



AURUM BANKING SYSTEM

As the industry's most comprehensive, innovative and advanced core banking solution, the Aurum Banking System delivers the scalability, flexibility and seamless integration that today's community banks need to remain competitive in the dynamic financial services market. From traditional in-branch customer service to the latest electronic self-service tools, the Aurum Banking System can accommodate your specific market objectives and business goals — while protecting your past, present and future technology investments.

Integrated Banking Solution

The Aurum Banking System was developed by bankers who understand the value of delivering extensive and integrated functionality for customer information, deposits and financial core processing. Rather than disparate applications with disconnected silos of data, different operational flows and separate update processes, Aurum Banking System offers a "holistic" approach that allows you to synchronize systems and data captured in a variety of formats throughout your enterprise. The system even incorporates General Ledger, Accounts Payable, Profitability and several other capabilities that are typically add-ons for other core systems.

Proven System Architecture

Designed exclusively for operation on the IBM iSeries, the Aurum Banking System leverages ODBC technology and Open Object Architecture to create a tightly integrated core banking solution that enables a seamless, consistent user and customer experience across all applications and delivery channels. As a result, the system eliminates the need for many third-party solutions that, in the past, were essential to delivering comprehensive products and services. And the Aurum Banking System's innovative design provides your institution with the "person-centric" architecture needed to fully understand and optimize relationships with customers and non-customers alike.

Real-Time Relational Database

The Aurum Banking System employs an online, real-time relational database and extensive business rules for effective, intuitive and simplified bank processing. This database (IBM DB2) serves as a foundation for enterprise-wide information sharing, providing a single source for all data storage, retrieval and processing. The system also allows ODBC access to all data — eliminating the practice of "pushing" data extracts among disparate applications. And its true compatibility with all modern software packages allows you to easily append customer data, export data to external software packages such as Crystal or Excel, and even incorporate non-customer information from third-party sources to support marketing initiatives. The highly normalized relational database also eliminates duplicate data through effective, real-time consolidation and updates.

"Aurum Banking System is the most efficient core processing solution I've seen. The system surpasses all others in terms of its consistency and streamlined design."

— Rick Coke
SVP and CIO
Summit Bank
Arkadelphia, AR

"The highly integrated Aurum Banking System is the best choice to deliver the functionality we require today and the innovative tools critical to enhancing our capabilities and expanding our business going forward."

— Linda J. Miles
EVP and CFO
Redding Bank of Commerce
Redding, CA

Delivering Enterprise-Wide Value

Comprehensive. Innovative. Advanced. The Aurum Banking System is more than just a data processing system. It's the foundation for delivering the comprehensive products and services you need – individually as departments and collectively as an organization – to be the single source of financial solutions for your customers.

Retail

- ▶ Give customers multiple options for account access via both traditional and eBusiness channels
- ▶ Use detailed customer information and third-party data to provide a relationship-based experience that truly reflects your customers' comprehensive banking needs
- ▶ Offer the competitive products, personalized service and maximum convenience your customers demand

Commercial

- ▶ Increase commercial lending options and experience easy set-up, tracking, reporting, balancing and reconciliation
- ▶ Enhance Cash Management services with comprehensive account analysis, consolidated reporting and two-way sweeps
- ▶ Improve profitability analysis through a single view of customer relationships

Marketing

- ▶ Analyze customer history to identify cross-sell opportunities and increase the profitability of your relationships
- ▶ Understand your customers through detailed drill-down information and person-centric relationship views
- ▶ Extract and use information using standard reports and common reporting tools such as Excel, Access or any ODBC-compliant capability

Operations

- ▶ Improve operational effectiveness through the system's integrated Platform, Teller and Internet Banking capabilities, as well as its tight integration with ancillary solutions from Aurum and seamless interfaces to third-party solutions
- ▶ Speed processing times as you maximize hardware and software efficiency and minimize overhead processing costs associated with previous generation systems
- ▶ Protect data and minimize risk with single-screen customer account access and detailed change tracking and audit trails

Management

- ▶ Leverage business intelligence capabilities that allow you to analyze historical trends
- ▶ Gain the ability to analyze data at the holding company, bank, branch, officer, product, customer, and account level
- ▶ Measure operational efficiencies through formal, quantified peer-comparison studies



Why Aurum Banking System?

Whether in-house or outsourced, the Aurum Banking System will deliver the industry's most robust capabilities in a single, integrated and open core processing solution. Equipped with the power of the Aurum Banking System, you can be confident in your ability to meet the revenue, efficiency and profitability demands of your business – while exceeding your customers' expectations for personalized service, competitive choices and maximum convenience. Both today and well into the future. For more information about Aurum Banking System and our other proven technology-based solutions, give us a call at **1-877-IT-AURUM**.

