

DCI has always practiced the ABA's principles for a better bank-core relationship. That's what differentiates us in the industry.

# **RESPONSIVE AND OPEN COMMUNICATION**

- Accountable, empowered experts and access to executives
- Clear, up-front costs for services and no hidden fees or surprises
- All fees listed in contracts and easy-to-read billing statement
- Transparent R&D detail and time-frames for implementation
- Every support call is answered by a live person
- Multiple support channels phone, email, chat, or web request
- 1-hour guarantee; 30-minute goal; 10-minute average response time

## FAIR CONTRACTS

- 100% coterminous contracts for over 60 years every time, every client
- Fully disclosed deconversion fees
- One core solution and automatic, free release updates for all clients
- Transparent liability provisions
- No restrictions or penalty to use 3rd party choices
- Fostered innovation with reasonable API fees
- Fair exclusivity terms

## **QUALITY SERVICE**

- Fast, responsive, expert customer service
- Regular on-site visits to each core processing customer
- First-level support and open engagement with 3rd party solutions
- Meaningful, guaranteed and transparent SLAs
- Regular performance reporting on SLAs
- CRMs focused and incentivized on bank's satisfaction
- 90% average client satisfaction and outstanding contract renewal
- Client-led user groups and development
- Bank customers as owners, board members and user group leaders

## SECURITY AND PROTECTION

- The highest PCI-compliant data security, privacy and fraud protection
- Timely incident reporting
- Fair acceptance of liability
- Continuous upgrades to comply with evolving practices and data protection standards
- No unfair security enhancement costs to customers
- Transparent access to security information for oversight requirements

## ACCESS TO BANK DATA

- Our clients own their own data
- Freedom to easily access and manage all data
- Open access with RESTful APIs





