

Rethinking

the most *important*
technology your business runs on



CSS IMPACT

financial ecosystems



Rethinking

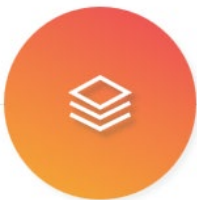
the most important
technology your business runs on

Financial systems run enterprises — bottom line — regardless of industry. Financial systems have the power to define your organization's success that makes your company grow, scale & stand out from the crowd.



Turnkey

centralized financial ecosystem platforms is what we do.



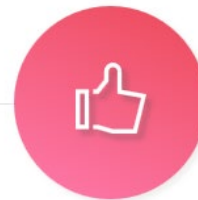
Break down Internal Silos

Mergers have created heavily siloed operations & information systems. A single platform breaks down these barriers enabling geometric growth.



Use the power of the Cloud

The thought of a rip-and-replace technology upgrade is daunting. But cloud-based financial ecosystem platforms allow for a customer-engagement layer that fuels customer satisfaction & increases trust.



Understand customers

Understanding customers' needs creates organic sales, but not without a full view of their accounts, preferences, needs & aspirations

Financial systems so good, businesses practically run themselves.

Financial Ecosystems

Leadership

Financial Ecosystems help companies improve their financial communications through all aspects of their revenue generation process.

“one platform does it all”

CSS creates Financial Ecosystem platforms for companies that generate mass receivables. Our platform is designed to handle specific financial services technology demands of any business unit within an organization. Our ecosystem can cater to any market, industry and integrate partially or be the replacement of your financial systems infrastructure.



Data Center Certifications



CSS IMPACT

financial ecosystems



CSS Cloud

CSS Cloud Data Center

IMPACT HD 2.0 | CSS CLOUD

IMPACT HD 2.0 | CSS Cloud

Global Compliance Programs & Certifications for IMPACT HD 2.0 | CSS Cloud TIER 3 (included).



NIST
National Institute
of Standards and
Technology



ISO 27001
Security
Management
Controls



HITRUST
CSF
Health
Information Trust



PCI DSS
Level 1
Payment Card
Standards



SOC 1
Audit Controls
Report



SOC 2
Security,
Availability, &
Confidentiality

AWS Cloud

AWS Cloud Data Center

IMPACT HD 2.0 | AMAZON AWS CLOUD

IMPACT HD 2.0 | AMAZON AWS Cloud

Global Compliance Programs & Certifications for IMPACT HD 2.0 | AMAZON AWS Cloud TIER 2 (optional).



CSA

Cloud Security
Alliance Controls



ISO 9001

Global Quality
Standard



ISO 27001

Security
Management
Controls



ISO 27017

Cloud Specific
Controls



**PCI DSS
Level 1**

Payment Card
Standards



SOC 1

Audit Controls
Report



SOC 2

Security,
Availability, &
Confidentiality



NIST

National Institute
of Standards and
Technology

AWS GovCloud

AWS GovCloud Data Center

IMPACT HD 2.0 | AMAZON AWS GovCloud

IMPACT HD 2.0 | AMAZON AWS GovCloud

Global Compliance Programs & Certifications for IMPACT HD 2.0 | AMAZON AWS GovCloud TIER 1 (optional).



CSA

Cloud Security
Alliance Controls



ISO 9001

Global Quality
Standard



ISO 27001

Security
Management
Controls



ISO 27017

Cloud Specific
Controls



ISO 27018

Personal Data
Protection



**PCI DSS
Level 1**

Payment Card
Standards



SOC 1

Audit Controls
Report



SOC 2

Security,
Availability, &
Confidentiality



SOC 3

General Controls
Report



NIST

National Institute
of Standards and
Technology

AWS GovCloud

AWS GovCloud Data Center

IMPACT HD 2.0 | AMAZON AWS GovCloud

IMPACT HD 2.0 | AMAZON AWS GovCloud

National Compliance Programs & Certifications for IMPACT HD 2.0 | AMAZON AWS GovCloud TIER 1 (optional).



CJIS

Criminal Justice
Information
Services



DoD SRG

DoD Data
Processing



FedRAMP

FedRAMP

Government
Data Standards



FERPA

Educational
Privacy Act



Federal Financial Institutions Examination Council

FFIEC

Financial
Institutions
Regulation



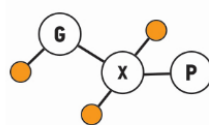
FIPS

Government
Security
Standards



FISMA

Federal
Information
Security



GxP

Quality
Guidelines and
Regulations



HIPAA

Protected Health
Information



HITRUST

CSF

Health
Information Trust

Financial services

The impact of the financial crisis forever has changed the way financial services organizations operate.

The industry is now moving away from derivatives and back to traditional financial products, the diverse needs of its clientele, & to rebuilding trust among these important customers.

This new market reality fuels several new industry trends:

- Your customers, the industry, & regulators demand more. They don't care about your institution's legacy systems or disparate business silos or non-compliant platforms. They want a secure, agile effortless experience when & where they chose to engage.
- Your staff is struggling to meet the demands of customers, regulators & the market as they are forced to toggle in and out of old siloed, disparate, non-compliant systems causing missed opportunities & loss of revenues.
- FinTech disruptors are using innovative technology to deliver personalized, effortless agile experiences, raising the bar across the industry.

Fintech

IMPACT! HD 2.0

enterprise financial ecosystem platform



SOLUTION

HD 2.0 gives a single 360-degree view of customer's financial profile throughout your company enabling more sales.

Designed to address the specific needs of credit grantors & financial services companies.

Empowers data visibilities & cost efficiencies within a cloud-based, financial ecosystem

Enables financial controls to manage credit, fraud, security breaches, payments, & debt.



BENEFITS

You gain a competitive edge through cutting-edge technology that removes inefficiencies from typical siloed financial systems.

- **Automate decisions.** Make decisions in seconds rather than days with HD 2.0's business rules engine, improving customer experience and maximizing opportunity.
- **Streamlined onboarding.** Equip employees with a single view and understanding of each customer's and household's information, and when to engage.
- **Dynamic dashboard analytics.** Delivers the amazing visibility to provide effective revenue performance transparency engendering geometric financial growth.

Solution overview for FINANCIAL SERVICES

ORIGINATIONS & LOAN SERVICING

HD 2.0 | LMS

IMPACT HD 2.0 | LMS Loan Management System

HD 2.0 | LMS offers proprietary financial technology for credit grantors & servicers, delivering an all-in-one front-to-back-office “Loan Management System” (LMS) that automates originations, credit granting, servicing, collections, legal & portfolio management while virtually eliminating fraud & debt.

Accelerate lending decisions: make decisions in hours rather than days, & improve the customer experience.

SOLUTIONS

- Advanced Visual Workflows
- Consumer Facing Portals
- Analytics & Dashboards
- Bureau Information Gathering
- Origination Workflows Engine
- Loan Servicing Rules Engine
- Billing & Notices
- Consumer Payment Portal
- Financial Regulatory Compliance
- Document Management System
- Auto-calculated Funding Payables
- Automated Transaction Workflows

BENEFITS

- Automated originations process
- Auto approvals, declines & conditions
- Application decisioning & stipulations
- Payment calculation estimates
- Integrated loan billing & servicing
- Auto approval / non-approval alerts
- Integrated collections
- Integrated Legal System
- Vendor Management
- Data Annex Portal
- Loan history tracking
- Required enrollment
- Automatic payment enrollment offerings
- Paperless funding checklist
- Consolidated multi-loan funding
- Instant reduction in IT costs

IMPACT HD 2.0 | RMS Receivables Management System

HD 2.0 | RMS offers a proprietary advanced fintech Receivables Management System (RMS) for servicers and business units that require an all-in-one front-to-back-office account receivables solution that manages revenues, automates billing, notices, recoveries, soft-collections & vendors while governing compliance & debt.

Manage aging receivables: handle all aspects of the receivables & recoveries process within a single platform – simply.

SOLUTIONS

- Cloud Enterprise Platform Application
- User-friendly interface
- Direct integration with ANY data source
- Bureau information gathering
- Intuitive auto calculations
- Online Consumer Payment Portal
- User-defined fields and assignments
- Automated bill generation
- Delinquency Management Module
- Live Analytic Dashboards & Report Writer
- Workflow task automation system
- Detailed audit trails

BENEFITS

- Unified branding and servicing practices
- Consolidated system of records
- Real-time account updates
- Loan servicing
- Loan discharge
- Consolidation
- Default management
- Mass data scrubs (i.e. bankruptcy, deceased)
- Loan History tracking & attached app docs
- Automated transaction posting windows
- Automatic payment enrollment offerings
- Paperless application verification + custom checklists and multiple levels of approval
- Multi-payees funding functionality
- Customizable adverse action generation
- Data Annex Portal

Solution overview for COLLECTIONS

COLLECTIONS SYSTEM

HD 2.0 | COLLECTIONS

IMPACT HD 2.0 | COLLECTIONS Debt Recovery System

HD 2.0 | Collections is designed to help you better manage your workflow & allow your collections unit to process accounts faster and more efficiently. Its scalability is designed to effortlessly manage billions of debtor accounts and support thousands of agents.

Debt collections : recovery made simple with predictive analytics & recovery workflows that keep a pulse on collections.

SOLUTIONS

- Advanced visual workflows
- Consumer facing portals
- Analytics & dashboards
- Real-time account updates
- Document Management System
- Account linking and consolidation
- Dynamic Payment Arrangement Engine
- Portfolio / Investor tracking
- Financial regulatory compliance
- Real-time compliance breach prevention
- Auto calculated funding payables
- Automated transaction posting workflows

BENEFITS

- Highly intuitive & customizable interface
- Agile access to all functions of the system
- Visually appealing “app-like” system
- Logically designed & crafted UIs
- Document access and management
- Visio like drag and drop workflow designer
- Comprehensive report writer
- Schedule reports automatically
- Detailed histories and audit trails
- Unparalleled user task automation
- Accommodates user-defined data
- Fully customizable user-defined windows with custom data fields
- Client or portfolio customizable fields
- User-defined data grids
- No coding or programming required

Solution overview for GOVERNMENT

TAX INFORMATION MANAGEMENT

HD 2.0 | TAX

IMPACT HD 2.0 | TAX Information Management System

HD 2.0 | TAX is an all-in-one Enterprise tax information management ecosystem platform for taxing authorities to easily automate tax return processing, payments, cashiering, receivables, collections & legal case management.

Tax auditing : handle all aspects of the taxation compilation process with detailed audit trails and delinquency tracking.

SOLUTIONS

- Advanced visual workflows
- Taxpayer account information
- Interest & penalty calculations
- Detailed audit trails
- Department Data Annex Portal
- Tax notices generation
- Change orders systems
- Vendor management system
- Delinquency management
- Vendor accounts forwarding
- Accounting & cashiering functions
- Redemptions systems

BENEFITS

- Tax return processing
- Credits & rebilling
- Tax calculators
- Back-taxes calculator
- Payment posting allocations
- Refund & issuance process workflows
- Citizen payment portal
- Documents management system
- Field agent application
- Bankruptcies, judgments & summaries
- Legal case management
- Payments & Pay-by-phone system
- Tax collections system
- Accounts linking system
- Payment arrangements
- BK / deceased scrubs



Solution overview for LEGAL FIRMS

LEGAL CASE MANAGEMENT

HD 2.0 | LEGAL

IMPACT HD 2.0 | LEGAL Recoveries Case Management

HD 2.0 | Legal is designed to help legal firms and in-house legal units better manage the legal recovery process. Enable your legal team to process legal cases & actions in mass effectively & within compliance. This solution will auto calculate court fees, generate documents & track every detail of the case.

Legal cases: easy-to-use legal case management system that offers all functions for the legal recovery process.

SOLUTIONS

- Legal Case Profiles
- Case Party Profiles
- Bankruptcy Module
- Case Linking
- Case & Party Services
- Case Events & Calendaring
- Legal Compliance
- Legal Workflow Manager
- Consent of Judgment Financial Buckets
- Litigation Costs/Expenses
- Client Legal Advance Costs Tracking
- Client Advance Suit Fees Tracking

BENEFITS

- Reporting & dashboards
- Case events & calendaring
- Legal docs generation
- State, Federal & International compliance
- Case relationship management
- Document management system
- Security & access-level controls
- Legal costs, expenses & fees tracking
- Judgment interest tracking
- Forward legal advance costs tracking
- Forward advance suit fees tracking
- Document storage: tracking + archiving
- Answer records, consent of Judgment
- Post judgment action, abstract & liens
- Bank attachments & case party exams
- Garnishments, levies, and dismissals

Solution overview for INVESTORS

PORTFOLIO MANAGER

HD 2.0 | PM

IMPACT HD 2.0 | PM Portfolio Manager

HD 2.0 | PM portfolio manager is designed for investment groups to better manage their financial investments. Track portfolio performance, manage vendors, invoke compliance controls, analytics, stratification, ROI tracking and much more.

Portfolio performance: portfolio manager analytics dashboards delivers glass-panel account performance views on-demand.

SOLUTIONS

- Portfolio Stratification
- Portfolio Sample Matching
- Sales Management Module
- ROI Tracking
- Score and Index Sample
- Packaging and Reselling Module
- Internal Rate of Return Tracking
- Tiered Rate, & Invoice/Expense Tracking
- Virtual Collection Agency
- Repurchase/Recourse Timeline Monitoring
- Portfolio Inventory & Creditor Tracking
- Data Exchange Module

BENEFITS

- Advanced visual workflows
- Reporting & dashboards
- Vendor management
- Bureau information gathering
- Intuitive auto calculations
- Consumer payment Portal
- Automated reports
- Delinquency module
- Financial regulatory compliance
- Document management system
- Dynamic historical archiving
- Detailed audit trails
- Reimbursement financial actions tools
- Intuitive refund generation and issuance
- Overpayment management

Solution overview for MEDICAL BILLING



REVENUE CYCLE MANAGEMENT

HD 2.0 | RCM

IMPACT HD 2.0 | RCM Revenue Cycle Management

HD 2.0 | RCM is a comprehensive, cloud-based medical billing & recovery system designed to help you better manage your revenue cycle processing needs for claims, billing, payments & collections. Offering tools to manage self-pay recoveries, creditor claims, insurance, legal as well as any medical financial transaction needs.

Managing revenues : handle all aspects of the revenue cycle process for providers, insurers & vendors within a single platform.

SOLUTIONS

- Patient Engagement
- Customized Business Rules
- Healthcare Compliance
- Patient Portals
- Insurance Billing
- Self-Pay Billing
- Third Party Liability
- Early Out
- Legal Case Management
- Insurance Subrogation
- Audit Benefits & Recoveries
- Facility Accounting Consolidations

BENEFITS

- Patient statements
- Claims tracking
- Medical charges tracking
- Batch patient billing
- Process credit cards
- Online patient & provider portals
- Built-in collections platform
- Subrogation system
- Reimbursement module
- Liens & SOL tracking
- Automated electronic remittance payments
- Benefits management reconciliation
- Store & preview professional claims (CMS-1500)
- Store & preview institutional claims (UB04)
- EDIs 835/837 electronic processing
- Write-off and collection agency file builder

Solution overview for BPO (BUSINESS PROCESS OUTSOURCING)

AGENCY SERVICES ENGAGEMENT SYSTEM

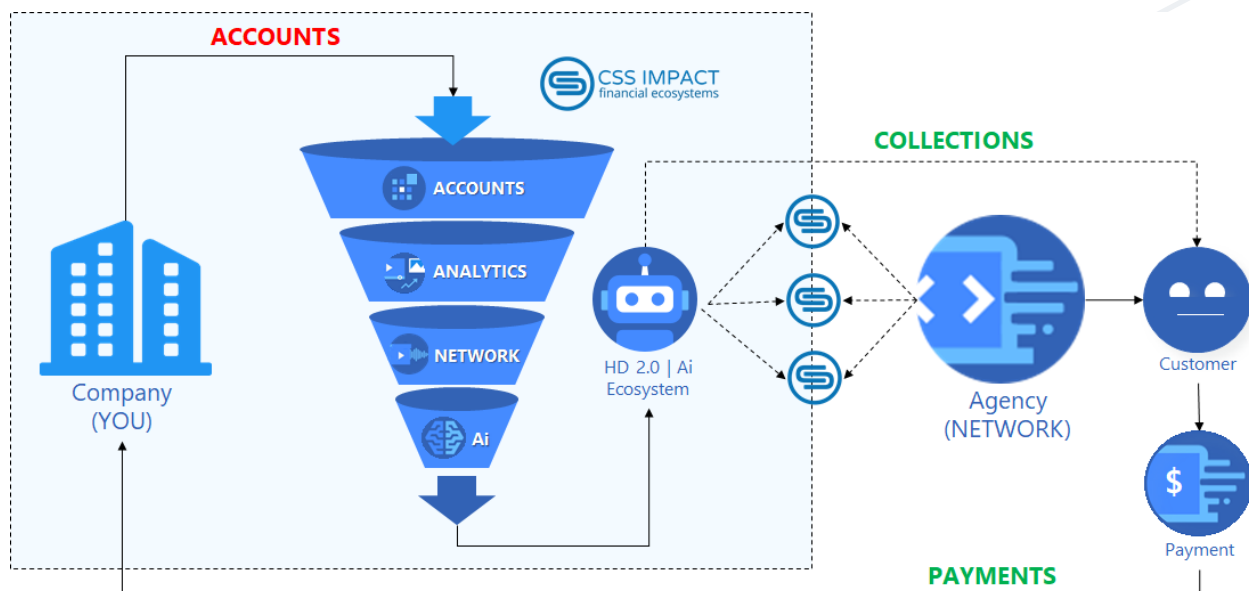
HD 2.0 | BPO

IMPACT HD 2.0 | BPO Business Process Outsourcing Platform

HD 2.0 | BPO is a unifying business process outsourcing platform that connects credit grantors & service providers such as collection agencies & legal firms that leverages CSS proprietary technology to deliver a dynamic environment for the real-time exchange of data with the following benefits:

BENEFITS

- Ai for First Engagement Attempt Recoveries
- Collections & Legal Network
- Real-time Agency Glass Panel Performance
- Automatic Recalls & Placements
- Elimination of File Data Transfers
- Realtime Remittances & Reconciliations
- Direct Deposit to Originator's Account
- Dynamic Account Data Exchange
- Technology Driven Enforcement of Compliance



Solution overview for CALL CENTERS

CONTACT MANAGEMENT

HD 2.0 | CONTACTS

IMPACT HD 2.0 | CONTACTS Call Center (PBX, Dialer, IVR)

HD 2.0 | CONTACTS is a comprehensive all-in-one cloud-based telephony contact management system designed to help call centers contact & engage with consumers. The solution includes a virtual PBX system, Integrated Dialer Pure Contacts, Mobile Contacts, IVR, call recordings, dynamic phone scrubbing & more.

Managing calls : handle all aspects of the calling process within one solution. Manage calls simply & increase customer satisfaction.

SOLUTIONS

- Click-to-Dial
- Power Dialing
- Predictive Inbound/Outbound Dialer
- Visual Workflow Campaigns
- ACI (Agent Call Initiator)
- Management Driven Collector Queues
- IVR Scripting & Text-to-speech
- Real-time disposition & recording updates
- Dynamic ANI Display & Routing
- Cell Phone Scrubber
- ACD & Skill Routing
- ACD Last Call

BENEFITS

- Fully compliant with regulation controls
- 100% Cloud-based
- Increases right party contacts
- Increases collections revenue
- Streamlines business processes
- Heightens productivity and efficiency.
- No agent required manual effort
- No file uploads / downloads, recordings management required – all is automated
- Call monitoring real-time dashboards
- Listen-in, barge-in or whisper monitoring
- Automated account screen pop
- Auto-records & appends file to account
- Screen and call throw feature
- Interactive Voice Recognition (IVR) for self-serve phone payments or acct review

Solution overview for PAYMENT PORTAL

PAYMENTS & ACCOUNT INFORMATION

HD 2.0 | PAYMENT PORTAL

IMPACT HD 2.0 | PAYMENT PORTAL Consumer Payments

HD 2.0 | Payment Portal is a one-of-a-kind online consumer offering that allows all your consumers to make payments and access their information on a self-serving basis.

Each module and application within the portal is fully secured with extensive security and encryption measures to ensure all data is protected no matter where it is being accessed from. Consumers can perform numerous tasks within the portal's user-friendly interface to make business smoother for everyone involved.

SOLUTIONS

- Branded payment portal
- Real-time account information
- Mobile and desktop footprint
- Customize payment arrangements

BENEFITS

- Available 24 hours a day
- Simple to use
- Supports all merchant gateways
- Secure and compliant



Solution overview for DATA ANNEX

BUSINESS CLIENT PORTAL

HD 2.0 | DATA ANNEX CLIENT PORTAL

IMPACT HD 2.0 | DATA ANNEX CLIENT PORTAL

HD 2.0 | Data Annex Client Portal business client portal that is a one of a kind tool that allows all your clients & business users to access their information on a self-serving basis.

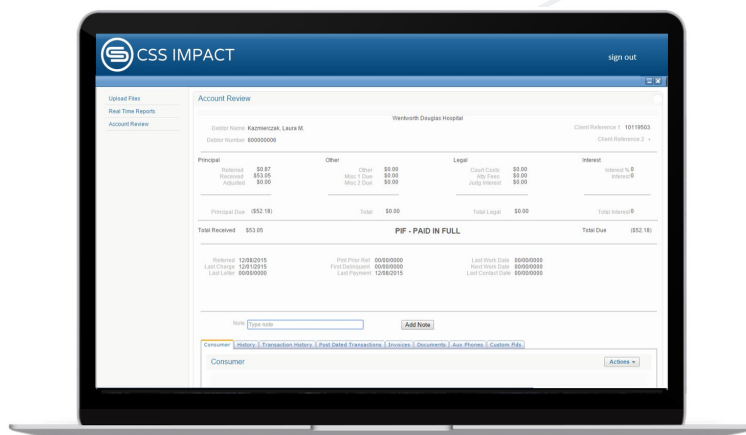
Each module and application within the portal is fully secured with extensive security and encryption measures to ensure all data is protected no matter where it is being accessed from. Clients & business users can perform numerous tasks within the portal's user-friendly interface to such as run reports, update information, upload & download files and much more to make business smoother for everyone involved.

SOLUTIONS

- Branded payment portal
- Real-time account information
- Mobile and desktop footprint
- Customizable reports

BENEFITS

- Available 24 hours a day
- Simple to use
- Supports all browsers
- Secure and compliant



Solution overview for DIGITAL CUSTOMER SERVICE

Ai

banking

with Google Assistant



"Okay Google
what's my budget?"

"\$952 Checking
\$1,958 Savings
The Budget is \$2,910"

"Yay!"

"sweet, thanks!"

HD 2.0 | Ai DIGITAL ENGAGEMENT PLATFORM

HD 2.0 | Ai



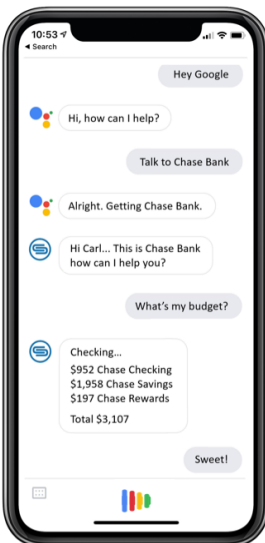
Hands free banking



On any platform



across devices

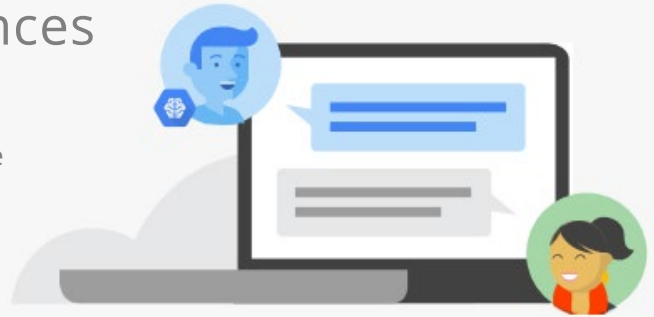


With voice-activated devices like
Google Home or Alexa

Solution overview for DIGITAL CUSTOMER SERVICE

Natural conversational experiences

HD 2.0 | Ai is an end-to-end artificial intelligence customer service engagement system that allows businesses to service customers with personalized rich natural conversational experiences across common devices & platforms of communications such as web, mobile, messaging, phone, & IoT devices.



HD 2.0 | Ai DIGITAL ENGAGEMENT PLATFORM

HD 2.0 | Ai

IMPACT HD 2.0 | Ai Digital Engagement Platform

HD 2.0 | Ai is a cognitive “Ai” machine learning digital agent platform that engages with customers in an interactive Natural Language conversation, understanding & recognizing the customer’s intent & extracting personalized real-time rich-responses by interfacing behind the scenes with HD 2.0 | Ai business rules engine.



Deliver automated phone service

Customers can call & talk directly to your Ai agent to ask common questions, check balances, schedule a alerts, make payments and much more.

SOLUTIONS & BENEFITS

- Designed for a voice-first world
- Understands user sentiments
- Connect from any digital device
- Natural conversational experience
- Machine learning customer service
- Zero gravity marketing growth
- Opportunities acceleration
- Fraud detection & risk management
- Finance & underwriting automation
- Payment reminders & processing



Understand customer sentiment

Ai performs Sentiment Analysis for each customer query, scores them & are used to hand off unsatisfied customers to live agents.



Improve customer experience

Ai offers a frictionless self-service experience with personalized natural conversations & rich-responses.

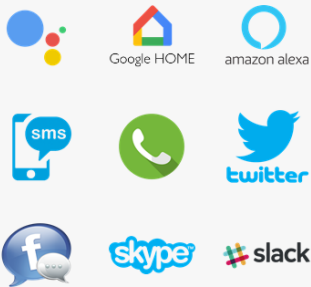


Designed for a voice-first world

All customer voice interactions are streamed in real-time & transcribed onto customer’s account.

Solution overview for DIGITAL CUSTOMER SERVICE

On any platform



Across devices



Around the world



HD 2.0 | Ai DIGITAL ENGAGEMENT PLATFORM

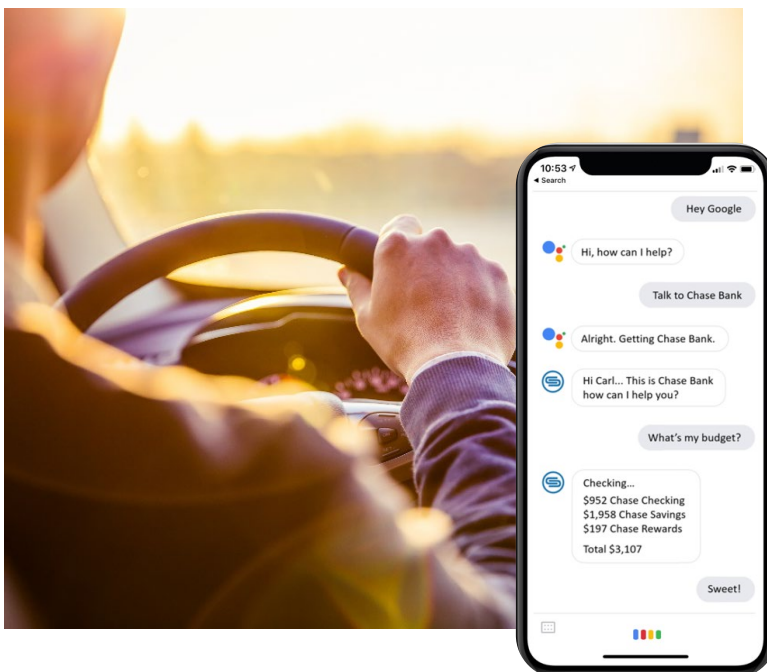
HD 2.0 | Ai

IMPACT HD 2.0 | Ai Customer Service Engagement System

Today's consumers order goods on hands free devices like Google Home or Alexa while making dinner or relaxing by the beach.

What if you could also do all your banking like that?... such as check your balance, make a payment or get a loan "hands free" without changing your customer's behavior?... Now you can!

CSS IMPACT Financial Ecosystems offers cognitive "Ai" machine learning financial bots that use common digital channels of communications such as voice-controlled devices like Google Home, Google Assistant, & Alexa, also Text, Chat, Facebook Messenger & other popular social messaging platforms as well as NL (Natural Language) Human Voice Telephone interactions.



SOLUTIONS & BENEFITS

- Hands free banking
- Connect from any digital device
- Voice driven natural language "Bots"
- Machine learning customer service
- Virtual financial assistant "Bots"
- Zero gravity marketing growth
- Opportunities acceleration
- Fraud detection & risk management
- Finance & underwriting automation
- Payment reminders & processing

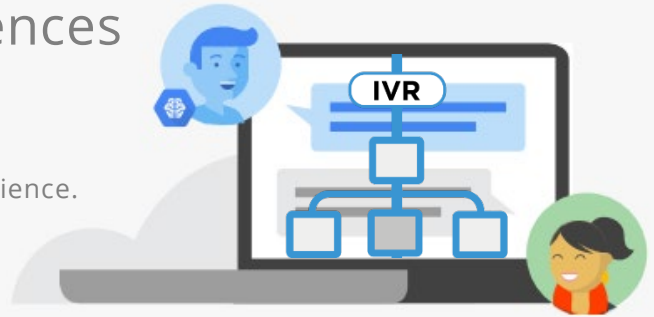


"Hey Google,
what's my budget?"

Solution overview for IVR DIGITAL CUSTOMER SERVICE

Better customer service experiences

HD 2.0 | IVR is an end-to-end digital customer service engagement system that allows your business to service customers with real-time information with a self-serve experience. Incorporating the HD 2.0 | IVR as a part of your self-service strategy can have a big impact on customer satisfaction and improve business processes.

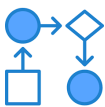


HD 2.0 | IVR DIGITAL ENGAGEMENT PLATFORM

HD 2.0 | IVR

IMPACT HD 2.0 | IVR – Automated Drag & Drop IVR Builder

The HD 2.0 | IVR provides you the keys to create multi-channel self-service journeys that are custom fit for your customers. The HD 2.0 | IVR is more than a digital voice solution. It's a powerful omnichannel automation tool that is fully customizable so you can configure what works for your business.



Digital Contact Workflow Editor

The HD 2.0 | IVR makes creating IVRs easy with Contact Flow Editor, a powerful IVR builder with an intuitive, drag and drop interface. Use your customer data, make intelligent routing decisions, & customize agent workflows with virtually zero development involved, or use our advanced modules to write code and configure third party integrations.

SOLUTIONS & BENEFITS

The HD 2.0 Financial Ecosystem offers the HD 2.0 | IVR integrated platform as a Unified Data Model by which all information is consolidated within in one place, so customers do not repeat themselves, and agents have the information they need to deliver exemplary service.



Dynamic message Editor

The Dynamic Message Editor lets you change your IVR message in minutes, so you can inform customers about new or revised changes digitally.



Customer Data lookups

The HD 2.0 | IVR is an integrated platform that match callers with the Ecosystem's customer records using a phone number, account information, or other data on file.



Designed for a voice-first world

Use the customer's record profile & the platform's Smart Routing determines which self-service options are available.

Solution overview for DATA INTEGRATIONS

The screenshot displays the HD 2.0 | FUSION interface. On the left, a table lists data warehouse configurations:

SAMPLE	DATA WAREHOUSE	Activity Type	Title
DIJAL	DIJAL_DATA	DWCUBE	DATA WAREHOUSE
DJDDA	DJDDA_DATA	DWCUBE	DIALER DATA WAREHO...
DLNXCL	NXCALL_CUBE	DWCUBE	DIALER NEXT CALL UPDA...
DLRALL	DLR_ALL	DWCUBE	DIALER DATA ALL CLIENTS
DLRAM	DLR_DATA_AM	DWCUBE	DIALER DATA WAREHO...

Below the table, the configuration for 'NOT DIALED' is shown:

- Select Condition 1 Source Value for your evaluation**
- Table:** DEMOGRAPHIC
- Field:** DLR CALL DATE (1)
- Select the operator for your evaluation:** !=
- Compare to a:** "Manual" or "System" or "Prompt" value?
- Value:** TODAYSDATE
- ☒ Wrap in Quote ☒ Today's Date

On the right, a flow diagram shows a 'START' button leading to a 'CUBE' (HD 2.0) and then to a 'COMPANY' button. A note box indicates 'Notes: Evaluate if DBT_COM'.

FINANCIAL DATA INTERFACE BRIDGE PLATFORM

HD 2.0 | FUSION

IMPACT HD 2.0 | FUSION Data Interface Bridge platform

HD 2.0 | FUSION Data interface bridge platform is designed for Information Technology departments, Data Infrastructure Engineering and Network Operations business units for financial institutions.

If you could magically merge all your systems into one powerful platform, would you? Now you can with HD 2.0 | FUSION!

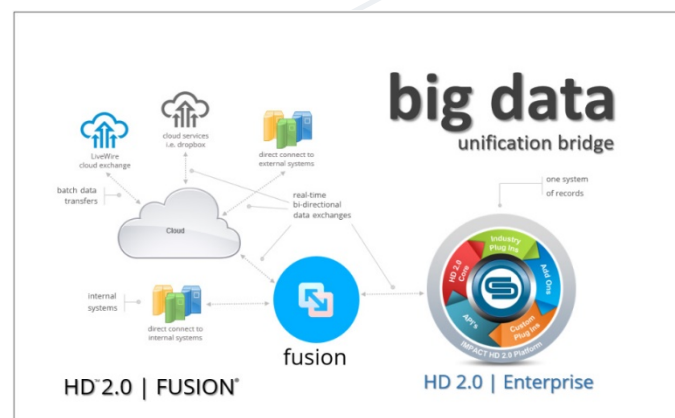
Now you can seamlessly unite all your systems into one financial ecosystem platform unifying all critical business processes as well as accelerating key operational functions, while enjoying real-time reporting data visibility.

SOLUTIONS

- Financial Data Integration
- System of Records Centrification
- Revolutionary Rules Engine
- Full Battery of APIs

BENEFITS

- Secure external facing services
- Multi-channel glass panel Dashboards
- Access to Big Data
- Data gathering on-demand



Solution overview for DATA WAREHOUSE

CSS IMPACT

HD™ 2.0 | CUBE



FINANCIAL DATA WAREHOUSE PLATFORM

HD 2.0 | CUBE

IMPACT HD 2.0 | CUBE Data Warehouse platform

HD 2.0 | CUBE Data Warehouse platform is designed for Information Technology departments, Data Analytics and Data science business units for financial institutions.

Financial data is meaningful to all organizations as it must represent key data measurements of the business, such as sales, profits, expenses, budgets, revenues, risks, security, financial forecasts and more. These measurements are compiled data-sets that are mathematically computed in summary or in detailed form, traditionally referred to as a data CUBE. A multi-dimensional data-set, sliced & diced data, or CUBE information is traditionally treated by dropping it onto an Excel spreadsheet, then manually applying mathematical computations & pivots for recomputed results. The problem with creating such multi-dimensional data-sets or CUBEs from spreadsheets is that the data isn't real-time, it rapidly become stale & carries virtually zero referential data integrity to production data sources or system of records.

HD 2.0 | CUBE generates multi-dimensional data-sets from multiple system of records and data sources by crafting its output using a "Financial Decisioning Rules Engine" employing real-time analytical data evaluations and calculations on-demand. This data is like no other because the data representation includes pre-disposed rule based calculations and in parallel dynamic production financial data aggregation.

SOLUTIONS

- Financial Decisioning Rules Engine
- Visual Data Workflows
- Revolutionary built-in data previewer
- Data logic versioning controls

BENEFITS

- Data compilation preview outputs
- Dynamic Data Cube auto-annotations
- Data point in time snap-shots
- Data roll back features

Solution overview for COMPLIANCE

COMPLIANCE MANAGEMENT SYSTEM

HD 2.0 | CMS

IMPACT HD 2.0 | CMS Compliance Management System

HD 2.0 | CMS Compliance Management System is designed for all financial institutions compliance needs. The solution ensures that policies and procedures set out by the regulators such as the CFPB, FDCPA, TCPA & FCC & other regulations are employed by your legal advisor & followed by your organization with minimal efforts.

Compliance Policies: quickly & effortlessly implement new compliance policies throughout your enterprise.

SOLUTIONS

- Policy creation module
- Disaster Recovery
- Dual Phone Call Auditing
- Compliment Tracker
- Corrective Action Report Tracker
- Training logs tracker
- CFPB Examination Guideline Modules
- Nature of Operation Compliance
- FDCPA I, II, & III Compliance
- GLBA & ECOA Compliance
- Litigation Compliance Module

BENEFITS

- Each policy contains indicators to ensure policies are in place, are properly documented, staff is trained, there's evidence of policy implementation, steps for corrective action are in place, and that the policy has been audited.
- Nature of Operation Compliance Module
- FDCPA Parts I, II & III Compliance Module
- GLBA & ECOA Compliance Module
- Complaint Tracker
- Phone Recordings Tracker
- Corrective Action Audit Reports
- Dual Phone Call Audit
- Training Log

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