

COCC Integrations & Fostering FinTech Innovation

Combined with next-generation information technology services, COCC's open, collaborative, and consultative approach to FinTech integration enables our clients to better adapt to market opportunities while meeting unique needs and differentiating themselves in a highly competitive environment. With increasing levels of interest and commitment, financial institutions are finding value in adopting innovative solutions and business models formed in partnerships with FinTech players. COCC has a history of executing integration projects resulting in approximately 200 system integrations today.

COCC's industry-leading, modern suite of APIs is made available to any third party engaged by our client to develop integration with their core banking solution. FinTech integrations are achieved through COCC's mature integration framework, enabling third party solution providers to build seamless integration with secure access to core. These APIs were designed to reduce development costs and increase speed to market. Beyond APIs, the core banking platform itself can be customized to meet unique needs as defined by a specific financial institution.

Over the past several years, integrations have occurred in the spaces of digital lending, cloud computing development environments, mobile banking apps, digital deposit account opening, voice banking, web banking, and more. COCC has interfaces with over 35 third party platforms handling mobile banking, web banking, and related functions and 25 third party solutions for loan origination.

A few examples of recent FinTech integrations are as follows:

- The sole partner bank behind a very unique national digital business banking solution. This FinTech firm offers small business owners a better business banking experience through their checking account and debit card solutions that use Artificial Intelligence (AI) to help businesses better understand their finances.
- A COCC client is working with a provider of universal middleware for FinTech integrations. This provider helps banks and credit unions securely and quickly work with FinTechs. As the fastest way to integrate new software, they provide a universal adapter that plugs into banking systems, allowing the institution to securely and easily connect with FinTech applications.
- COCC was the first to partner with Numerated Growth Technologies to integrate their real-time lending and growth automation platform with our core banking solutions. Numerated's data science and automation features help community FIs thrive in the modern lending market that has been revolutionized by new disruptors.
- A COCC client integrated with the provider of a unique customer interaction center that employs workforce automation while driving the contact center and voice banking experiences.
- A COCC client successfully met the unique requirements of their nationwide go-to-market strategies. Most recently they integrated their proprietary new customer acquisition platform with COCC's core banking platform.
- COCC client working with a Latin America based collections provider to be the first U.S. financial institution to use their collections systems, fully integrated with COCC's core banking platform. This client is looking to build a unique multi-tenant collections system to support their subsidiary business that will provide collections services in addition to reselling the collection system itself to other financial institutions.

These examples are typical of the COCC experience with Fintech providers of deposit and loan innovative platforms. It is a reflection of our cooperative ownership and the capabilities of our core banking system.

COCC welcomes the opportunity to discuss further our capability and willingness to partner with our clients and any FinTech provider they may be considering.