

Bank Technology Consulting That Pays for Itself.



Corporate
Overview



Market
Update

GENESYS
TECHNOLOGY GROUP



Process



Wrap Up

Presented By: David W. Saylor | david@genesystg.com | 770-729-4139

It doesn't have to be like this.

Realistically, you have two options.



Which one...

are you?

Bank Technology Consulting That Pays for Itself.



Corporate
Overview



Market
Update

GENESYS
TECHNOLOGY GROUP



Process



Wrap Up

Presented By: David W. Saylor | david@genesystg.com | 770-729-4139

Services



Core Services

Strategic Technology Planning

Core Renewals & Negotiations
In-House v. Outsourcing
Systems Evaluation & Selection

FinTech Due Diligence

Merger & Acquisitions

Digital Makeovers



Card Services

Card Optimization

Income/Expense Analysis
Card Branding Negotiations

PIN Network Analysis

ITM Strategy



Support Services

Conversion Management

Migration Management

New Product Installation

Project Management

Merger & Acquisitions

ITM / Virtual Branch Launch

Branch Expansion

EPMO Retainer

Invoice Audit

David Saylor | 770.729.4139

www.genesystg.com

Our Objective: Deliver Value



Experienced

Founded in 2007
Over 375 FI's
Core Technology Background
Banking Background

All Salaried Team Members
19 Employees



Proven

Virginia Banks

21

Current Virginia Projects
Movement Bank - Danville
Village Bank - Midlothian
Chesapeake Bank - Kilmarnock
The Bank of Southside VA, Carson



Knowledgeable

Founding Principle - Matt. 7:12
We Don't Lie
We are **NOT** a Hired Gun

Passionate About Advocacy

We Do This Everyday
So You Don't Have To
Partnership...Once a Customer
Not Cookie Cutter Consulting
Roll Up Our Sleeves
We Do All the Work



Objective

Flat-Fee Based Pricing
Unbiased
Decision Track Record
No Recommendations

Process

Natural Outcome
Wise Decisioning
Cultivates Relationships

Your Satisfaction
Dictates Our Success

Guaranteed ROI

Bank Technology Consulting That Pays for Itself.



Corporate
Overview



Market
Update

GENESYS
TECHNOLOGY GROUP



Process



Wrap Up

Presented By: David W. Saylor | david@genesystg.com | 770-729-4139

Industry Update

Core Vendor Landscape



The Big Three

Niche Players

Startups

Honorable Mention: BrightFi

New Entrants

Others: Oasys (Traditionally CUs)

FIS
Fiserv
Finxact
Jack Henry

The Big Three

The Big Three control 80% of the market in the United States. Each vendor has several core platforms for your institution to choose from. The Big Three offer a turn-key suite of ancillary systems that complement their core solutions.



ASI • CSI • COCC
DCI • Finastra • FPS
Gold • IBT • Modern
Banking • Nicola •
VSoft • Shazam •
Smiley • 21st Century

Niche Players

Niche core vendors are those that focus on enhanced customer service or vertical product offerings to entice banks into switching to their core platforms. The Niche Players seek to take market share from the The Big Three.



~~Finxact~~
~~Neeceva~~
NYMBUS
Technisys
Thought Machine

Startups

Startups are brand new companies trying to break into the core market. History has not been kind to startups and it remains to be seen if the lure of lower-cost, truly-open, cloud-based platforms will spell long-term stability. The risks must be considered..



Infosys
Oracle
Temenos

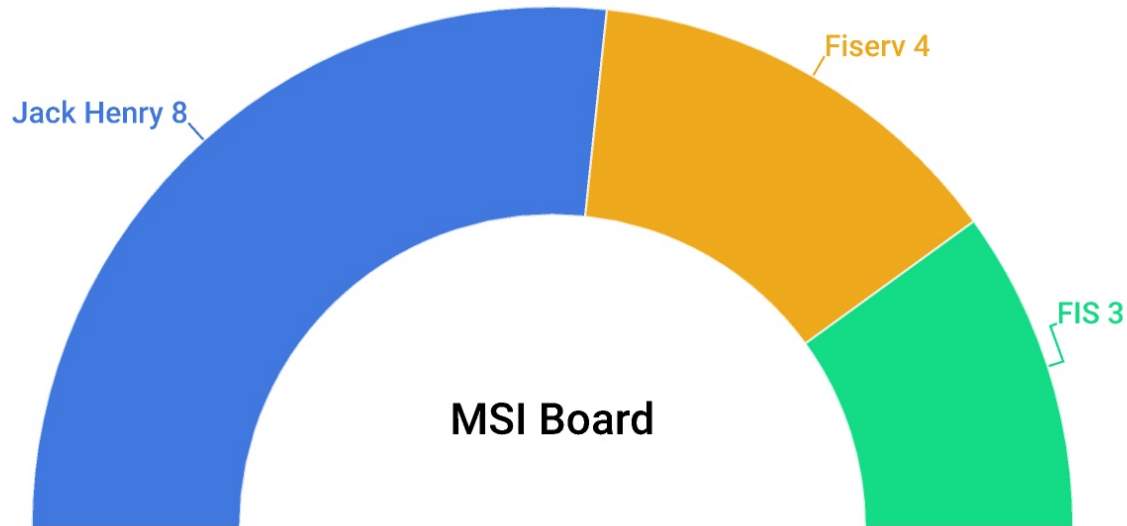
New Entrants

These vendors have mature solutions being deployed outside of the U.S. The New Entrants are trying to solve the puzzle of the U.S. regulatory climate and making their open, flexible "big-bank" systems affordable for community banks in the U.S..



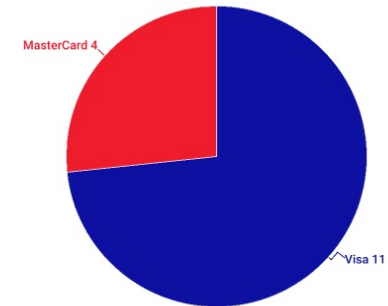
VBA Management Services Board Stats

15 banks represented on the MSI Board

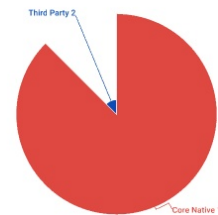


100% Big Three

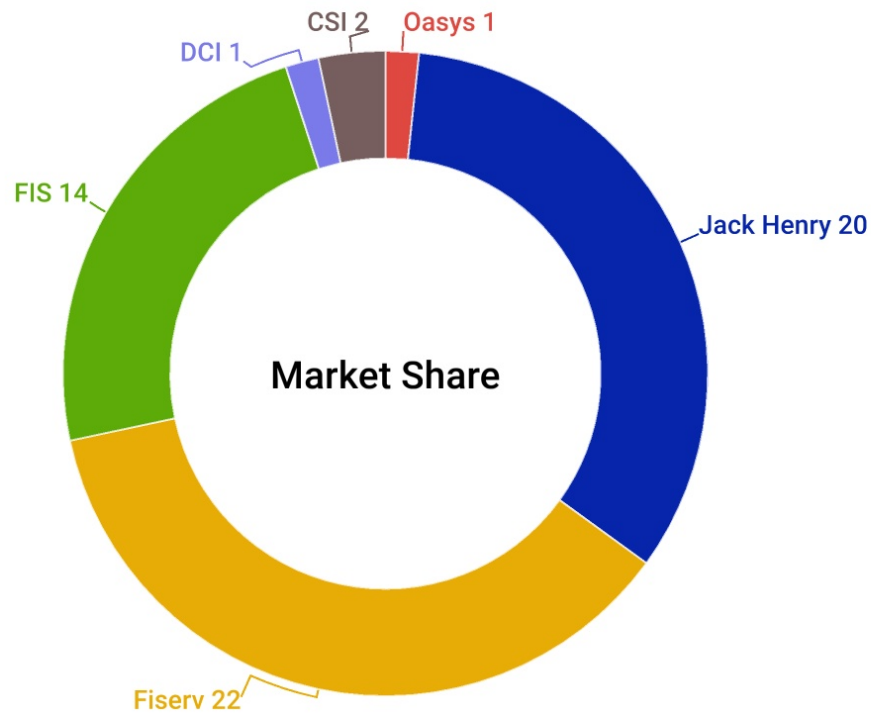
Debit Branding



Digital Allegiance

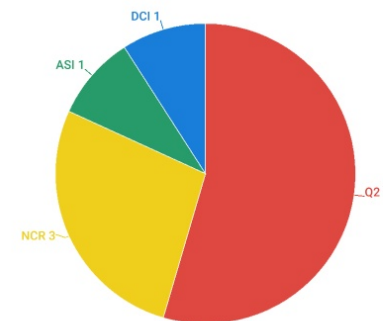


State of the Market - Virginia Banking



64 Banks
60 Accounted For
1 New Entrant
0 Start Ups

3rd Party Digital Stats



Industry Update | Market Dynamics

Pressure from big box retailers, tech giants, NeoBanks driving consumer demand



Big Box Retailers



Tech Giants



Neo/Challenger Banks



Industry Update | Between a Rock and Hard Place

Community banks must reverse decades of strategic moves



- Spent the last two decades **reacting to the regulators, consolidating vendors, and reducing costs**
- Core vendors **simply reacted** to what they were being required to do
- Current market pressures have **exposed a nerve**
- Innovation in bank technology is **stifled** by the core vendors **inability to keep up**
- **Legacy systems** are under fire but they are necessary
- Innovation is possible. Forward-thinking institutions must **adapt**, looking back helps us understand

Bank Technology Consulting That Pays for Itself.



Corporate
Overview



Market
Update

GENESYS
TECHNOLOGY GROUP



Process



Wrap Up

Presented By: David W. Saylor | david@genesystg.com | 770-729-4139

Convert or don't...



renew



replace

Convert or don't...



renew



revise



replace

Consulting Designed for Community Banks



- Flat-fee based
- Pay for what you use
- Guaranteed ROI
- Not cookie-cutter consulting
- Customized to meet your objectives and timeline
- Dedicated project manager and analyst
- Process is fluid and flexible

Experienced • Proven • Knowledgeable • Objective

Our Process is Aligned to Your Objectives



Straight core renewal

- Cost compression
- New Products
- Contract Tune Up
- Audit Invoicing for 12-months

Side Car Engagements

- Digital Makeover
- Ancillary - Best of Breed (EFT, BSA, etc)
- FinTech Add-Ons
- Debit Optimization
- Digital Brand
- BaaS

Experienced • Proven • Knowledgeable • Objective

Our Process is Aligned to Your Objectives



Kick the Tires

- Market Due Diligence (Start Ups/Cloud)
- Cost compression
- Cost of Ownership Analysis
- Contract and Pricing Negotiations
- Pivot to **Phase 3** or back to **Phase 1**

Side Car Engagements

- Digital Makeover
- Ancillary - Best of Breed (EFT, BSA, etc)
- FinTech Add-Ons
- Debit Optimization
- Digital Brand
- Banking as a Service (BaaS)
- Conversion Management

Experienced • Proven • Knowledgeable • Objective

Our Process is Aligned to Your Objectives



Merger Due Diligence

- Assess target acquisition infrastructure
- Negotiation of termination fees
- Evaluation between both cores/ancillary vendors
- SOW review for all aspects of merger

Side Car Engagements

- Core Renewal as combined entity
- Core Evaluation
- Ancillary Evaluation
- ATM/Debit Evaluation
- Digital Evaluation (acquired solution)
- Merger Conversion Management

Experienced • Proven • Knowledgeable • Objective

Our Process is Aligned to Your Objectives



FinTech Evaluation

- BaaS
- App Development
- Bake into existing systems (value-add bolt on)

Side Car Engagements

- Core Renewal as combined entity
- Core Evaluation
- Ancillary Evaluation
- ATM/Debit Evaluation
- Digital Evaluation (acquired solution)
- Merger Conversion Management

Experienced • Proven • Knowledgeable • Objective

Our Process is Aligned to Your Objectives



Debit Optimization

- Assess the performance of your debit portfolio
- Benchmark performance (income/expense)
- Assess network scheme and Card Brand
- Assess parameters of card program

Side Car Engagements

- ATM/Debit Processor Evaluation
- Card Branding Negotiations
- PIN Network Analysis and Negotiations
- ITM Strategy

Experienced • Proven • Knowledgeable • Objective

Bank Technology Consulting That Pays for Itself.



Corporate
Overview



Market
Update

GENESYS
TECHNOLOGY GROUP



Process



Wrap Up

Presented By: David W. Saylor | david@genesystg.com | 770-729-4139

Putting it all together



Listen



Customize



Implement



Deliver.

Contact me directly at david@genesystg.com

Questions?

Bank Technology Consulting That Pays for Itself.



Corporate
Overview



Market
Update

GENESYS
TECHNOLOGY GROUP



Process



Wrap Up

Presented By: David W. Saylor | david@genesystg.com | 770-729-4139