HYOSUNG

SOFTWARE THAT CONNECTS

Core Integration

Hyosung's core integration software connects directly to the core banking application, expanding the number of accounts and transaction sets available for 24/7 access to customers of financial institutions. Core integrated ATMs bypass the ATM processor, eliminating third-party fees on transactions. As the industry leader in core integration, Hyosung was the first certified and industry-proven solution enabling banks to maximize self-service options to customers for 24/7 access.

Since the initial development in 2015, Hyosung has installed core integration software solutions with over 100 financial institutions in the U.S. market and continues to grow. 2015 First in the industry

- Certified software with the core banking provider
- U.S. based software development at the Global Software Center in Dayton, Ohio
- **90%** Targeting certification of core providers that cover 90% of the banking market in 2021

Hyosung software is designed to grow with any financial institution's strategy by integrating into the FI's existing software stack. One set of software can start as an ATM or core connected application and expand without requiring additional software applications.

Benefits of core integration to the financial institution

- Maximize self-service options to customers for 24/7 access
- Empower bank staff to focus more on customers' needs and building relationships and improve customer service
- Improve productivity in bank staff as customers can complete nearly 90% of teller transactions in self-service
- Grow revenue through redeployment of bank personnel
- Increase cost savings with lower processing fees, less branches, and no additional apps
- Build smaller branches and operate unmanned kiosks



Hyosung is **certified with 11 core banking applications** and continues to grow as Hyosung partners with the top core providers.

What are the benefits of having the core integration software certified?

Governance framework for a seamless upgrade process

- Legal changes require the core provider to update their software regularly.
- Synchronized roadmap with the core, ensuring the FI is compliant as regulations change

Standard project implementation process with each core provider

- Standard project management process
- Consistent set of tools

Standardized support process to help resolve issues during production and after

• Hyosung and the core provider collaborate and establish a standard support process.

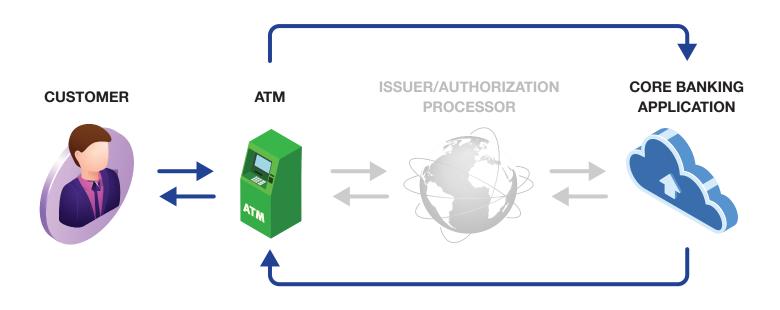
Certification ensures the software has been tested and supports all aspects of the core banking application. Further, certification simplifies software upgrades and ensures changes from the core provider are compliant and adopted by the terminal software.

All of Hyosung's software is developed, certified, and supported out of our Global Software Center in Dayton, Ohio.

- Hyosung's multi-vendor software is complete and designed for maximum interoperability with all banking applications.
- Hyosung's software is flexible and can grow to meet any FI's strategy.



Core integration **allows the customer to access the information** in the financial institution's core banking application **directly through the ATM**, giving the customer a wider breadth of transaction sets.



Hyosung has developed a comprehensive set of self-service capabilities through years of partnerships with financial institutions to ensure our solution meets the evolving needs of the market.

Hyosung's standard self-service transaction set includes:

- Cardless authorization and authentication
- Mixed Media bulk deposits
- Loan payments via cash, check, or transfer
- Increased withdrawal limits
- Transfers

Hyosung leads the industry with a full solution set to help you transform your bank.

To learn more visit <u>hyosungamericas.com/CoreIntegration</u> or ask your Hyosung Authorized Dealer or Direct Sales Manager.

Let us be a part of your solutions!

Connect with your Sales Manager

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Access to all core accounts

- Check Cashing
- Cash recycling

- Denomination selection
- Deposits with less cash back
- CTR support
- Mini-statements