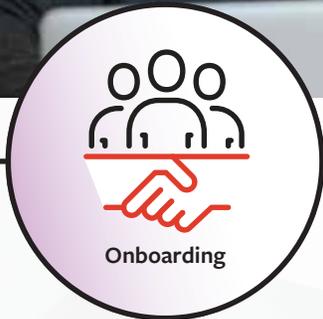


# iCoreGO™

## Personal Omnichannel Banking



Online Banking &  
Website Hosting



Onboarding



Interactive Voice  
Banking

## Personal Banking that Keeps You and Your Customers Connected

In today's digital age, keeping customers happy and loyal means you need to provide digital omnichannel convenience while staying personally connected.

iCoreGO helps you do just that, providing all the digital services your customers need without losing the personal touch that keeps your relationships thriving.

## Newly Redesigned & Expanded

### Full Suite Including:

- **GoBanking**—Online/mobile consumer & business banking anytime, anywhere.
- **GoVoice**—Smart assistant-enabled banking for an exceptionally personal customer experience.
- **GoOpen**—Automated tools to drive highly-qualified customers and new accounts to your bank.
- **GoLive**—Modern, compliant websites that are easy to update.

**Plus many more upgrade options!**

Core technology you can depend on . . . a relationship you can trust.



# GoBanking

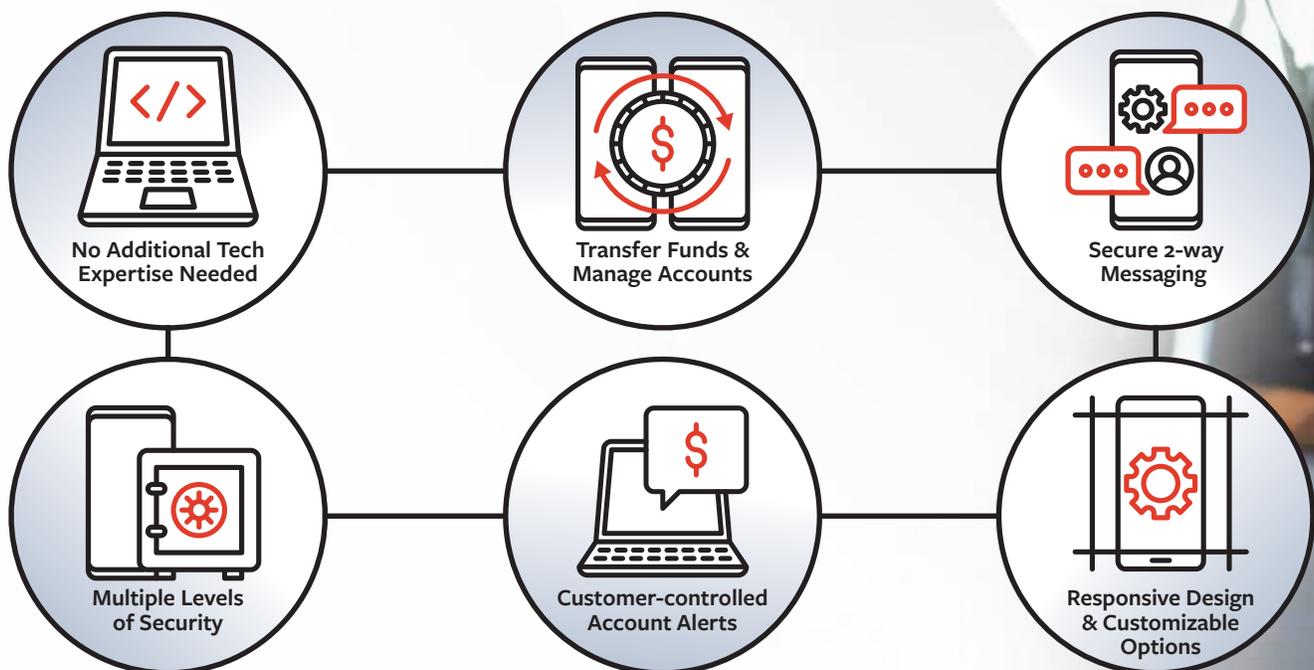
Responsive Online/Mobile Banking

**GoBanking delivers complete consumer and business banking functionality for even the largest institutions—at a value you can afford. And the easily-understood customer and administrative tools means you won't need additional technical expertise or personnel to operate a full-service branch that is accessible to customers anytime, anywhere.**

GoBanking helps you attract and serve your most profitable customers with the easiest, most affordable delivery channel available to manage accounts, pay bills, transfer funds, view checks and statements, download information and much more—any time, anywhere—including full-featured cash management and services for your business customers.

## Trusted Compatibility

And our leading edge mobile technology is compatible with all of today's platforms (iOS, Android, SMS, HTML) and fully-integrated with your core with industry-standard security to ensure you and your customers are fully protected while managing their finances on the go.





### Convenience and Customization

GoBanking is fully turnkey with easy administrative tools including:

- Reports, statistics and customizable preferences
- Responsive website design for any device
- Primary/secondary customer access rights
- Present secure messages, banners and advertisements
- Customer loyalty, fee income and cross-selling

### Security and Protection

GoBanking utilizes the latest technology to ensure that all customer account information is secure and accurate, with multiple levels of security and controlled access, including multifactor authentication and anti-fraud tools that trigger alerts to prevent phishing and identity theft.

### Full Featured Digital Banking Suite

- Online/mobile
- Consumer/business
- Transfers/wires/ACH
- Real-time balances and secure 24-hour access
- Built-in security with multifactor authentication
- Secure two-way messaging
- Activate/Block/Unblock DCI debit cards
- Customer-controlled alerts for account updates
- Branch locations/info/contacts

### Other Featured Options

- **GoPay**—bill pay, personal payments
- **GoStatements**—paperless statements and notices
- **GoCapture**—mobile and merchant capture
- Extended fraud protection and Positive Pay
- Intuit/Quicken/QuickBooks download

*You and your customers will love our new interface design and expanded features!*

# GoVoice

Highly Personal Smart Assistant-Enabled Banking

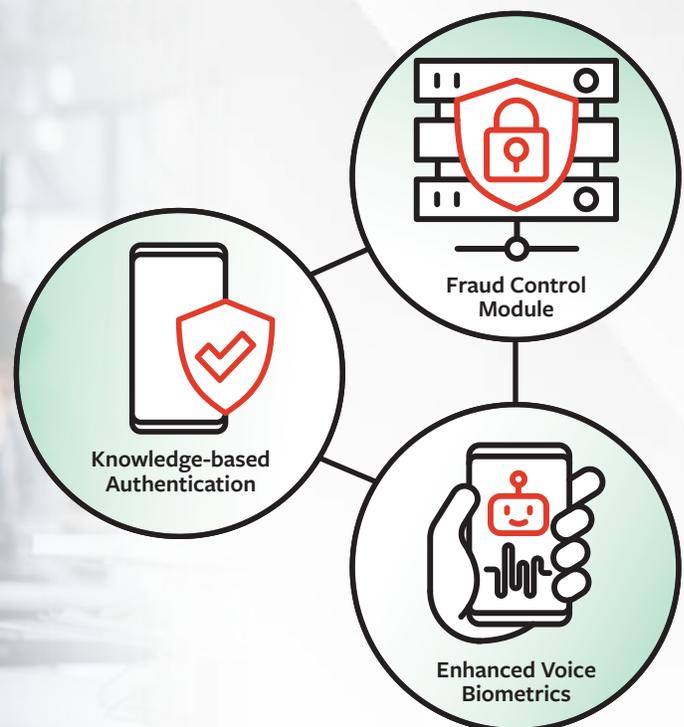
Research shows that personalization creates a superior self-service experience and increases customer retention. But keeping up with new technologies and competition from huge, multinational banks can be daunting. Luckily, GoVoice can help with that.

## An Evolution In Voice Banking

DCI delivers the latest innovation in self-service banking with GoVoice, truly intelligent and state-of-the-art Interactive Voice Banking (IVB) solution for an exceptionally personal customer experience that also lowers operational costs.

## Convenient Versatility

GoVoice is both touch and voice enabled so your customers can conduct virtually any kind of financial transaction from their phone or smart devices using assistants such as Siri, Alexa, and Google.





### **Personalized Self-Service**

Warm personalized messages and highly refined, intelligent menus include or omit prompts based on individual needs and continually learn with each interaction, becoming smarter and more efficient to provide the most personal self-service experience.

Your customers can also personalize their experience with an array of options like male or female personas, different languages, DTMF touch navigation and text messages to a mobile device for a written record of each session's information.

### **Everything You Need**

GoVoice is an all-inclusive solution. You receive all the tools and the talent you need—without the capital costs. There's no upfront expenses for installation, hardware, software or upgrades. IVB is delivered as a hosted, on-demand and managed service with fully redundant, PCI compliant data centers to deliver unparalleled uptime and security with 24/7 monitoring.

Plus our robust analytics and reporting tools give you detailed insight into all your customer IVB interactions.

### **Other GoVoice Options**

- User-configured interactive text alerts
- Enhanced voice biometrics
- Fraud Control Module
- eAlerts (email, text, voice, and push notifications)
- Knowledge-based, out-of-wallet authentication
- Dashboard for real time tracking of transactions

*“Someone is always there for us at DCI!”*

— **Katie Incantalupo**  
VP, Star Bank, MN



# GoOpen

Automated Onboarding and Account Opening

**GoOpen drives quality prospects to your bank by giving them the power to open accounts quickly and easily anywhere, anytime.**

## Expand Your Relationships

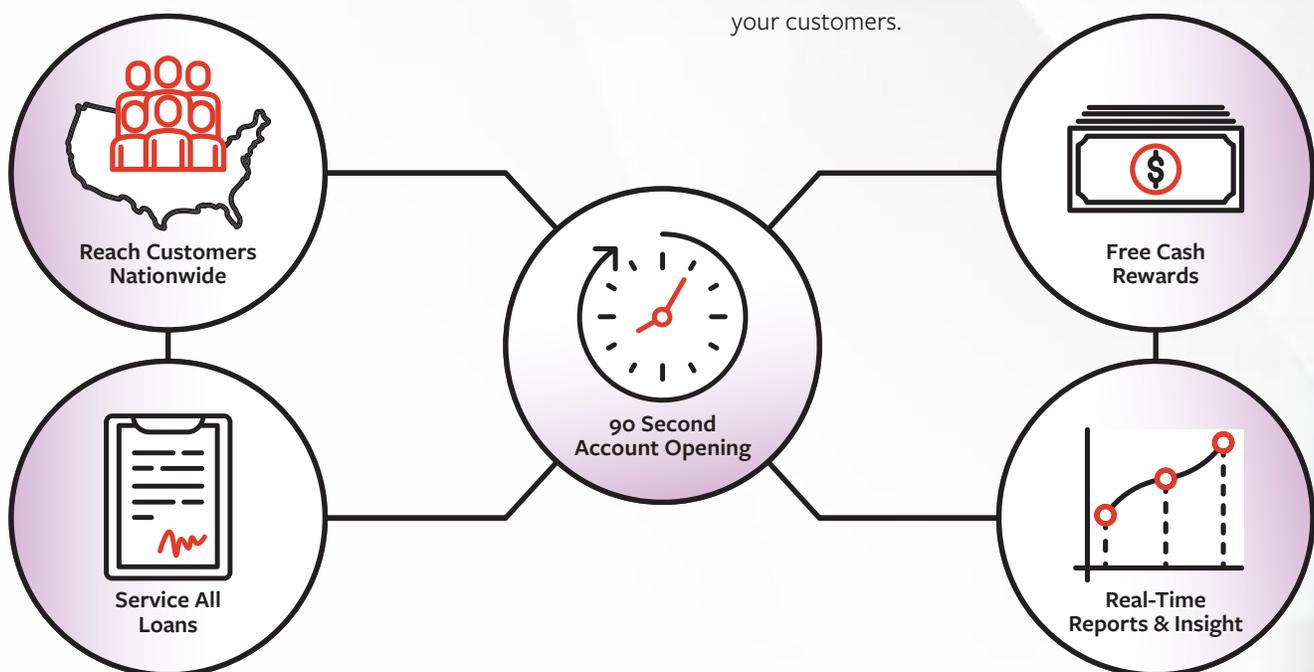
GoOpen is a sophisticated and automated digital tool to help you reach highly-qualified customers and drive them to a simple and intuitive platform where they can open a new account from anywhere. GoOpen automates everything and ensures compliance while you just sit back and watch as new customers come to you.

## Empowering Profitable Growth

GoOpen helps you grow your deposit and loan franchise at scale, expanding your reach to unlimited potential consumers while continuing to nurture and expand existing relationships.

## True Power

Customers want fast, convenient service with a personal touch. The simple, intuitive and consumer-centric account opening platform lets users easily open an account in under 90 seconds, with no more endless back and forth. GoOpen also makes online loan applications fast, simple, secure for both you and your customers.





The GoOpen turnkey solution is the only one of its kind that can support consumer loans/deposits to fully empower your growth among current and future generations.

### **Targeted and Engaged**

GoOpen features advanced tools that help you target and stay engaged with the potential customers you are looking for, maximizing your success. With geofencing, you can make sure GoOpen is laser focused on account applications from customers located in the cities, states, and/or zip codes that are the best match for your institution. And if an applicant leaves

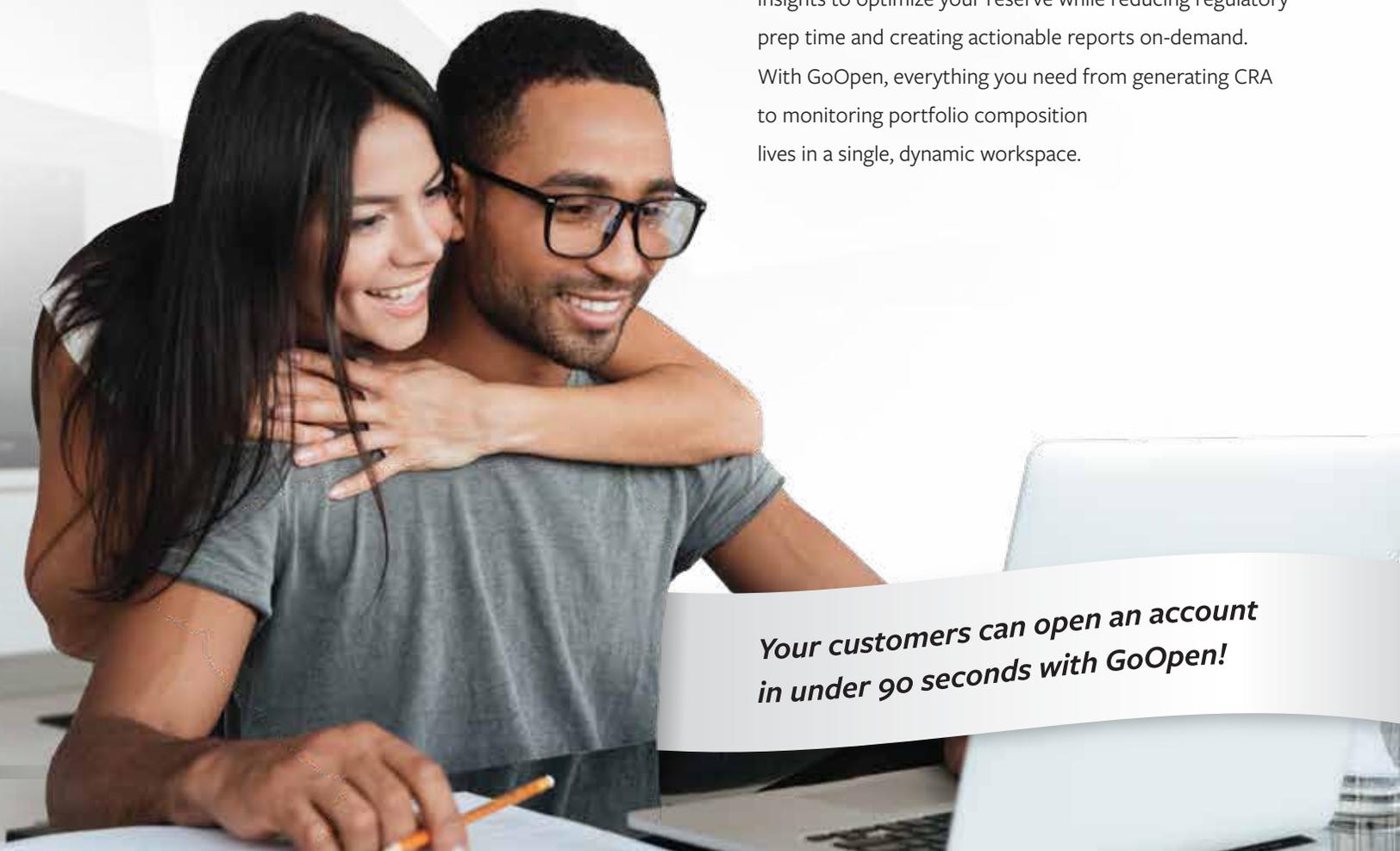
the process before completion, GoOpen helps you quickly and directly follow up via reengagement emails so you can bring them back to the finish line.

### **Ensure Regulatory Compliance**

GoOpen is SOC2 certified with 256-bit SSL encryption and built with regulatory compliance in mind, to easily collect, monitor and maintain accurate information for CECL, Beneficial Ownership Rule and more.

### **Optimize Operational Insights**

Access real-time accurate data for deeper portfolio insights to optimize your reserve while reducing regulatory prep time and creating actionable reports on-demand. With GoOpen, everything you need from generating CRA to monitoring portfolio composition lives in a single, dynamic workspace.



*Your customers can open an account  
in under 90 seconds with GoOpen!*

# GoLive

Custom Websites. Compliant, Easy to Update and Responsive

DCI makes it easier than ever to manage a worry-free website that is fully-compliant and responsive on any device—with no technical expertise required.

### Beautiful Practicality

Plus, we ensure your site is fully ADA-compliant and responsive to ensure it looks its best on any device, anywhere, for anybody. Your site is also built to be certified secure, reliable and monitored to ensure it will always be safe and ready for your visitors.

### Simplified Elegance

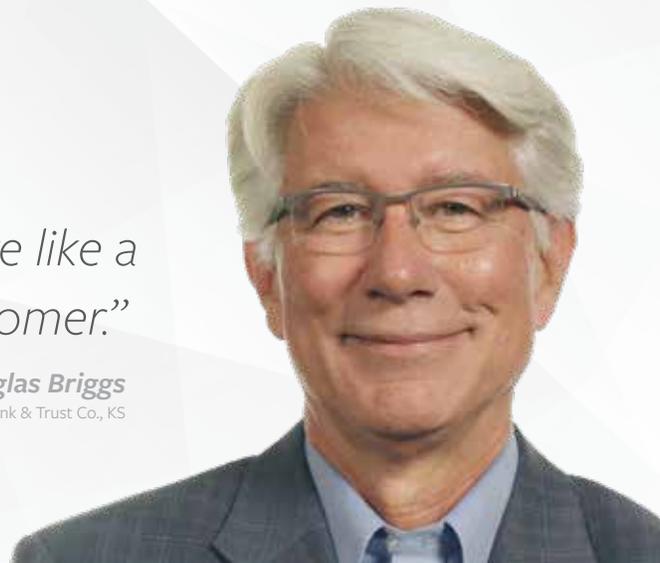
We give you the control to easily update it yourself using a simple Content Management System (CMS) of familiar editing tools right from your browser—no complicated technical skills, software or programming code required.

Updating your site yourself is as easy as using a word processor to add or edit info on products, rates, alerts, promos, news and more.

*“DCI treats me more like a partner than a customer.”*

— Douglas Briggs

President & CEO, First State Bank & Trust Co., KS



[iCoreGo.com](http://iCoreGo.com)

## Personal Digital Banking Suite

- Online/Mobile
- AI Interactive Voice
- Onboarding/Acct Opening
- Website Hosting
- Online Statements/Postive Pay
- Mobile/Merchant Capture and more

## Award-Winning Companion Solutions

- iCore360® Core Banking
- InstaKEY™ ATM Network / Card Services
- Proof21™ Branch Capture
- Teller™ Automation / BSA Compliance
- Branch Capture / Imaging
- Managed IT / Security
- Personal Customer Care
- 24/7 Live Support
- DCI University Training

