

LAUNCH

The People, Processes, and Technology
to Effectively Launch a Digital Bank



Digital is the Default

We believe when you set off on the path to innovation, you should feel excitement and confidence, not fear and dread. Our team and our technology are bringing delight back into the process. Our goal: to ensure you move quickly with quality customer experience, support, and safety leading the way.

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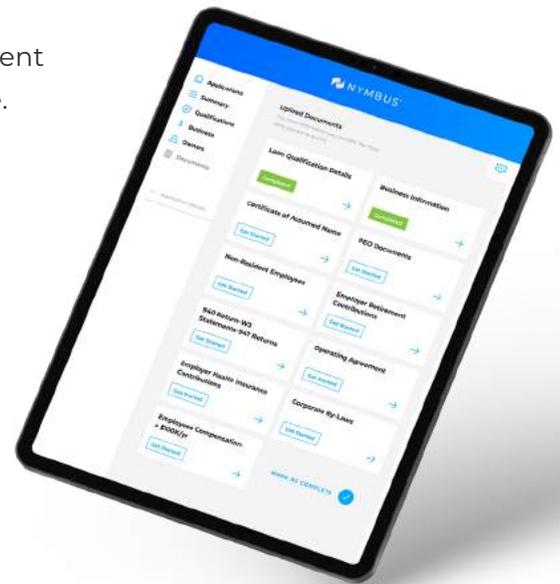
Since the mid-2010's, technology continues to be a key driver of the financial sector's innovation. The digital revolution is here to stay, but it's entering a powerful new phase that will create a new generation of customer loyalty.

With digital now the default, Nymbus is transforming the way financial institutions acquire, nurture, and expand relationships. We want our partners to be thrilled about the possibilities we are creating together.

The journey to growth begins with doing something different and Nymbus is the catalyst that can help launch you there.

Nymbus Anticipates, Innovates, & Collaborates

In 2020, a terrible global pandemic made crystal clear why financial technology is so important to consumers and companies alike. Travel was restricted. Offices were closed. No one could visit their local bank in person but individuals and company owners still had bills to pay.



“Our philosophy is to anticipate what our clients might need in the future, and plan accordingly. While we could never predict the gravity of a widespread outbreak of COVID-19, we have always operated on the basis of being prepared to help our clients satisfy their customers' changing needs.”

Anne Miela
Executive, Nymbus

Savvy financial executives responded to this unthinkable crisis swiftly, with a lot of help from Banking-As-A-Service pioneers. Nymbus was ready with expertise and configurable technology solutions.

In mid-March 2020, Nymbus announced the launch of its Emergency Preparedness Plan to provide its clients with a 24/7/365 call center, business process management support, and all other standard operating functions from remote locations via the industry's most advanced remote workforce solution. Shortly after the U.S. Congress approved the CARES Act in late March 2020, Nymbus leveraged its digital tools and full remote processing services already in place to help organizations like NCR Corporation process loans for small businesses desperately in need of funds.

“At Nymbus, our top priority is the health and safety of employees, customers, partners, and the communities we all serve together. We are proud of our ability to uphold these values while also maintaining continuity of service to all stakeholders.”

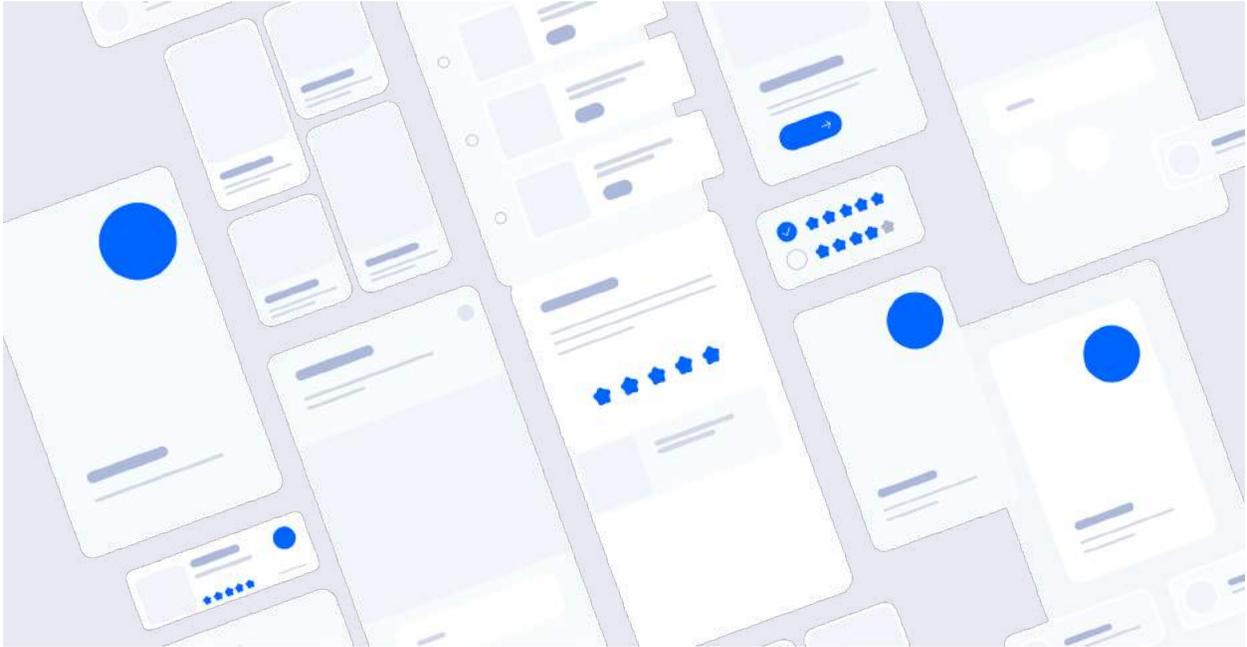
Dr. Joerg Richter
COO - Platform

The Future is Now

Not every financial institution yet grasps the reality of digital as the default, to their detriment. According to Ron Shevlin, Managing Director of Fintech Research at Cornerstone Advisors, smart financial institutions “recognize that the digital cores are good ways to create and deploy new products and services that would take years if they tried to do it with their existing core system.” Companies like Nymbus offer platforms that can be assembled in as short a period as ninety days at a lower cost than building a solution from scratch.

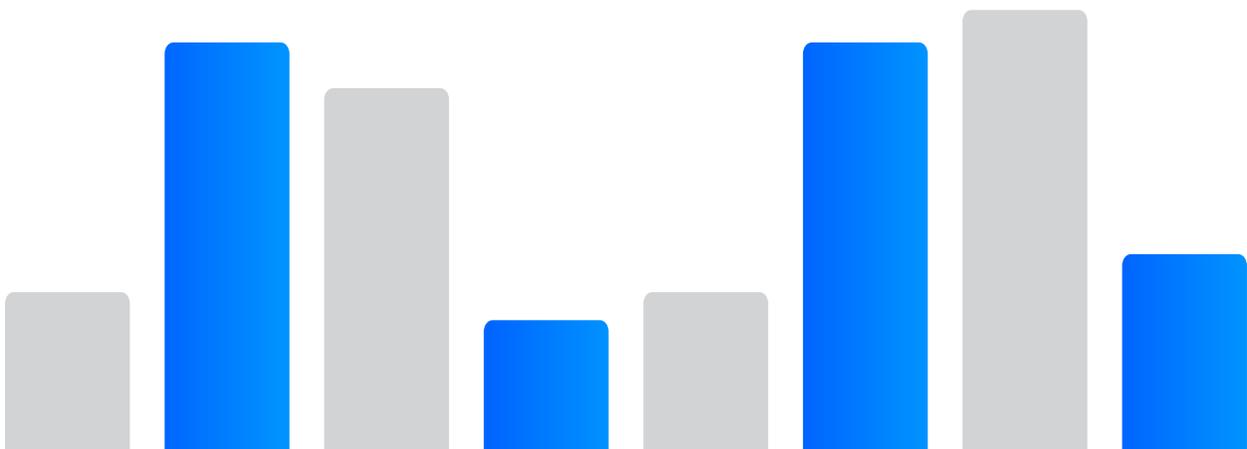
The coming decades belong to those banks and credit unions that successfully satisfy their customers with digital-powered products that deliver speed, security, and flexibility.

Build Versus Buy



Developing a proprietary digital technology platform from scratch is out of reach for many banks and credit unions. They lack the budget and technology expertise. Time is another consideration since it will be difficult to compete with organizations that long ago committed to offering their customers digital banking services.

Partnering with an end-to-end solutions company is a sensible option for a financial institution with limited resources and pressing customer demand, especially if the vendor can configure its offering for a particular bank or credit union. Selecting the right vendor is an important first step in helping your customers meet their goals.



The Nymbus Story

Since its inception, Nymbus, Inc. has supported financial institutions with its end-to-end suite of advanced, digital-first products and services that transform all aspects of banking. In the hands of its seasoned Chairman and CEO, Jeffery Kendall, and his team of software engineers and industry experts, this innovative Fintech company is busy building solutions to help keep community banks competitive with national brands that spend billions of dollars a year on technology.

In an era when banks and credit unions must adapt to their customers' need for digital convenience, Kendall is convinced there's no going back to the past.

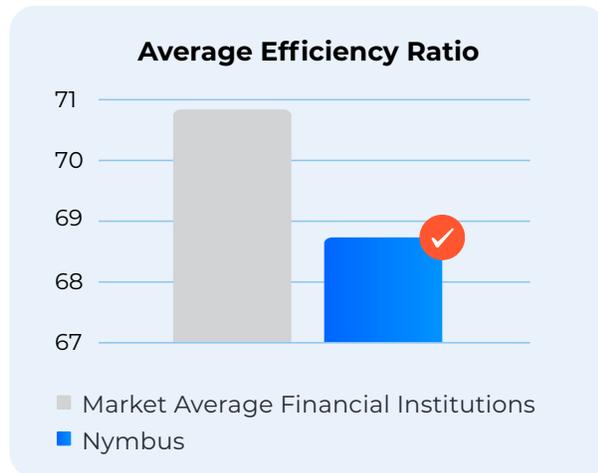
“Throughout my 25-year career, I have seen first hand that although sophisticated technology and a clean slate can be an advantage, **projects are made successful by the people, processes, and the entrepreneurial spirit driving them.**”

Jeffery Kendall
Chairman and CEO, Nymbus

Setting New Industry Benchmarks

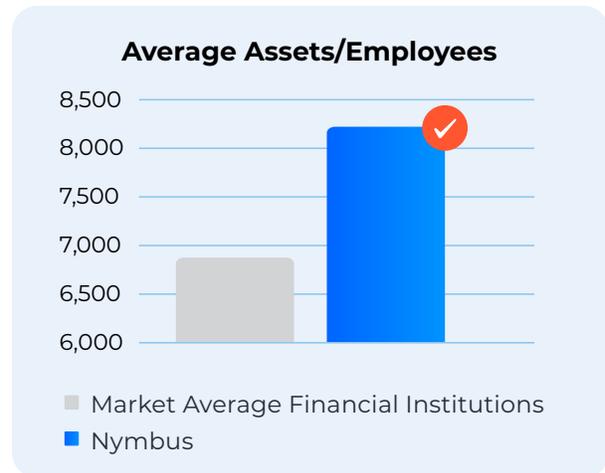
Make more money for less

Nymbus lowers the cost for financial institutions to produce a new dollar of revenue.



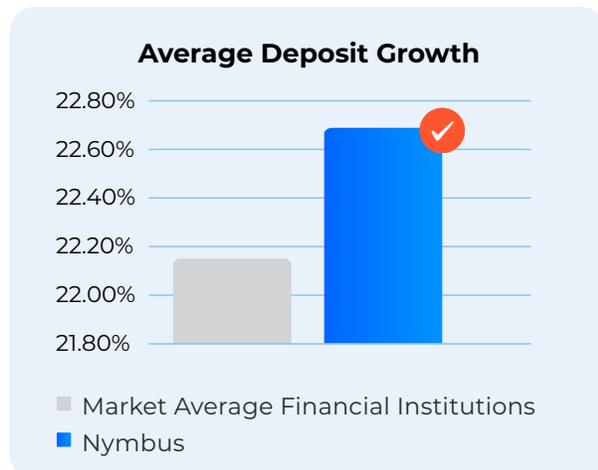
Empower employees to sell more

Nymbus helps your employees manage significantly more assets.



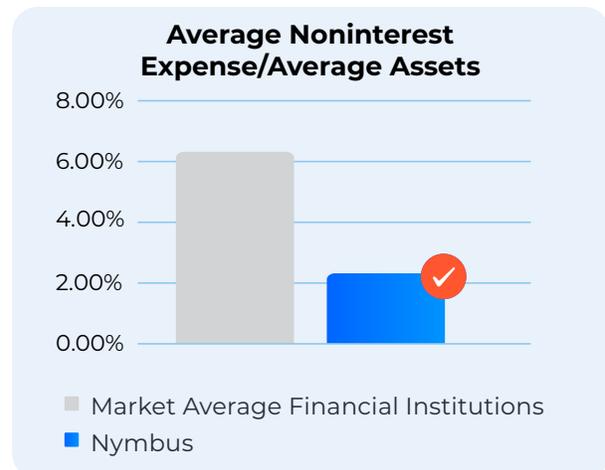
Gain new accounts seamlessly

Nymbus provides onboarding and new account openings online so you can grow your deposits easily without any physical branch interactions.



Lower your expenses while growing assets

Nymbus leverages technology to decrease expenses while increasing assets.



“We exist for our customers. We understand the vital link between a local financial institution and its neighbors. We were thrilled to earn the title of Best Solution for Customer Experience in the 2020 Best of FinXTech Awards.”

Scott Killoh

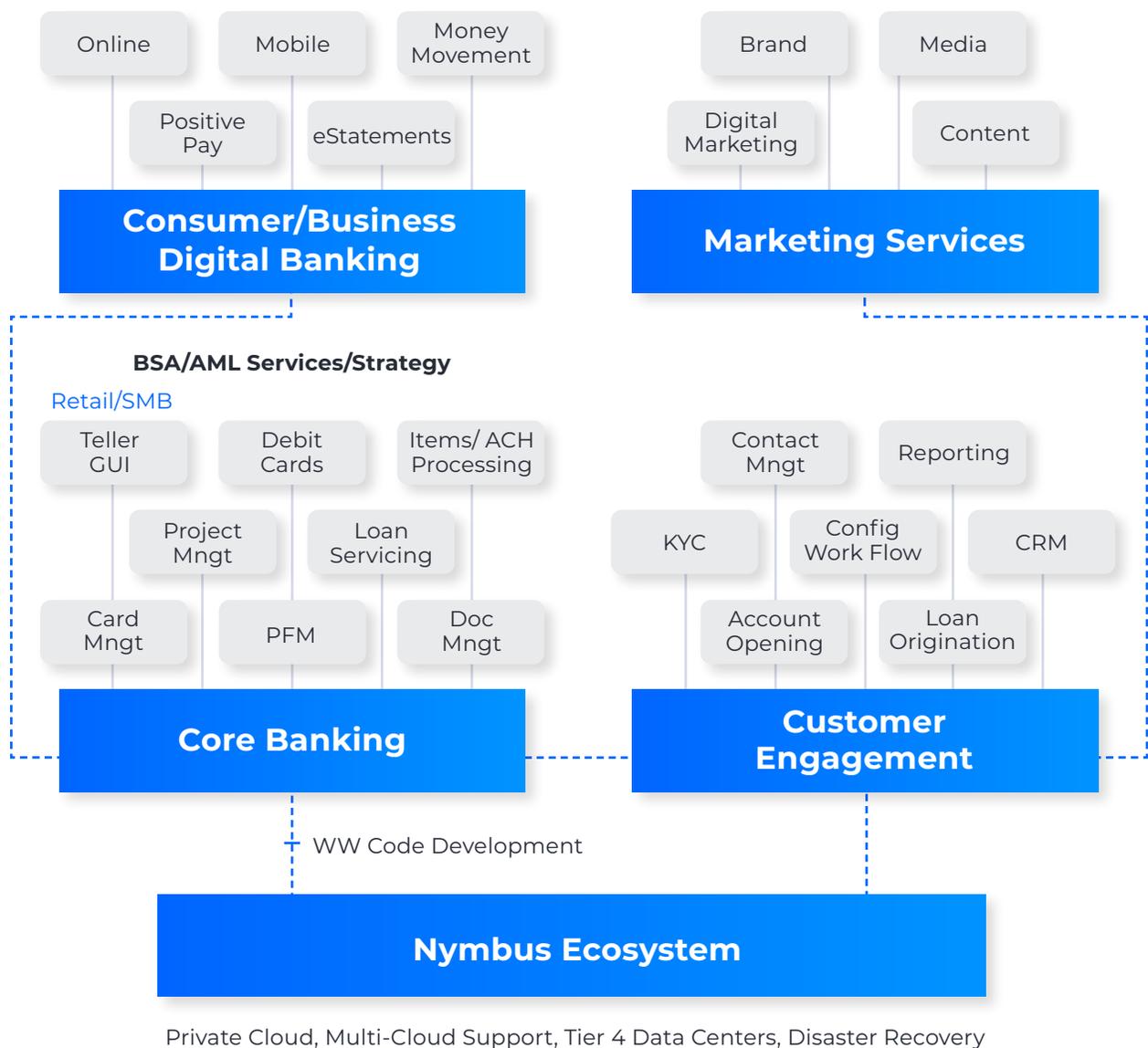
Executive Chairman, Founder

From its inception in 2015, Nymbus owes its continued growth to satisfied clients who understand the importance of having a pragmatic team of customer-centric professionals in their corner.



The Nymbus Digital Banking Solution

Unlike many companies that offer a one-size-fits-all product, Nymbus offers an array of operational, marketing, and compliance solutions that can be set up as a total system or integrated on a plug and play basis with a financial institution's existing core applications. Nymbus clients only pay for what they want, and only when the configured infrastructure is ready to go live.

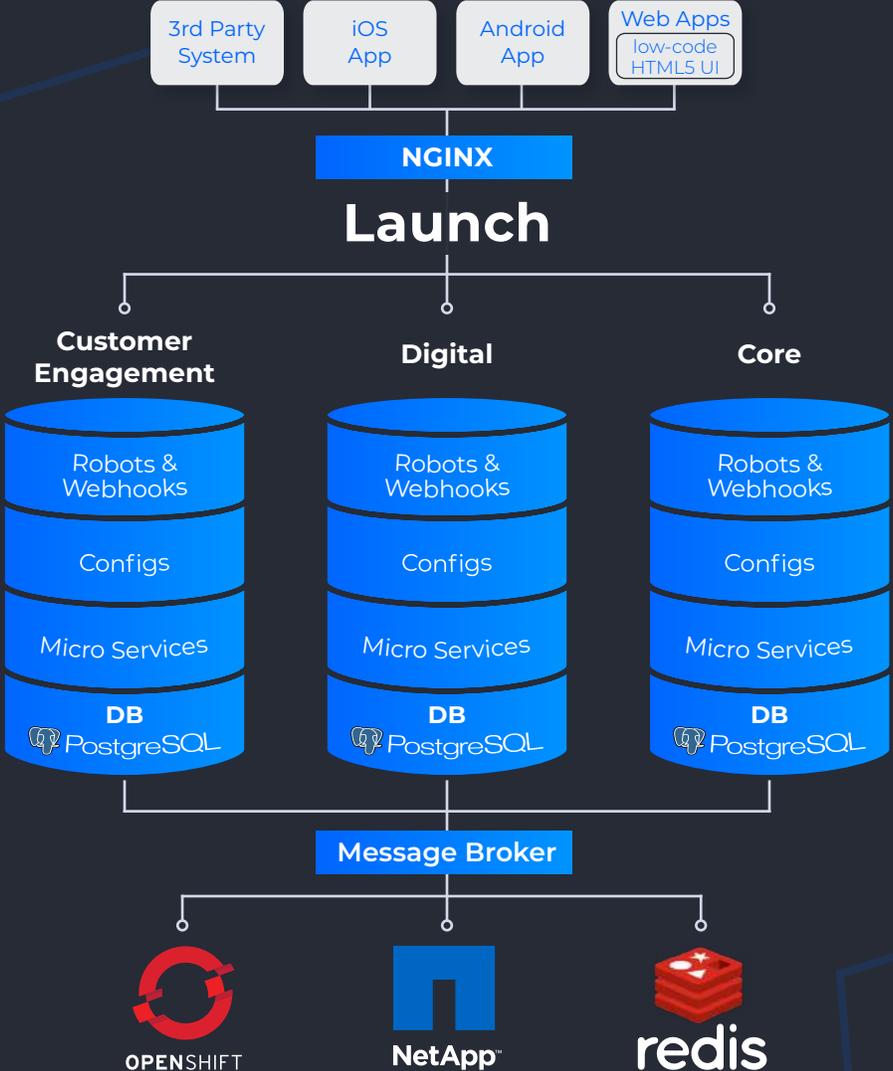


The Nymbus suite of products, collectively known as the Nymbus Ecosystem, reflects an unparalleled technology platform, built on ultra-modern and future-proof technologies that enable transformative change in the approach to banking software solutions. It's the result of over a decade of development and nearly \$400 million in invested capital dedicated to expanding its already impressive menu of digital banking solutions. As investors continue to see the platform's transformative effect on financial institutions across the country, Nymbus continues to restyle the staid world of banking with relevant, cost-effective, time-saving digital solutions. As Peter Sobiloff, Managing Director with Insight Partners, adds:

“The shift to profitable digital banking is still in its early stages for many traditional institutions, and Nymbus fills a tremendous hole in the market for enabling these banks and credit unions to finally move beyond playing catchup and set up their businesses for meaningful growth. **We look forward to continue working with Nymbus as they build out a best-in-class financial services model that is well positioned to be a leader in the industry.**”

Peter Sobiloff
Managing Director, Insight Partners

NYMBUS Ecosystem

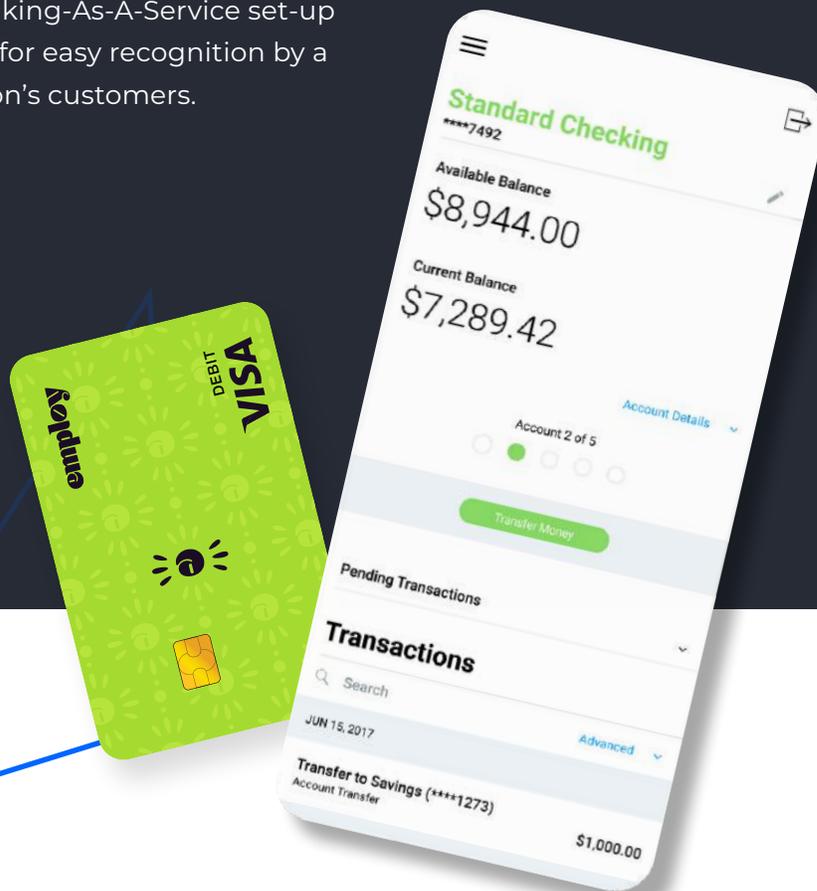


The breadth, depth, and variety of the Nymbus Ecosystem offers banks and credit unions a significant bonus. Instead of negotiating contracts with multiple vendors and dealing with different IT departments, Nymbus clients enjoy the convenience of working with a dedicated relationship management team that handles logistics, quality testing, and implementation, from start to finish.

As the figure above shows, the suite of Nymbus Ecosystem partnerships reflects state-of-the-art solutions, including, but not limited to: bill pay, debit cards, Bank Secrecy Act and Anti Money Laundering adherence, instant account authentication, encryption key management, EFT testing, check image creation, statements and notices, and Interactive Voice Response.

The Nymbus platform is built for flexibility, with innovative, reliable, and proven architecture. Features include table-driven configuration options for all out-of-the-box functionality, reusable micro-services for both the core technology and APIs, and a low-code platform with a data access layer, Integrated Development Environment, User Interface composer, and automation engine. Every Banking-As-A-Service set-up is persona-driven for easy recognition by a financial institution's customers.

Nymbus installations include a range of outcomes, including core conversions, core migrations, online and mobile banking upgrades, marketing and onboarding upgrades, 100% custom Fintech applications, rapid low-code composition of new applications, and rapid-deploy "bank in a box" turnkey digital banks.



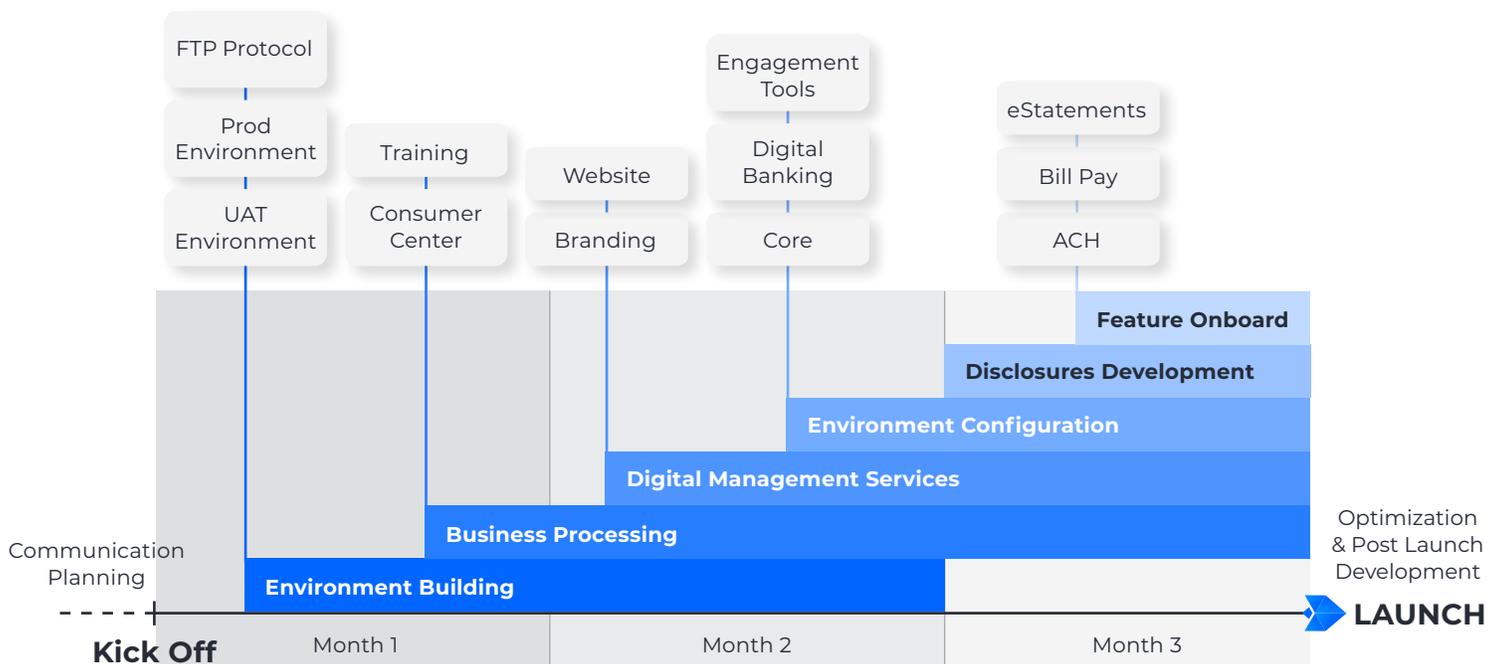
The entire ecosystem, including every critical banking function Application Programming Interface (API), can be run "headless," as a back-end operation. Alternatively, a financial institution can quickly turbo-charge its customer count by installing the comprehensive Nymbus marketing solution. Brand creation, creative asset production, digital campaign strategy and execution, and customer journey engagement are all included.

Configurability and customer coordination are cornerstones of the Nymbus approach to assisting enlightened banks and credit unions ready for the digital transformation their customers demand.

Accelerating Your Financial Institution Towards Digital Banking Excellence

Nymbus begins the partnership with a new client by listening to them and then responding with a needs analysis that identifies the problems a bank or credit union seeks to solve. Discussions about Nymbus products are specific to each client. An assigned project manager discusses potential solutions, along with logistics about the schedule for completing each stage of the digital transformation. A typical set-up, depending on complexity and existing client infrastructure, takes ninety days to finish. The client pays nothing until Nymbus completes the contractual integration.

The Nymbus onboarding team wants client involvement throughout the set-up process. The goal is to improve each person's productivity in service of their customers, not to replace them with new technology.



Selecting The Right Digital Solutions Company

We've built our company on intentional innovation and with clients who share in a passion for developing more meaningful financial solutions. We know selecting a new technology partner is daunting, so we're providing a list of 10 criteria to help you make the decisioning process easier.

1

Configurability

You want a digital banking experience that can be modified to match your financial institution's and customers' specific needs without busting your budget. Some companies offer a single product that locks you into spending for features you won't use. Look for a vendor with a suite of products that lets you configure the right solution for your customers.

2

Security

Cyber breaches cost financial institutions and their customers millions of dollars every year. It's critical to know how your digital banking vendor protects against fraud and unwanted intrusions. Ask for specifics about dark web monitoring, watchlist scanning, transaction monitoring, BSA/AML detection, and ongoing due diligence. Query about the frequency of updates to ensure robust functionality.

3

Efficiency

You want a digital solution that delivers comprehensive value at a reasonable cost. Ask vendors to quantify efficiencies so you can meaningfully compare fees with potential savings by transforming the way you interact with your customers.

4

Reliability

Downtime is more than a nuisance. Failure to launch or maintain crucial customer experiences makes it more difficult for banks and credit unions to grow. Require the vendor to disclose its procedures for minimizing operational problems and, should problems occur, its action plan for restoring service.

5

Customer Support

Support entails not only service to you as the client, but also ensuring your customers have the best possible experience. Discuss how the vendor supports its financial institution client during the onboarding process and thereafter. Investigate response time and types of support provided to both personal and business customers or members. Ask about the stages of support from implementation to onboarding to maintaining quality customer relationships.

6

CRM Power

The development of a digital platform with a top-notch partner offers banks and credit unions a special opportunity to let their customers know their voices are heard. Some financial institutions announce improvements as part of an ongoing outreach. Others create a dedicated marketing campaign to explain why and how the digital service will benefit their customers. Ask the vendor how their system augments or supplants an existing Customer Relationship Management (CRM) infrastructure.

7

Implementation Timetable

Time is money. Once you've made the decision to go with a technology vendor, you need concrete details about what will happen when, and who will make it happen. You should expect absolute clarity and over-communication.

8

Innovation and Awards

Technology is changing at breakneck speed. Your digital banking vendor should be an industry thought leader by clearly demonstrating its commitment to customer utility, creativity, and compliance. Inquire about best practice awards, research and development initiatives, and the experience on the vendor's team.

9

Track Record

Buyer reviews, case studies, and compliance scorecards are a few of the many records to assess a digital banking vendor's track record. You want to put your best foot forward with your customers. Evaluate a vendor's commitment to integrity, transparency, and good governance.

10

Pricing Options

Going digital with the help of an experienced third party offers significant advantages to bank and credit union customers in the long run. Not every contract is equal. Ask vendors what they charge and how often. Remember to net those costs against expected savings.

Nymbus Labs® Takes Your Products To New Heights

Nymbus Labs® is an award-winning marketing support team inside our company, with the mission to remove barriers to digital banking innovation inside our clients' organizations. Going beyond even the most advanced Customer Relation Management tool, we remove the burden of brand building and customer acquisition strategy, so you can focus on building a great customer experience and serving your new customers in new ways.

90 Days To New Growth



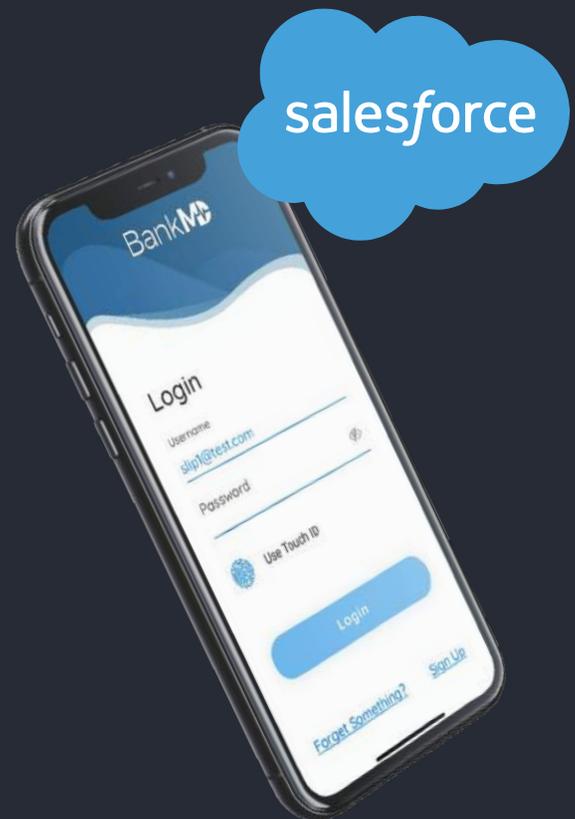
Our 90-day growth marketing approach helps you jumpstart your new financial product offering and go to market with focus and intention. We firmly believe technology alone cannot drive growth; you need a product and brand that aligns with community of affinity. Whether it is an underserved niche or a local audience in need of financial innovation, we help identify market opportunities and bring them to life.

Post-Launch Marketing Support

Our support continues past launch as our team and technology help you strengthen customer engagement. Through our rules engine and robotic process automation, we use data to make the right connection with the right person at the right time. These connections can be in the form of text messages, ads, emails, social media posts or other ways that make the most sense at the time.

As an example, during onboarding, messages are sent to customers that may have started the onboarding process, but have stalled. If they completed the process, the system would let them know if they have been auto-approved or if their application is under review. Updates can also be sent about new features or services to leads you thought had gone cold. Once onboarding is complete, it's critical your financial institution gets the most out of your account holders. You need to ensure customers activate their debit card. You need to show customers how to set up direct deposit (if they haven't) or teach them about other banking services like bill pay, card management and more. This makes engagement with your banking services much stickier.

Your bank will become a trusted source of information for their financial wellness. You can give them tips on savings or other financial advice, and make targeted offers – all based on THEIR data. Once a new account holder is secured, your institution needs to grow that relationship by selling more products and services to those individuals. Effective cross-selling / up-selling is a complex mix of data, engagement techniques and technology. The data creates the insights to generate personalized offers. The consumer engagement with those offers needs to be both relevant and multi-channel - including online banking, mobile banking, and email. Finally, the onboarding technology creates an elegant and streamlined experience for your consumers to quickly add these new products and services. Nymbus also has one of the world's most advanced integration tool sets for Salesforce should you decide to stick with your Salesforce CRM system.



Nymbus-Powered Niches In Action

CASE STUDY

BankMD

TransPecos Bank chose NYMBUS to build a **fully-serviced neo bank & digital brand** directed towards medical professionals.

- ✓ Complete range of Onboarding, Lending and Deposit services
- ✓ Business Process Outsourcing with 24/7/365 Support
- ✓ Marketing & Integration CRM included
- ✓ **Launched in under 90 days**

“What attracted us to NYMBUS was the ability for Launch to **rapidly support our new standalone BankMD brand and provide a modern customer experience** to this targeted digital audience of medical professionals.

NYMBUS does this with **no disruption or cost to our existing bank infrastructure** and they are willing and able to integrate with our cloud-based loan origination platform.”

Dub Sutherland

VP and Secretary
TransPecos Financial Corp.

CASE STUDY

billinero

Billinero: Gamified Banking

- ✓ Entire project, from first discussion to branded gamified bank and custom app for iOS and Android **accomplished in under 6 months**
- ✓ **Cash rewards** to customer through deposit activity that qualifies them for ticket-like **crypto-currency** and periodic **prize drawings**

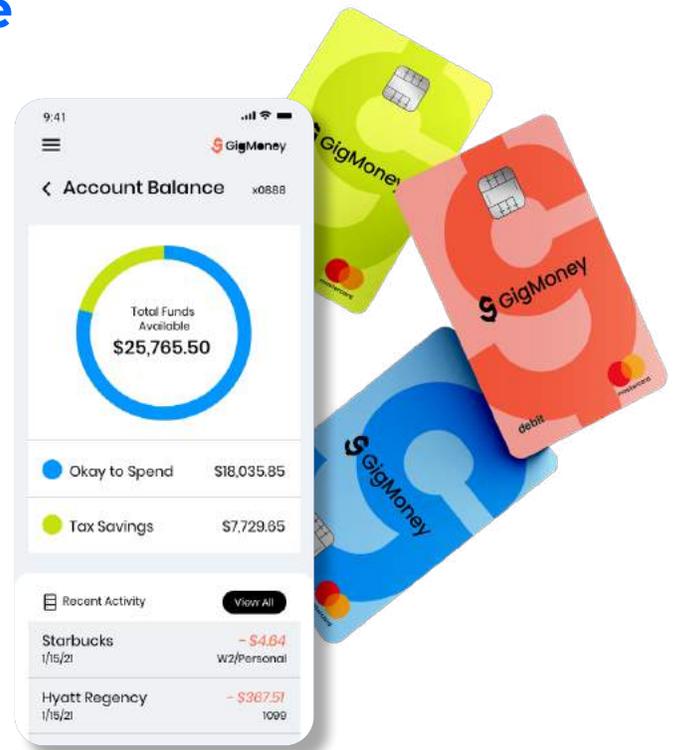


- ✓ Custom **in-app onboarding**
- ✓ **Fully integrated** into NYMBUS Core
- ✓ Ticketing business rules enabled by **robotic process automation**

Tackling the Challenges of Regulatory Compliance

Nymbus understands the complexity of banking regulation and the unique risk profile of each financial institution. We know that demonstrating safe and sound banking practices is of paramount importance to you, as is having a system that provides the functionality and features to assist you.

With in-house compliance support and strategic partnerships, Nymbus offers a configurable program that alerts your team to potential fraud and provides a central case management system to resolve alerts quickly. Additionally, we help automate your wire transfer process to lessen Office of Foreign Assets Control concerns, strengthen the audit trail, and mitigate the risk of fraud.



Under the current regulatory environment, NYMBUS, like other fintechs and finserv organizations, is not directly regulated by the banking agencies. But our team doesn't let compliance take a backseat and goes beyond checking the third-party service provider box. We believe in adhering to best practices when it comes to safe and sound banking; to the same regulations and rules that traditional financial institutions are subject to. NYMBUS uses a combination of independent third-party auditors and internal advisors to ensure that it works to comply with banking regulatory requirements, and takes partnership to the next level by working with clients to ensure that our solutions meet their needs for conformance with regulations. From product specifications to disclosures and direct collaboration with your risk team, NYMBUS' compliance team partners with you to keep compliance front of mind, advocate for you internally, and assist you with demonstrating sufficient operating practices for your auditors and regulators.

The risk teams at Nymbus partner financial institutions have a direct line to speak with our compliance experts when you need it. We help our clients understand our operation and collaborate on creating the best possible customer experience for their clients. We collaborate with clients on disclosure language together, making the heavy lifting of compliance language easier.

Nymbus' BSA/AML Support Activities

Direct BSA/AML Support

Reg CC	Reg E	TISA Disclosures
<p>Policies and Procedures</p>	<p>NYMBUS does maintain its own set of AML, OFAC, and CIP Standards to demonstrate how it complies with BSA/AML Regulatory Requirements when performing services on behalf of or in conjunction with clients.</p>	
<p>CIP/KYC (Onboarding)</p>	<p>If your financial institution selects Nymbus' Onboarding solution, we build and support CIP and KYC.</p>	
<p>OFAC Checks (Onboarding)</p>	<p>NYMBUS if Onboard solution is used. NYMBUS will run OFAC checks within its core during Onboarding using the list provided directly from the US Treasury.</p> <p>OFAC checks may also be completed using KYC solutions such as Socure, Chexsystems, or another similar solution.</p>	
<p>OFAC Checks (Ongoing)</p>	<p>The NYMBUS Core runs all existing customers against the OFAC list pulled from the US Treasury nightly.</p> <p>A client may also choose to run additional ongoing OFAC checks using a BSA/AML solution.</p>	

Partner BSA/AML Support

Suspicious Activity Monitoring (Alerts)

NYMBUS partners with a leader in risk management to offer a solution for clients to use if they do not already have a BSA/AML solution in place or do not wish to intermingle systems.

If your organization has a solution in place, NYMBUS will provide the extract/reporting for the solution to ingest.*

NYMBUS has an in-house fraud team that will report directly to you any suspicious or potentially fraudulent activity we identify as part of NYMBUS' BPO processing activities, but your organization retains full responsibility for monitoring customer/member account activity.

SAR Reporting CTR Reporting 314(a) Review and Reporting

NYMBUS partners with a leader in risk management to offer a solution for clients to use if they do not already have a BSA/AML solution in place or do not wish to intermingle systems.

*Extract reporting availability is subject to integration with the FI's existing solution, and is not available for all BSA/AML solutions.

How you'll get ahead:



Speed

We bring new products, services, and experiences to market faster, helping you seize opportunities every time they arise. With Nymbus, you can build next generation digital experiences NOW and be future-ready for the next wave of change.



Focused Innovation

In today's digital world, how you anticipate customers' needs and the experience you deliver determines your success. Nymbus can help your organization be intentional with your digital strategy, bring focused financial products to new and existing audiences, and become a next-generation financial leader.



Service

We don't just deploy a piece of software and leave the rest to you. To us, turn-key truly means you won't need to hire more staff, re-allocate resources or add complexity to your technology stack. From acquisition and onboarding, to online and mobile banking support, to running your customer call center, Nymbus can provide the operational support you need to succeed.



Accountability

We're a unique partner with set pricing and single-year contracts with terms that place accountability on us — you don't pay anything until the technology is implemented.



Get started **NOW.**



nymbus.com

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