

# Crossvale Next-Gen Banking Platform

Empowering Mid-Size Banks for Digital Success

# Agenda



Introduction

Challenges

Solution overview

Why is this different

Next Steps

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# Who is Crossvale?

**22** years of proven experience

**24 x 7** service and support

**5**

## Awards and Accolades

Container Platform Specialist of the Year  
Partner of the Year  
Apex Premier Partner  
Solutions Builder Program

**US/EMEA**

**Global Headquarters**  
Dallas, TX

**UK**  
Belfast  
Northern Ireland

**SPAIN**  
Barcelona  
Spain

- Cadence Bank
- First Hawaiian Bank
- First Bank
- Citibank
- PNC / BBVA
- Umpqua Bank
- Regions Bank
- Texas Capital Bank
- First Abu Dhabi Bank
- Kenya Commercial Bank
- Mauritius Commercial Bank
- Merrick Bank
- Riyadh Bank
- Truist Bank
- uBank
- Washington Trust Bank



An award-winning global leader in enterprise solutions

# Crossvale's Passion

Our vision is by providing innovative and tailored solutions, we are leveling the playing field and helping our customers reach their full potential to enable them to rise above, compete, and leave a lasting mark in their industry.

Experience | Trust | Passion | Results

# Agenda



Introduction

Challenges

Solution overview

Why is this different

Next Steps

# Banking Business Challenges

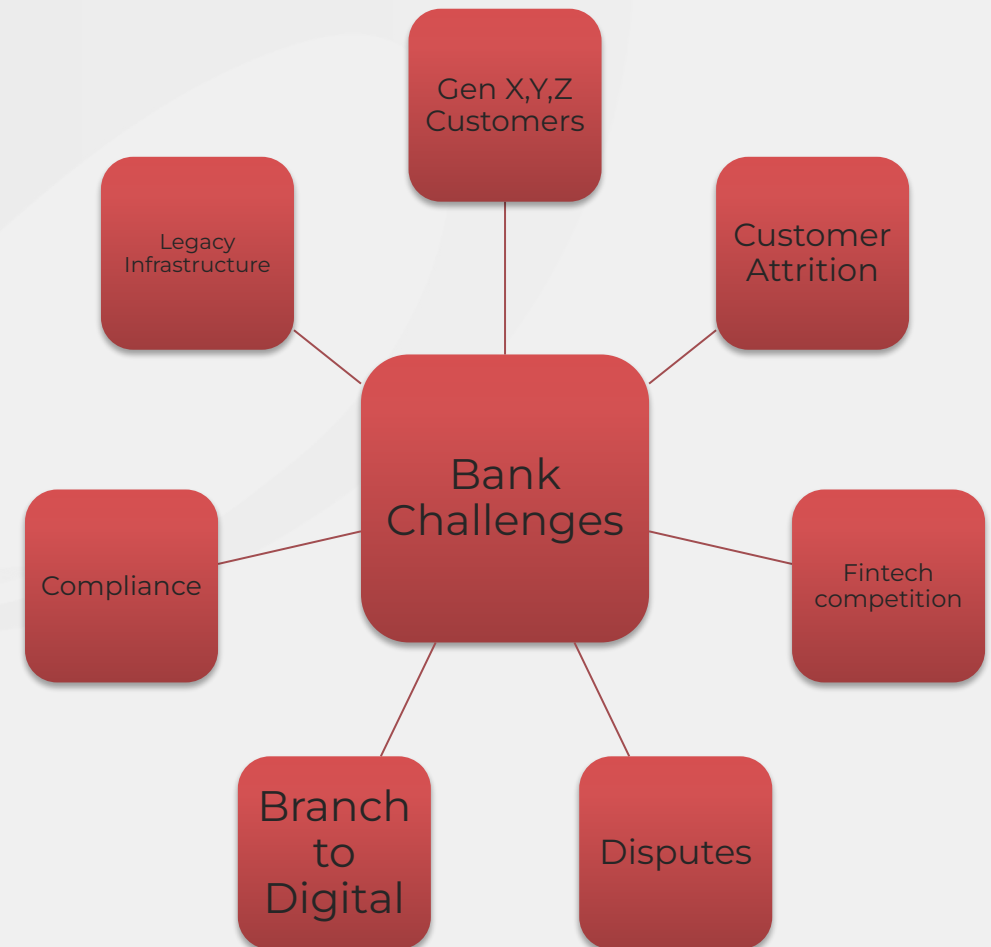
The evolution of customer experience provides an **opportunity** and a **threat** to traditional banks.

**Customer** are **sharing more information** than ever, but they are also **demanding** a different type of **service** which banks are not usually equipped to provide.

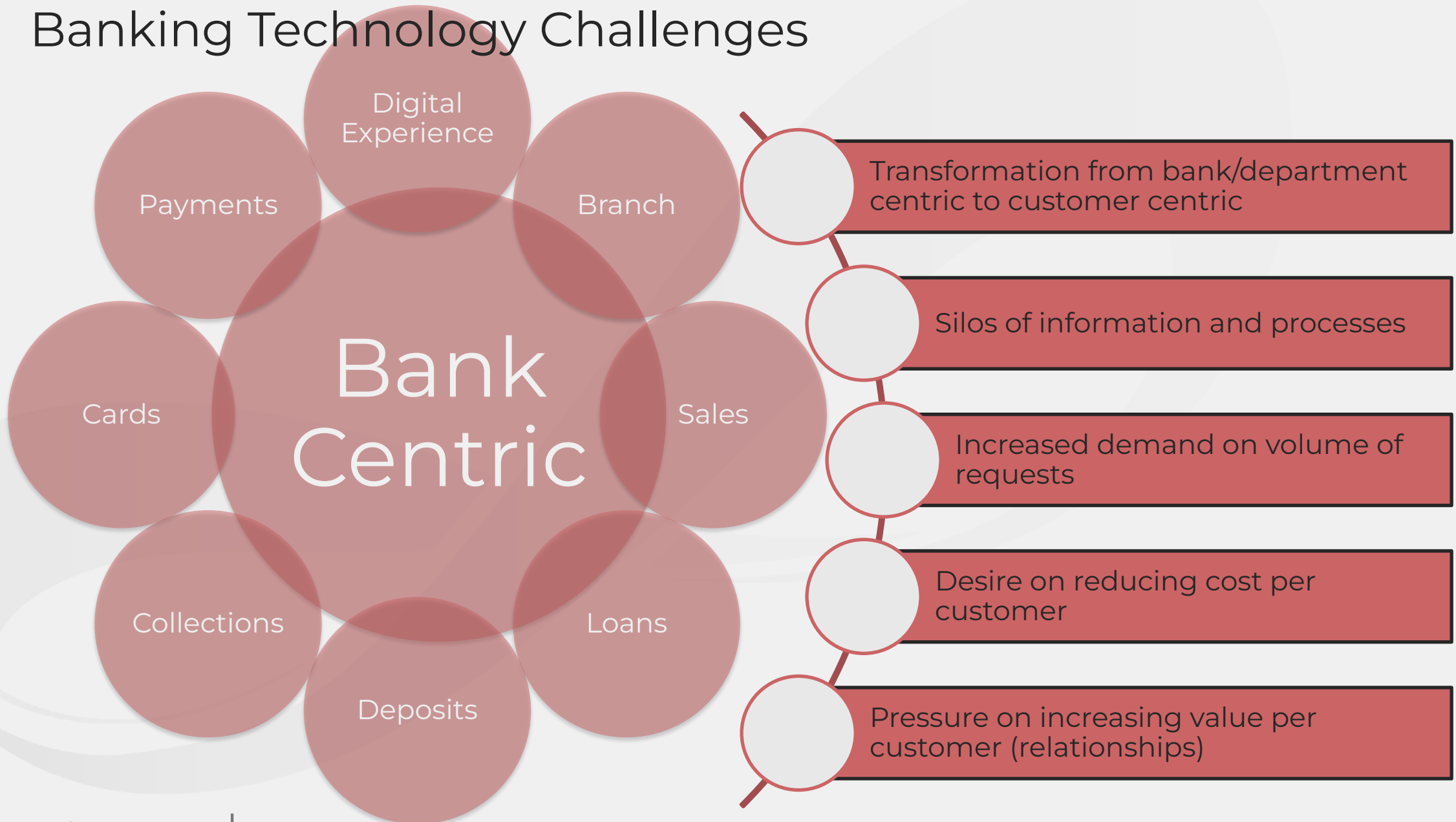
Customers expect **banks** to **behave** like **technology companies** providing **ubiquitous functionality** with a **consistent experience** and **fast evolution**.

Acting on the **right information** at the **right time** on the **right customer**, improves the banks' opportunity to retain customers and increase their average **value**.

At the same time, the bank must remain **compliant**, and **regulations** keep **evolving** at a staggering pace.

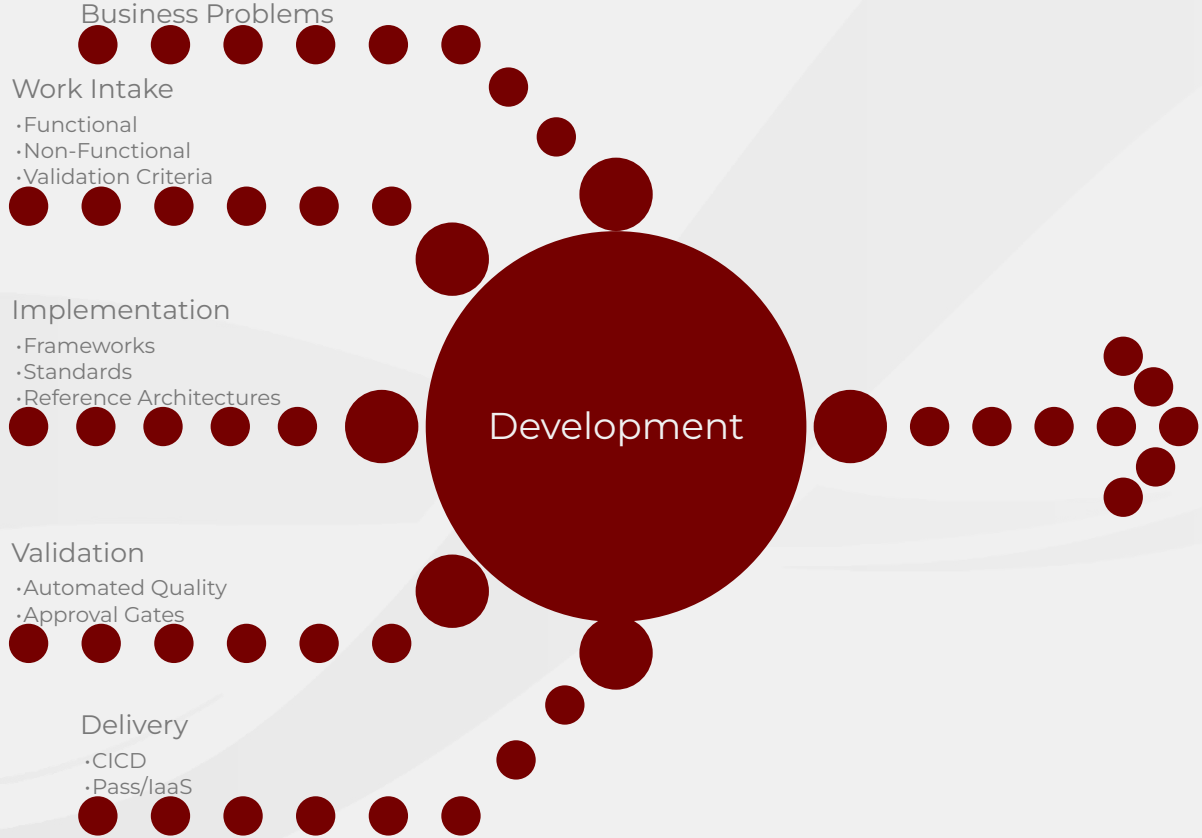


# Banking Technology Challenges





# Banking Development Challenges



# Agenda



Introduction

Challenges

Solution overview

Why is this different

Next Steps

# Goals

## Crossvale's Next-Gen Banking Platform design principles



Personalized interactions and enhancement of digital capabilities.



Seamless branch-to-digital transition for rapid onboarding and customer engagement.



Operational efficiency gains through streamlined processes.



Compliance readiness with adaptable architecture and standardized validation approach.

# Next-Gen Banking Platform flexibility

## Customization

## Pre-Built

Networking

Infrastructure

Business Continuity Goals

RPO and RTO

Dashboards and KPIs

Create your own services

New SORs

New Channels

Specific APIs

Advanced Services

AI Models

Testing and approvals

App needs

Standards

Architecture

Communications

Platform Bridges:

Internal Network

Cache

Data-models

Processes

ITSM

GitOps

Templates

DevOps

Dashboards ...

Storage

Business Continuity

FIS IBS (Deposits, Loans, Customer)

- FIS Systematics (RM, IM, ST)

TSYS (Consumer, Commercial, TIPS, TISO)

- Black Knight (File and SOAP WS)

- Genesis IVR

- Salesforce

- HubSpot

- Twitter

Atomics:

- getCardAuthorization (TSYS)

- addCardAuthorization (TSYS)

- getCardAuthorization (FDR)

- addCardAuthorization (FDR)

- getMiscAccount (IBS)

- getAccount (IBS)

- getCustomerProfile (IBS)

- getCustomer (RM)

- getCustomerRelationship(RM)

- getDeposits(IM)

- ....

Orchestrators:

- cardAuthorization (GET, POST)

- account (GET, POST, PUT)

- customer (GET, POST, PUT)

- card(GET, POST, PUT)

- syncCard

- cashAdvance

- customerAddress

- Alerts

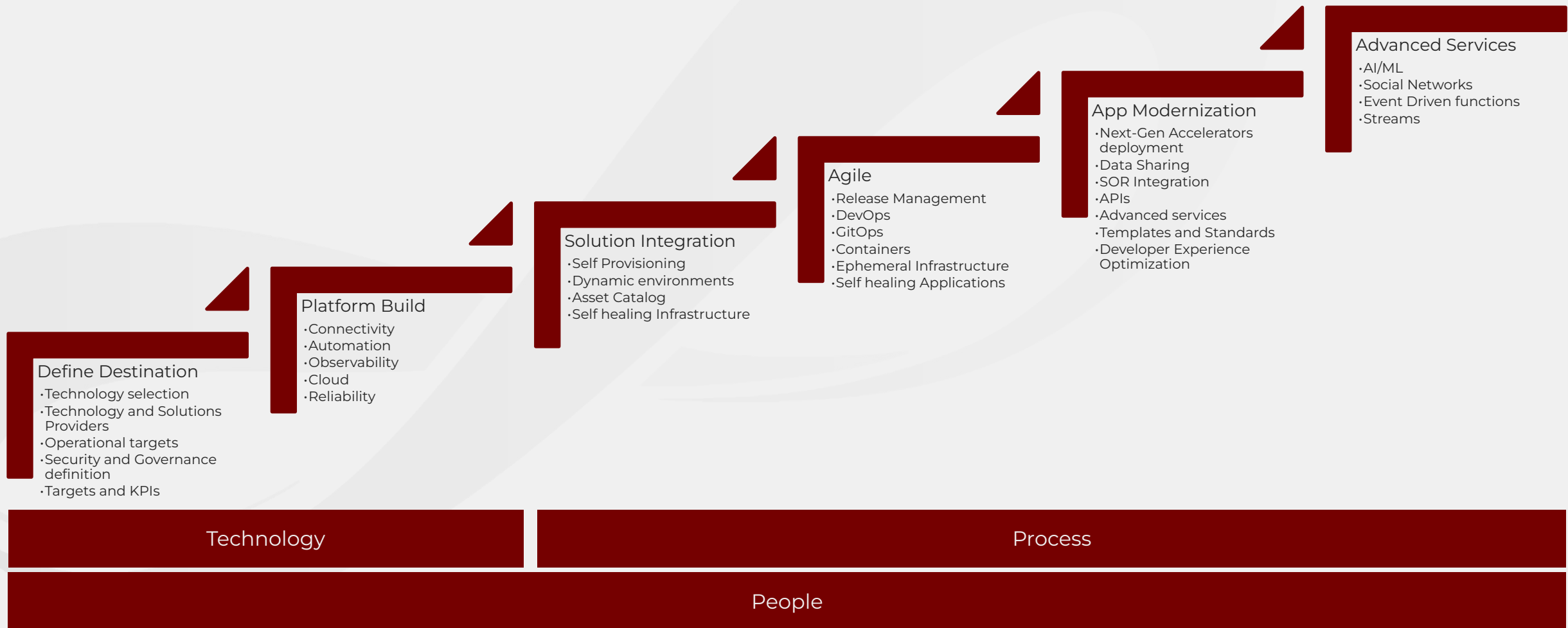
- EventDispatcher

- Notes

- ...

# Transformation steps

## Technology – People – Process



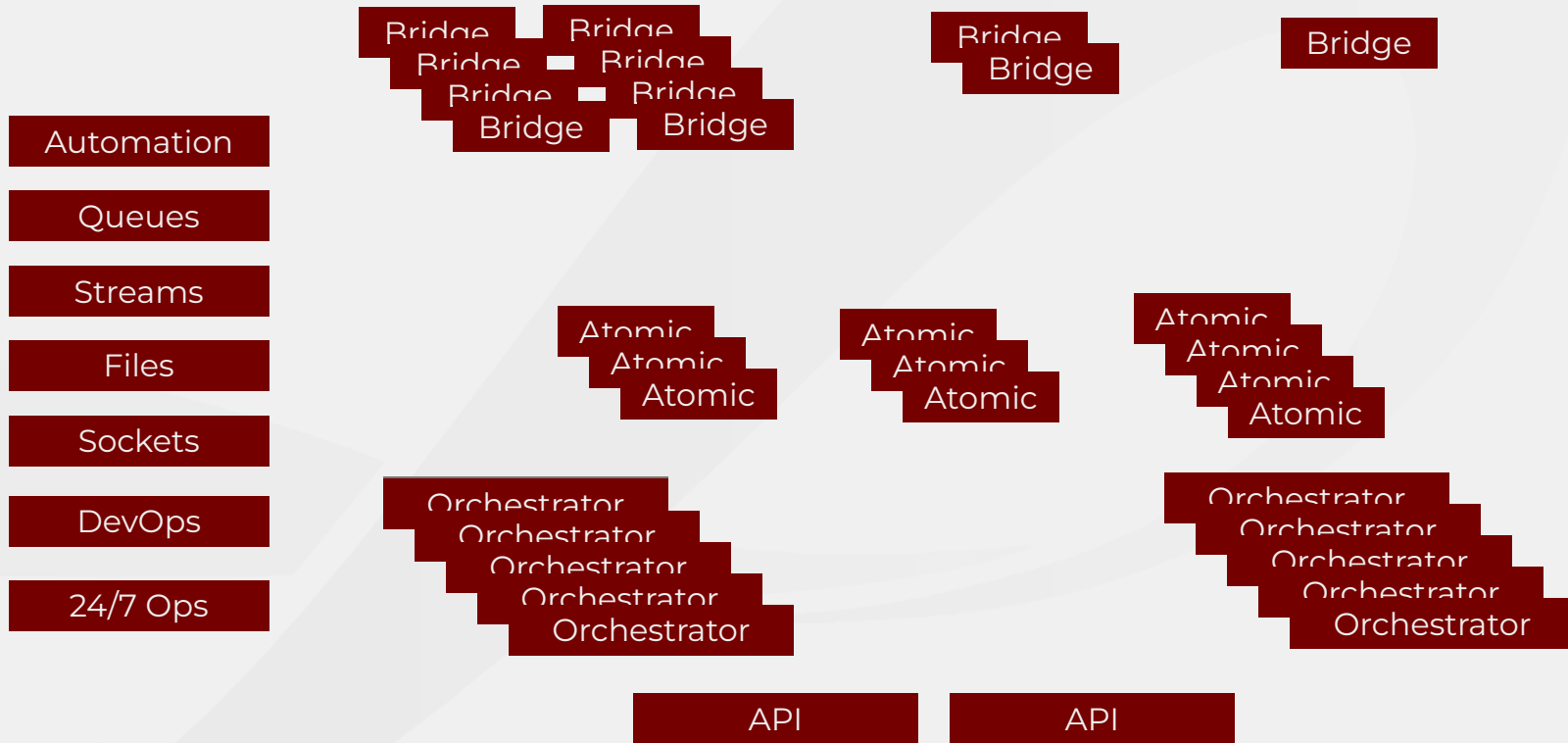
# Pre-Built Accelerators

Expanding Catalog



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Expanding Catalog



Out of the Box

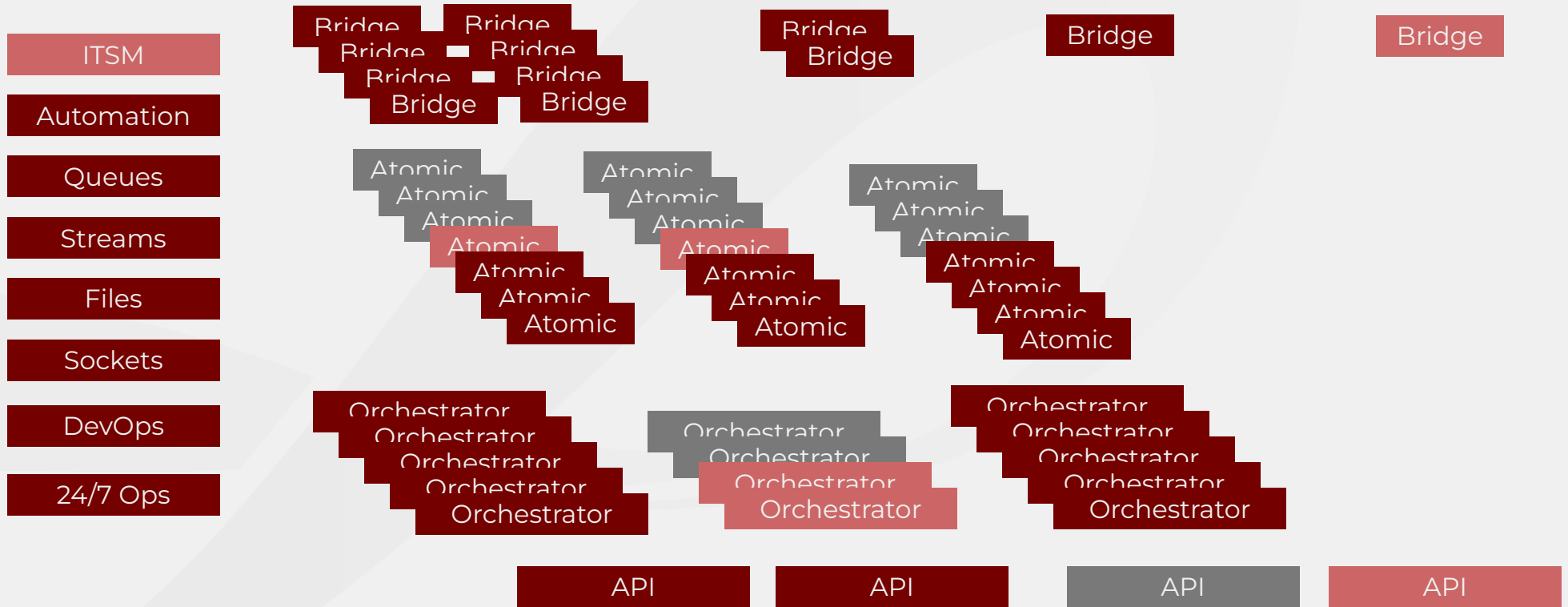


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# Pre-Built Accelerators

## Expanding Catalog



- Out of the Box
- Customization
- Customer made





# Crossvale Next-Gen Banking Platform

Powered by Crossvale on Red Hat

## Platform Confidence

## Workload Excellence

## Solutions

Run it anywhere

Optimized

Compliant

Secured

Flexible

Supported

Maintained

Dynamically Tune

Custom Telemetry

Highly available

Operations optimized

Out of the box functions

Core Services

Process Automation

New Integrations

Advanced Applications

Open API

Platform & Maintenance

Workload Support

Accelerated Outcome

# Agenda



Introduction

Challenges

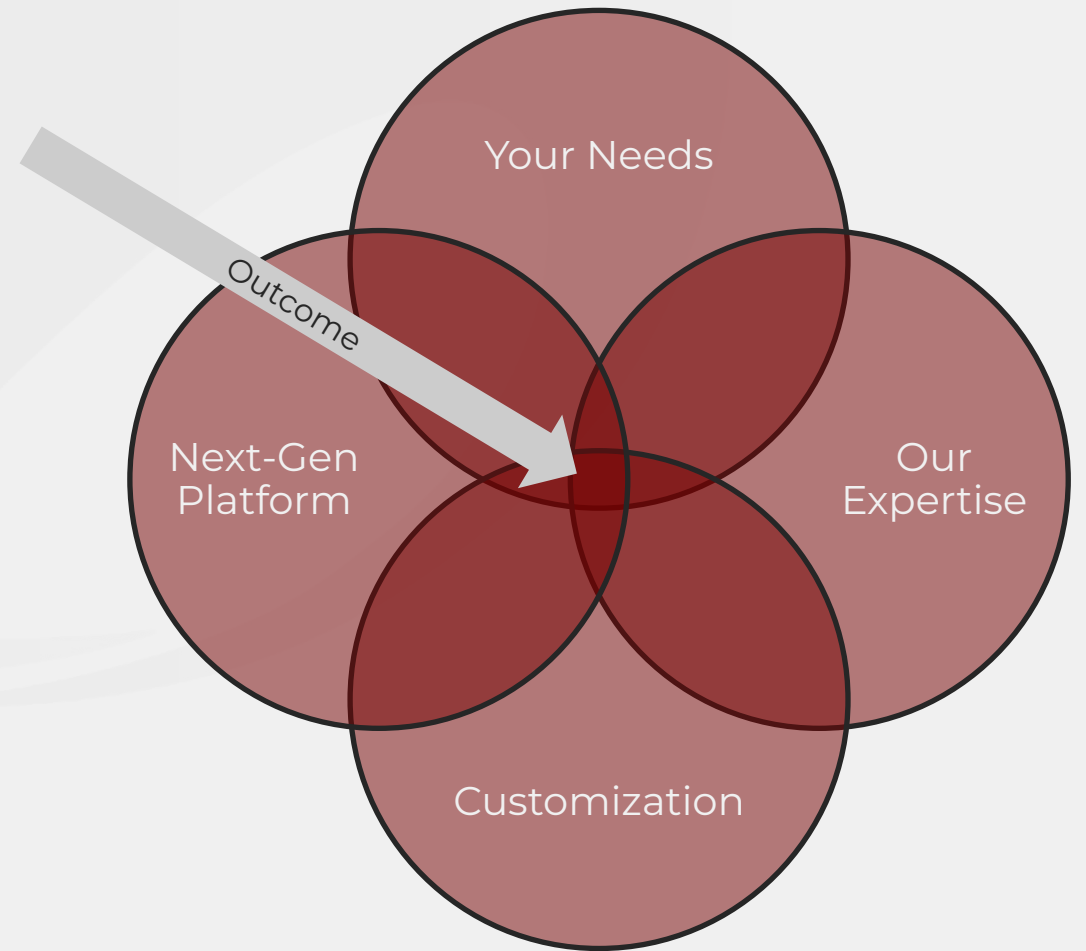
Solution overview

Why is this different

Next Steps

# Why Crossvale's Next-Gen Banking Platform?

- Proven Track Record
- From Concept to Maintenance
- Banking Expertise and Holistic Approach
- Cost-Effective, Scalable and Flexible Platform
- Managed Operations, Performance & Security



# Next-Gen Banking Platform

There are two factors to ensure your success:



## Platform Confidence

- Crossvale provides the capability for an organization to have and operate a modern Banking platform, your way.
- You will not have to take a slow approach to gaining these competencies.
- We design, enable, build, configure, and operate your platform but more importantly dynamically improve your platform so you can focus on your business-critical workloads that are running on top of these platforms, without you needing to hire, train and maintain expensive Platform SME's to work 24/7/365.



## Application Excellence

- Leverage our experience to accelerate solutions
- Predesign Solutions to provide help when needed or we can be your complete workload project team.
- We provides Consulting services to build the custom solutions you need.
- We will monitor, maintain and evolve those solutions.
- With Crossvale's team dynamically providing platform confidence you will have the flexibility to accelerate workload adoption on your new platform

# Why Organizations Need a Next-Gen Banking Platform

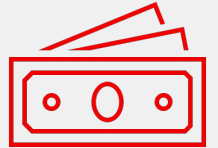
## Zero to Confident – *In Days not Months*



### Knowledge

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- Use a team with **prior experience** and save time on lessons learned. Avoid known issues and mistakes.
- **Predesign Solution Frameworks** provide organization to get high quality results using accelerated solution.
- **Difficulty retaining the knowledge** to dynamically tune and reconfigure platform when workloads needs change planned or unplanned.



### Cost

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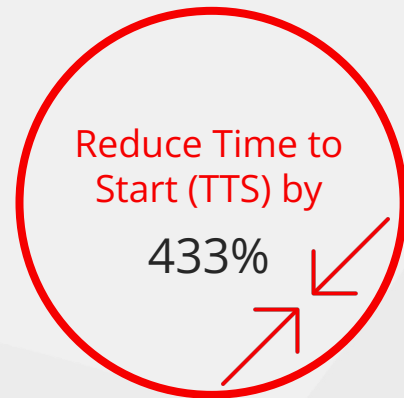
- **Cost of resources** are expensive and difficult to find and retain
- **Not knowing what you don't know** becomes expensive
- **Consulting forces you into Waterfall**, Scope the requirements and we will build what you say you want, before you fully understand.
- Organization really want business outcomes and to limit their risk of change. **Automation and AI are a solution when properly implemented, but cost can outpace investment when adoption is wrongly designed with limited understanding of how to predict outcomes.**

# Value of Crossvale's Next-Gen Banking Platform

Zero to Confident – *In Days not Months*



Most organization take at least 9 Months to be confident that they fully understand how to Operate, Tune, Maintain, Analyze, scale and cost optimize a new platform. **Our clients are Confident within 1 month of start.**



Analysis of how to solve the Capability problem is reduced from 13 weeks to 3 weeks. On average once a platform has been selected Crossvale Capability Acceleration will take 3 weeks to onboard and **first services will be deployed in the first week.**



We have never had a failed Platform project. Not only will you accelerate your ROI but you will reduce your risk of failure to close to 0. **Our team has built 1000's of custom installations of Containerization, Automation and AI\***



**Run your platform anywhere.** On-Prem, Virtualized, Bare-Metal, Cloud, Cloud Saas. We provide the expertise so you understand design decisions that will limit your VLI agility. We mentor you to make the decisions to so and operate the platform on your own, so you are not even locked in to Crossvale .



**24x7x365 expert proactive oversight means no on-call, no 3am wake up calls and overnight fire drills.** Your Team invests 27 hours a month that is 15.6% of a man, your team has time to solve other issues for other areas or what ever is a priority at the time.

# Complete solution

Custom and pre-built components, supported

## Subscription Compliance



- Subscriptions\* Built into the Service. No need to deal with purchasing subscription separately.
- Monthly, Annual or 3 Year plans available.
- CAPEX or OPEX consumption. Or bring your own or built into the service, if you already have Subscriptions. Scaling on demand as needed.

\*Container Acceleration as a Service – Includes OpenShift Plus

## Choose your Infrastructure



- On-Prem (Virtualized or Bare Metal), Cloud, Hosted, Nutanix, IBM Power, SaaS Hybrid Acceleration (ROSA, ARO), any infrastructure.

\*\*Infrastructure is not included in this Service (except in SaaS solution like ROSA and ARO), Crossvale can manage and provide infrastructure request a bid for this to be included, OpenShift preconfigured for De;; Power Flex and PowerEdge, AWS, Azure, ROSA, ARO, or custom for other requirements.

## Scoped Custom Build of Platform



- Crossvale has a prescriptive framework to provide a build of your platform on any infrastructure or use a hybrid approach with SaaS Solutions (Example ROSA on AWS).
- Understand your goals and platform needs, create platform based on your input and our expertise that will solve your situation.

\*\*\*Custom builds that will take longer than 3 weeks may require additional consulting in advance, but we should know this before you sign your Service Agreement, unless during the build we find communicated assumptions are false and prerequisites are not properly completed.

## Operationalization



- Since we are accountable to operate your Platform it is in our best interest to create a platform that provides the controls to simplify platform operations.
- We bring our own controls and integrate with your Operations.

# Cost of Waiting is high

- 1. Increased technical debt.** Technical debt refers to the cost of maintaining and upgrading outdated systems.
- 2. Increased operational costs.** Traditional IT environments require a lot of manual intervention to manage and maintain applications. Modernization provides a more automated and streamlined approach to data availability.
- 3. Reduced agility and flexibility.** Harder to respond to changing business requirements and market conditions.
- 4. Reduced competitiveness.** Falling behind competitors who have already adopted the technology risk lost business opportunities.
- 5. Increased security risks.** Modernization provides a more secure approach to data risk and compliance requirements.



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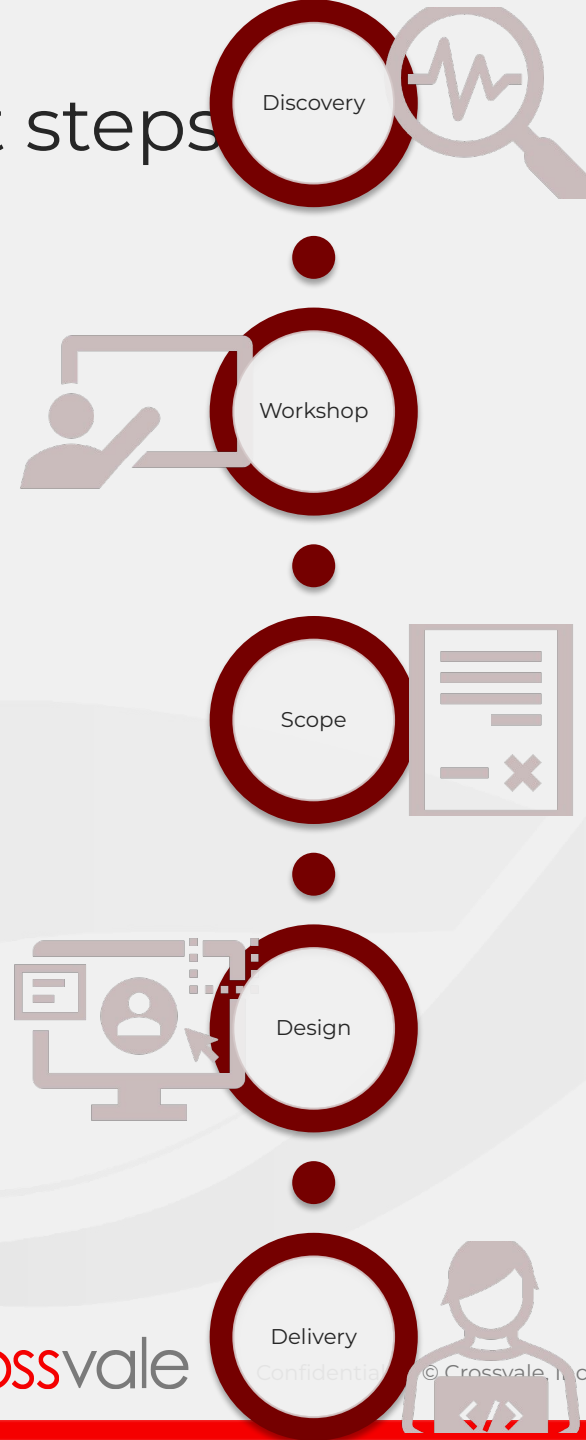
Challenges

Solution overview

Why is this different

Next Steps

# Next steps



The Crossvale team will focus on delivering a **solution** that **fits** your **needs**.

From **choosing where** will it **run**, **how** will it **connect** to your Systems of Records, what kind of **RPO** and **RTO** are desired, to understand how to **expand** the **services** to fit your **needs**.

Each scenario requires **adaptation** and through multiple implementations we have built a good **catalog** of **services** that can be ready to use from day 1, but we have also learned that there are **specific challenges** that require **ad-hoc** design.

# A Few Success Stories

## Zero to Confident – *In Days not Months*



### At a Sunbelt bank ranked in the top 25 largest US commercial banks

- Improved customer service and in-branch workflow by reducing the number of systems required for daily operations
- Consolidated 17 applications into 1 platform with unified web-based experience reducing support needs and deployment efforts.
- Reduced in-branch on-boarding time by over 600%, to under 10 mins.
- Increased time available for cross-sale with customer resulting in increasing relationships at origination time from 1.3 to 2.7 average.
- Reduced training time, development costs and feature time-to-market.
- Resolved a number of expensive legal compliance issues.



### Regional Bank in Pacific

- Removed legacy ESB while reducing platform spend by 85%
- Modernized services into Microservices using Fuse / AMQ / OpenShift
- Build AWS Cloud Landing Zone inside a Security provider for the bank.
- Operated and Maintained all components of production microservices and platform for them.
- Supported multiple core turn off and turn on, with no customer impact (one weekend event), to move the bank from Batch to Real-Time.
- All banking transitions between the banking core and the banking channels are being processed through our Microservice we designed, built and maintained on our OpenShift Managed Solution



### Rapidly Growing Mid-Sized Bank

- Creation of mature service tier with APIs to integrate to existing and new Systems of Records.
- Assistance through M&A and conversion of multiple acquisitions.
- Onboarding of new channels as result of acquisition.
- Re-design of in-branch experience including devices, paperless and zero trust.
- Industrialization of processes with process automation and task automation.
- Integration of social feed into event managers.
- Augmentation of customer data with external providers.
- Implementation of data-lakes to improve customer experience and deliver advanced functionalities and data analytics.

# Want to Know more?

<https://crossvale.com/contact/>

Thank you