



BankWise Technology™ provides programming solutions to financial institutions that want to increase their use of digital automation and create more back-office efficiencies. Within the BankWise Technology ecosystem there are a variety of solutions and services such as Happy Banker (a suite of applications that integrates with FIS Horizon®), or Robotic Process Automation (RPA) solutions, and FIS Horizon® Data Warehouse. BankWise Technology also offers custom development and integrations using middleware and API. Individually or collectively, these solutions help manage a wide variety of daily bank operations and compliance tasks, thereby increasing operational efficiency, reporting and regulatory adherence. We also help financial institutions with customized programming solutions for retail banking, wealth management, commercial banking, residential and commercial lending, digital banking, insurance and more.

How can we help with your data programming and digital banking needs?



[BankwiseTech.com](https://www.BankwiseTech.com)



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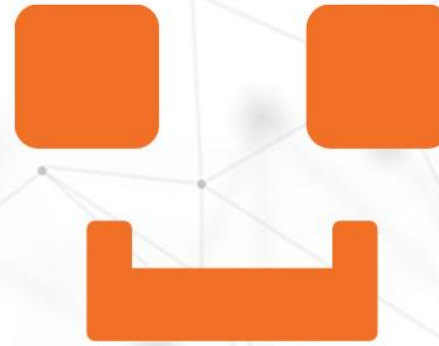


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HAPPYBANKER

Simplified and Integrated Management Platform For Financial Institutions

Resolve Issues, Enjoy Your Day



Happy Banker

Happy Banker is a powerful browser-based application suite that includes various modules for use with the FIS Horizon[®] core platform or can be adapted for use with your core. Happy Banker is designed by bankers for bankers to deliver a simplified and integrated management solution.

This suite of modules (individual or grouped) is designed for use in departments like: Bank Operations, Retail Banking and Compliance. Happy Banker automates several critical back-office daily processes while simultaneously improving inter-departmental efficiency and compliance.

Happy Banker Modules

- **Customer Verify**
- **Debit Card Dispute Case Management**
- **High Risk Customer Monitor**
- **Overdraft Review**
- **Real-Time Transaction Alerts**
- **Business Dropbox[®] File Share**



Customer Verify

All too often banks rely on DOB or SSN for customer authentication as a quick check to verify a customer. With the ever-increasing attacks by cybercriminals to steal a person's identity, it is of paramount importance that you now authenticate your customers with an out of band method to help reduce fraud. When conducting high-risk, (change of address) high-value transactions (ACH, wires) , your CSRs and call center staff must be able to authenticate a customer with efficiency and reliability. Our *Customer Verify* module provides an added level of security for your call center and branch staff by giving them a real-time, convenient tool to accurately authenticate a customer. Now you can authenticate customers while at the branch, on the phone or chat. *Customer Verify* uses a random, time-sensitive code via an instant SMS text that compliments your multi - factor authentication procedures. For high-risk transactions, FFIEC mandates that an MFA process is in place, a must have in today's digital banking environment. Plus, it easily integrates with core systems, like FIS Horizon® or others.



Features include:

- Real-time out-of-band customer authentication method for improved accuracy
- Works with customer contact information (mobile phone number) already in your core
- Confirms individual says who they really are, helping to reduce fraud and risk.
- Provides an added layer of security prior to performing a high-risk, high-value transactions, via branch, phone or chat
- Improves customer peace of mind and better CX as they know you are safeguarding their identity.
- Eliminates the need for labor intensive manual customer lookups.
- Affordable, with a variety of flexible pricing options based on the number of annual verifications.
- No hardware for the bank or customer and optional software for the bank
- Easily configurable to fit the needs of your bank.

Customer Verify can help you manage key regulations, so your bank, compliance and risk departments have a documented process to manage these requirements. *Customer Verify* keeps a history of each verification record for review when needed, thereby helping with regulator and audit requirements.

How does it work?

For example, a customer calls the call center requesting to change their address which is considered a high-risk change. A CSR, after verifying the typical information (such as name, DOB, SSN), would then ask them if they have their mobile phone and does their number end with XXXX. If so, they ask if it would be ok to send a text message to that number. The customer then would read the numeric code back to the CSR, confirming they received the code and their identity. Customer Verify is a simple to use, easy to implement, customer authentication solution.

Happy Banker Features

- Full integration with core systems like FIS Horizon® for customer, transaction, and account information
- Flexible in-house deployment options that support Windows and Linux operating systems, as well as, popular database engines including Microsoft SQL and MySQL/Maria DB
- Active Directory/LDAP integrated user/password management
- Comprehensive audit trail for detailed management reporting
- Customizable dashboards

Benefits

- Saves time vs. manual processing.
- Delivers an automated process for efficient management of bank operations.
- Enhances customer relations with improved communications.
- Provides peace of mind with secure system (browser, cloud, or bank server) access

Other Services Provided by BankWise Technology

- FIS Horizon® Data Warehousing
- Robotic Process Automation (RPA)
- Custom Programming Service
- Application Programming Interfaces (APIs)

Learn more about other Happy Banker Modules



Debit Card Dispute Case Management



High Risk Customer Monitor



Overdraft Review



Real Time Account Transaction Alerts



Business Dropbox® File Share



Loan Processing Automation via RPA



Let's Get Started

Whatever your needs, we can provide an IT solution to help your financial institution work more efficiently. With our expertise, we can assist you in addressing your bank's operational challenges in today's rapidly changing environment.

We look forward to hearing your challenges, and together we can find a solution that works for your FI. After our discussion we will provide a proposal for your review.

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About BankWise Technology™

BankWise Technology is a financial services software and data integration company serving community banks, regional banks, and credit unions throughout the United States. Collectively, the BankWise team has 60+ years in bank technical positions, and 80+ years in the IT and software fields. BankWise specializes in developing and writing applications for data warehousing services, RPA, API, custom development, data integration, consulting, and other digital banking operations. BankWise solutions are used in a variety of areas like operations, compliance, retail and commercial banking, lending, digital banking, wealth management and insurance. BankWise Technology is in Saratoga Springs, NY. Our work assist forward-thinking financial institutions to continually look for ways to increase operational efficiency while developing new products and services that are unique to their market.

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