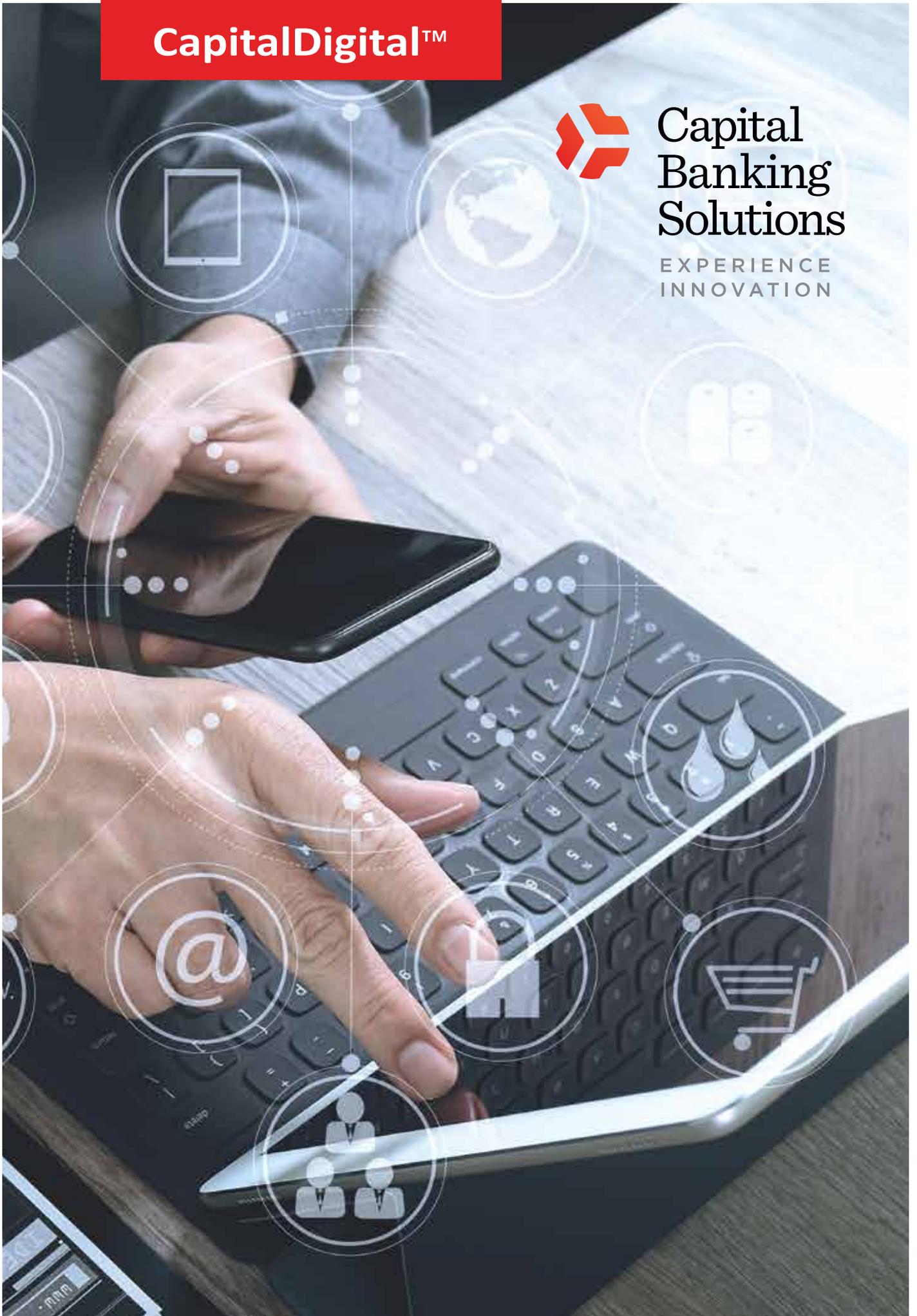


CapitalDigital™



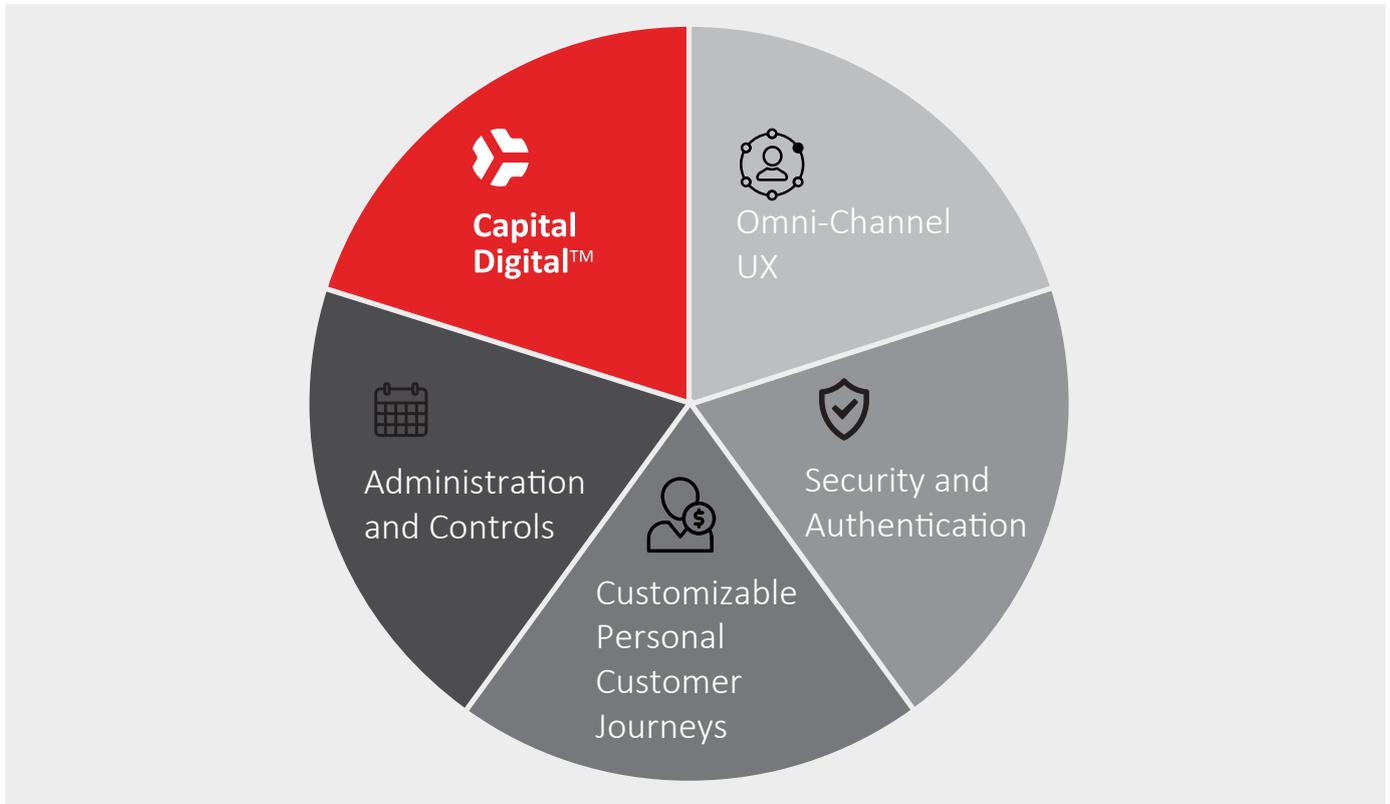
Capital
Banking
Solutions

EXPERIENCE
INNOVATION



Transform your bank into a bank without borders

Digital Banking requires more than a collection of widgets to make it possible for bank customers to move fluidly and safely across channels, devices and time. It should be supported by a strong underlying technology that allows a bank to deliver innovative and consistent retail, corporate and private banking services on the front end, while maintaining the integrity and consistency of its systems environment with the back-end systems. With anything less, the road to innovation will be littered with siloed channels and fractured customer experiences.



Great expectations: top digital features that bank customers expect

Omni-Channel Banking

Empower customers with true personalized banking. Enable them to bank at their convenience and on their devices of choice. They can begin a banking task on any CapitalDigital enabled device, update and complete it on another.

Mobile Banking

Publish on app stores and let customers bank on-line or offline (when no internet connection is available) with their mobile device by leveraging native device technologies like fingerprint recognition, facial recognition, camera, contacts and push notifications.

Digital Wallet

Store the details of debit cards, credit cards or bank accounts in the Digital Wallet to fund purchases, pay bills, do transfers (P2P, Wallet to Bank, Wallet to Mobile, Visa Direct) via integration with phone operators and billing gateways. Enhance the banking by card experience using Mobile Proximity (NFC and QR Code), Cardless and Contactless ATM and POS.

Simplified Real-Time Support

With CapitalDigital, a bank becomes more accessible to customers with technologies they are familiar with like Video conferencing, online audio call to replace a phone call, online chat and WhatsApp.

Digital Assistant

Create a named 'personality' clever and catchy to humanize the digital banking experience via chat and voice-based assistance by answering pre-formatted queries, engaging in dynamic dialogs, providing general product information and real-time status on outstanding processes.

Customer Onboarding

Enable potential customers to complete and submit an application online without visiting the Bank. Our Customer Onboarding Facility employs the latest technology to safely, quickly and easily verify and confirm an applicant's information by integrating with an OCR engine, uploading snapshots and signing documents electronically, digitally or physically.

360° View

Fully control and manage bank accounts, credit and debit card and investment portfolio by easily accessing and aggregating balances and activity on-line real-time with a graphical representation or through downloads in PDF, Excel and other formats.

Loan Eligibility

Customer or non-customer provides minimal information online to see if they qualify for a loan. If they pass the requirements, they can subsequently apply for a loan (with no guarantees that they'll get it). Eligibility is not a binding agreement between the Bank and applicant. It is a step before a full application is made and a complete underwriting takes place.

General Data Protection Regulation (GDPR)

GDPR's purpose is to help consumers understand what personal information is being collected by companies they engage with and how it is being used. CapitalDigital ensures that the customers expressly consent and permit to having their personal data collected, stored and used by enforcing their responses to a clearly defined and easily understandable list of consent.

Portfolio Management

View the entire portfolio position, place trade orders with buy and sell limits through integration with the core or third party systems, receive trade alerts and see historical and current portfolio activity.

Payment Services Directive (PSD2)

Link CapitalDigital with other financial institutions for balance information and payments using **CapitalConnect** our completely scalable and collaborative **Open Banking APIs** platform that reduces the implementation cycle by minimizing the integration effort and leads to faster push to market.

Transfer Funds and Make Payments

Manage one time and recurring multi-currencies domestic payments, international payments, transfers between linked accounts, credit card payments and bill payments. Maintain beneficiary and biller detail information.

Personal Financial Management

Innovative tools and visually engaging displays help your Customers manage their finances through:

Financial Calendar by capturing, scheduling and forecasting financial and non-financial events.

Planning and Saving by setting aside money in virtual 'buckets' to meet savings or budget goals and moving money from bucket to bucket, scheduling deposits in a bucket or "Snap Save" with spontaneous reminders for customers when online.

Budgeting by flagging Financial Events as Budget Items and automatically compiling, analyzing and maintaining budget versus actual numbers.

Documentation Center

Save paper, go paperless and publish statements, advices and notices online and in PDF format.

Service Requests and Communications

Request bank statements and checkbooks. Request and manage debit cards, credit cards, prepaid cards and card limits. Open, block, unblock and close accounts. Renew Time Deposits. Setup sweeping. Issue and amend Letters of Credit and Guarantee requests.

Send secure email with attachments via a private and secure message portal.

Increased Cyber-Security

CapitalDigital safeguards the privacy, data and assets of the customers and the bank, enforcing secure and authorized access through:

Login security by enabling fingerprint recognition, facial recognition or two factor authentication using a one-time password (OTP) generated by physical tokens, digital tokens, matrix and delivered via SMS, email or mobile device.

Authentication using Social Media credentials.

Authorities and approvals by assignment of user rights by function, accounts and amount limits, by additional request of authentication and by requesting Manager's approval to complete transactions.



Logging and Auditing

All actions in CapitalDigital by customers or administrators are logged and detailed. An audit trail is kept for an unlimited time. The Audit trail keeps track of who did what and at what time and is accessible on-line or through download.

Personalized & User-Friendly Navigation

Continuing their simple and intuitive banking experience with every transaction, customers can personalize CapitalDigital by setting layout, language, favorites and alerts through preferences, by offering contextual page help and field help, wizards for step by step instructions, multiple search criteria including phonetic algorithms like Soundex search, multi-level menus, expanding grid rows for more detail, in-line editing and downloads in various formats.

Streamlined Back-Office management

Customers may personalize CapitalDigital to suit their own preferences, but the Bank always maintains complete environment control. The Bank determines what options are available to Customers. 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. CapitalDigital manages all customer functionalities and back office operations efficiently and accurately through:

Portal Administration

Manages the administrative aspects of CapitalDigital pertaining to both Bank Staff and Customers. Staff members' profiles determine which Administrative options they have access to. Administrative options may include: Customer and administrator enrollment, templates and profiles, access rights, tasks and workflows, languages and dictionary, currencies, products, beneficiary banks, payees, relationship manager groups and other features.

Market Segmentation

Create segments of customers using an intuitive and easy to use user interface based on any combination of criteria such as user age, year of birth, individual or corporate, relationship manager and features used. Apply different content, look and feel, hierarchical menu style or mega menu style based on market segmentation. Broadcast Messages to a single customer or a group of customers filtered by a set of pre-defined criteria like market segments, relationship managers, products...

Content Management System

Content Management is used to set background image(s) for the logon screen, create standard text for online context-sensitive help, create the Bank's Privacy Policy and Services Agreement which are accessible online, create home page banner, advertise bank products and services, create standard email or SMS texts sent to customers, create greeting message.

Visualized, serviced and increased selling with cross-channel analytics

CapitalDigital enables the bank to understand what products and features the customer values and which ones are no longer utilized through dashboards, online and downloadable reports: customer enrollment, customer requests, inactive and active customers. user profile updates, personal finance management, real-time support, device registration, referrals and other tools.

CapitalDigital Value Proposition

CapitalDigital is a next generation, cloud-ready Digital Banking solution that streamlines services intuitively and effortlessly, empowering your customers to bank on their own terms: where, when and how they want.

Capital Banking Solutions is a global software provider for the financial services industry. Deployed in hosted, cloud-based or in-house environments, our integrated, modular products support all aspects of retail, corporate, wholesale and private banking operations.

Analysts' Recognition

Regional Differentiator

Global Player

#1 Compliance Platform in MEA

Cited as a Regional Differentiator in **Gartner's** March 2019 report, A Banker's Guide to Core Banking Systems for Latin America, and mentioned in 4 Core Banking Selection Criteria to Complement the Magic Quadrant.



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To learn more about Capital Banking Solutions, visit www.capital-banking.com, call +1-212-307-1115 to speak to a CBS representative or email sales@capital-banking.com. Please check our website to connect with your local CBS office.

OUR OFFICES AROUND THE GLOBE

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