker unites a bank's digital customer platform with its branch platform to deliver the first collaborative platform of its kind. Its Banker application empowers associates to engage and personalize their customer interactions so that customers receive the same experience from any access point. Sales, servicing, account origination and financial transactions all occur on the same platform through any channel or device.

### Among channelUNITED Banker's features and functionality are:

- 200+ features across sales, servicing, origination and teller modules
- Customer and account profiles and maintenance
- Transaction history, details and search
- Statement, deposit and check images
- Paperless forms and electronic signature
- Full-service transactions
- Complaint management
- Opportunity management
- Account origination
- Card maintenance
- Money movement

- External account management
- Alerts and notifications
- Appointment scheduling
- Knowledge center and needs assessment modules
- Full teller capabilities
- Case management
- Customer cart, notes and contact history



The channelUNITED Consumer solution uses a single framework to unite multiple applications into a highly usable product, which enables customers to control their personal finances from any device.

Real-time user interfacing personalizes the experience and automates events directly from user activity to streamline consumer channels. The platform's digital banking solutions are fully configurable and fully customizable, so a bank can offer customers an experience that is not only personalized but also unique to its institution and brand.

Features and functionality of channelUNITED Consumer include:

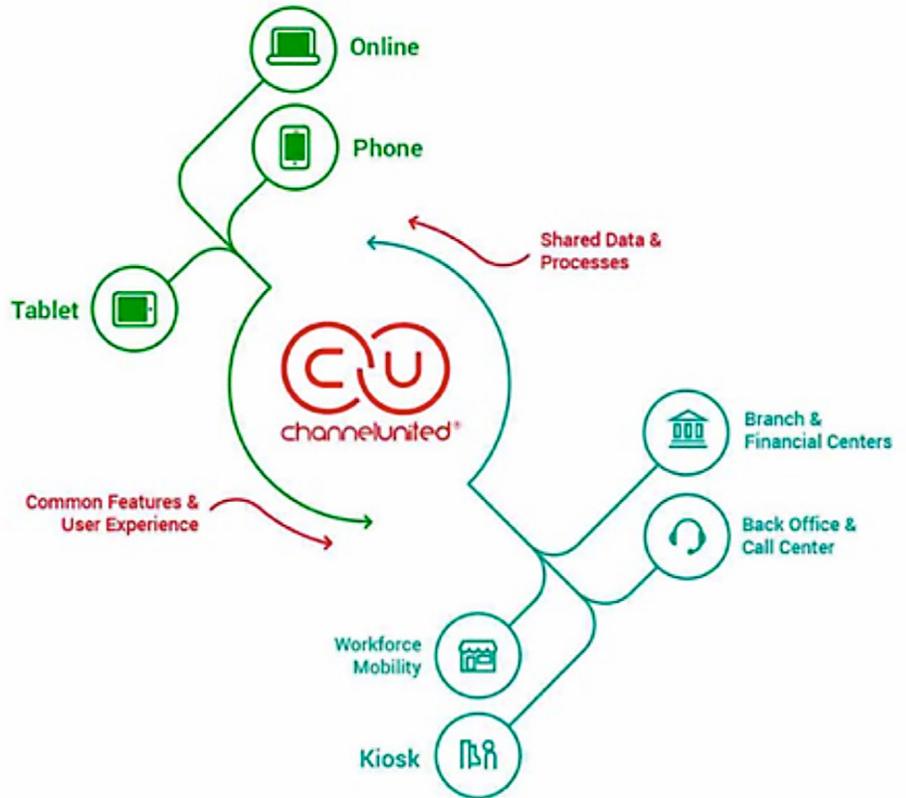
- Customer dashboard with favorites
- Inline account opening for retail and business customers
- Money movement features
- Full customer and account servicing requests
- Card management
- Integrated financial management to leading third-party personal solutions
- Agreements and disclosures with electronic signature
- Email notifications and alerts
- Chat capability
- Secure messaging
- Integrated offers and cross-selling interstitials
- Enhanced personalization with needs assessment and knowledge center modules
- Ability to save and retrieve products via the customer cart
- Appointment scheduling
- ID capture for pre-filling fields
- Compliance alignment (e.g., KYC, BSA, CIP, TCPA)
- Tag analytics



Attract, retain and grow happy customers with a digital application that spans online and mobile.



Enterprise application for sales, servicing, origination and financial transactions.



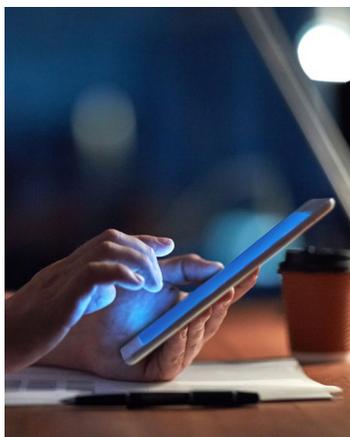
### channelUNITED® Account Opening

This truly omnichannel solution allows associates to view the same information that customers see to share in a unified, differentiated, fully digitized account-opening experience via any channel or device. This capability enables ongoing customer engagement, drives up success rates, increases cross-selling opportunities, and ultimately grows your bank's share of the customer wallet.

Like other channelUNITED applications, Account Opening is a core-agnostic solution powered by a digital, open-banking API to enable self-service and assisted transactions on a single platform. With the channelUNITED Account Opening solution, customers and associates can open accounts in mere minutes via any device or channel. The solution offers a completely digitized experience with electronic signature capability and responsive design for all devices. Moreover, it can support real-time product services such as e-statements and debit-card services. It is cloud-enabled and fintech-friendly for ongoing innovation and seamless integration with best-of-breed technology.

The frictionless, real-time process enabled by the channelUNITED Account Opening solution aims to increase account openings for banks. As with all channelUNITED solutions, the customer's account-opening data is retained across all channels so that the information does not have to be entered more than once; the customer's complete contact history is saved across channels for continuous customer engagement; and offers and recommendations are consistent across channels.

channelUNITED Account Opening assists with compliance as well; among its capabilities is the automated capture of information required for regulatory compliance, automated verifications, pre-filled and validated data and booking confirmations. The solution is also ADA-compliant. The solution can be further enhanced with our partner third-party solutions.



### **channelUNITED® Kiosk**

Transforming your branches? channelUNITED Kiosk is the only market solution that provides both a kiosk and an integrated Banker tablet application to enable sales, servicing, financial transactions and origination across devices, all on your branch network. This solution can transform the branch by enabling sales, servicing and teller transactions on a kiosk, assisted by associates with tablets.

Customers can then leverage their desired interaction with an associate, across the teller line, the kiosk, or private office advisory, all on the same platform.

channelUNITED Kiosk enables cardless banking and pre-staged transactions and supports both straight-through processing and assisted transactions. The Banker tablet integrates in real time to all customer and account information to facilitate personalized engagement. This enables configurable overrides, holds, aggregation and other compliance processing. It can also be deployed on leading kiosk hardware.

### **channelUNITED Platform Highlights**

Zenmonics' channelUNITED platform was purpose-built as a single technology stack, built upon an open banking API architecture that allows it to be fintech friendly, cloud-enabled, and continuously innovative. The digital API that drives channelUNITED can support not only channelUNITED applications, but also a bank's own applications and third-party applications, which helps to streamline both data and processing. With channelUNITED, banks can finally eliminate disparate legacy point solutions that cannot share processes, data, or business rules.

channelUNITED is a different way of thinking. Banking features are built with channel-intelligence, user-intelligence and context-intelligence. Its features can be tailored to the device type (tablet, kiosk, browser or phone), as well as to specific consumer and/or enterprise roles. This allows micro-features to be built and then packaged into the Consumer or Banker application based on the bank's needs. With this architecture, the bank maintains a single banking function across channels, so if a regulation changes, the bank can make one change and propagate across all their channel applications.

Transaction flows (e.g., funds transfers, account opening) can also be adapted to the channel, role, and/or context. At the same time, channelUNITED ensures brand consistency by providing a common, reliable experience across channels, users and contexts.

The channelUNITED platform includes pre-built channel-service APIs that provide more than 350 representational state transfer (RESTful) services, which facilitates interoperability, for both self-service and assisted transactions. These 350+ services are already built and available for immediate, seamless integration into a bank's architecture.

channelUNITED uses the latest micro-service architecture to package, deploy, and test modular feature components, making A/B testing and enhancement rollouts more efficient. The platform is compatible with industry-leading solutions for customer and account verification, identity management, funding, image capture, document management, e-Signature solutions, content management, and more.

The unified platform afforded by channelUNITED insulates a bank's channel services from enterprise service layers, thus enabling accelerated, agile deployment of the front-end business features that keep

business teams excited and engaged.

### Open Banking Platform Architecture

As banks strive to accelerate delivery of banking features, minimize maintenance of their legacy software infrastructure and be adaptive to new physical and digital touch points with customers, the need for a platform-oriented approach becomes crucial.

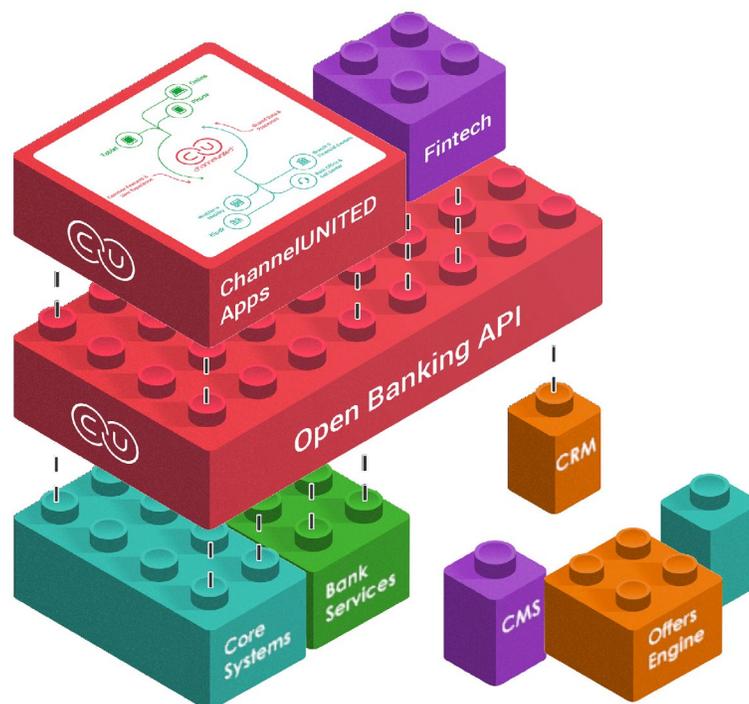
The channelUNITED platform provides an open standards, core-independent, true omnichannel solution that spans all self-service and assisted channels to meet your digital transformation needs.

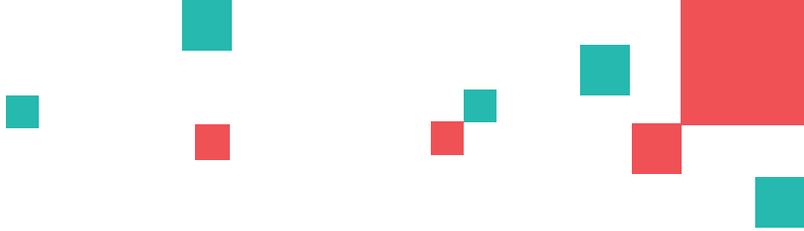
Our open banking API, channelUNITED Connect, provides a core-agnostic interface that can immediately enable your digital transformation across applications and prevent core-system lock-in.

channelUNITED Connect can consolidate the numerous point solution integrations you have today from individual channel applications to your systems of record. Connect once to your systems of record and third-party fintech, then expose for all your channel applications to consumers, taking advantage of the built-in channel tailoring to optimize each user experience by type and taking advantage of the platform's persistence layer to allow data and processes to be collaborative.

Accelerate the speed of business delivery rather than slowing the business due to limitations of internal or third-party service delivery. The pluggable-architecture allows the bank to connect channelUNITED channel applications, your own, or a combination to maximize your investments.

The pre-built banking services enable banks to easily interface the channel applications to your own enterprise services and API gateway, your core provider's API, or to third-party fintech services. Pre-built banking functions and engines within Connect deliver a true banking platform, capable of spanning your customer and associate needs from onboarding, sales enablement, servicing and maintenance, scheduled appointments, money movement, teller transactions and more.





### channelUNited Value: To Banks and Their Customers

channelUNited lets customers choose where, when, and how they interact with their bank. The real-time data and process sharing that channelUNited enables between customers and associates provides transparency into all customer interactions.

With channelUNited, banks can maintain a complete customer contact history – across all access points – and thus personalize all interactions with real-time content and communications for continuous customer engagement. Because their data is retained across all channels, users can start an activity on one channel, save it, and later pick up where they left off on another channel. Their service requests automatically generate across channels, and they receive consistent recommendations and offers from all access points. Through a common, feature-rich experience, customers are empowered to manage more of their finances.

channelUNited increases account openings by enabling frictionless, real-time processing with the ability to notify employees of pending applications. The platform empowers all customer-facing employees to process revenue-generating transactions. Providing a common experience for both customers and associates reduces customer attrition, and real-time servicing helps to manage fees and prevent fee losses.

channelUNited also drives cost-saving efficiency gains. When a service request comes in, a contact case is instantly created. The platform facilitates paperless processing with electronic acknowledgment and improves compliance through pre-filled fields and automated validation processes. It reduces calls to the branch and the contact center, and it curbs branch costs through the use of kiosks, tablets and shared devices.

Additionally, channelUNited helps banks to streamline their manual back-office processing by automating service requests, cases, opportunities, appointments, and more. Consolidating legacy point solutions reduces licensing, integration and maintenance costs. Batch processing, data-file extracts, and the manual rekeying of data from one channel to another are also eliminated. Separating channels from a legacy core system allows for greater innovation while funding options can be integrated seamlessly with the core system.

In short, channelUNited delivers revenue and retention drivers, efficiency gains that lower costs, and technology benefits that can put banks well ahead of their competition.

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#### About Zenmonics

*The preeminent provider of Banking Channel software for the global financial services marketplace. We assure financial institutions stay continuously engaged with their customers. Our channelUNited platform provides an open standards, core-independent, true omnichannel solution that spans all self-service and assisted channels to meet your digital transformation needs. Zenmonics' channelUNited platform was purpose-built as a single technology stack, built upon an open banking API architecture that enables it to be fintech friendly, cloud-enabled, and continuously innovative.*