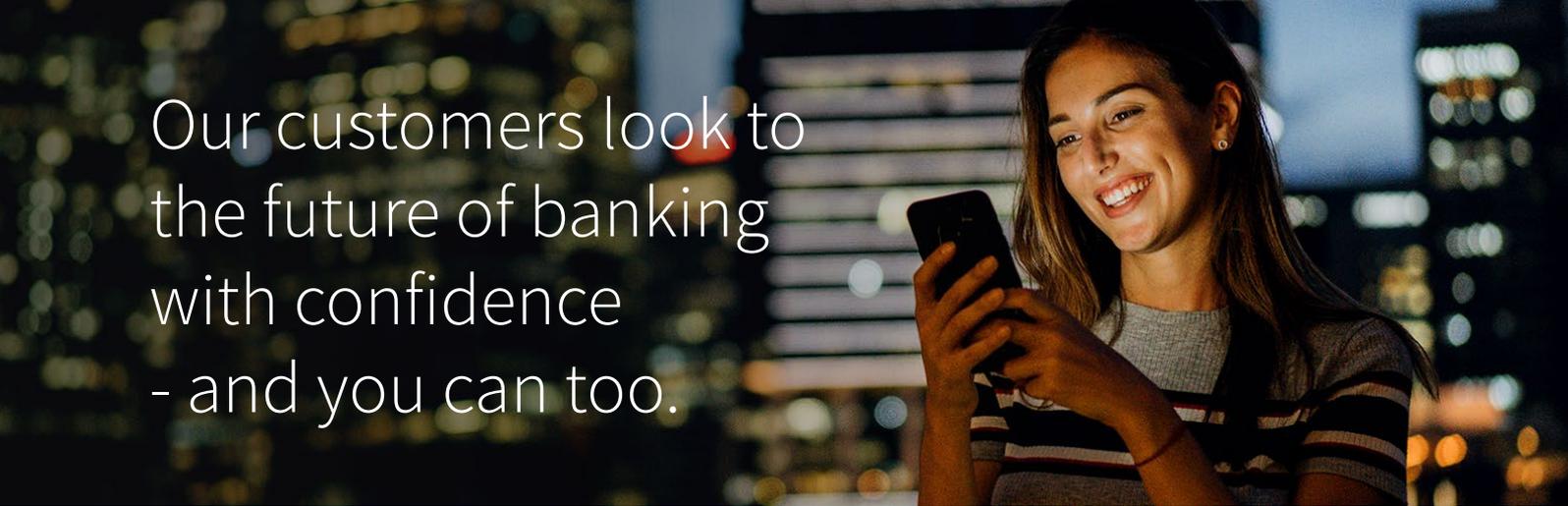


Data Action Core Banking Platform



**THE ENGINE OF CHOICE
TO WIN IN RETAIL BANKING**



Our customers look to
the future of banking
with confidence
- and you can too.

The banking industry is rapidly changing. Open Banking, regulation, consumer expectations and digital are all converging to make this a pivotal time - you either have to evolve or risk being left behind.

With the right core banking system, you can navigate this tumultuous time and be confident about the future.

The Data Action Core Banking Platform provides customers with a competitive edge, right from day one, beginning with the migration process. How many other core banking platform providers can claim a 100% migration success rate?

Ours is a core system born from a mutual banking background with a culture of putting customers first.

While we have a broader customer base these days, our ownership structure is unchanged, which means profit is not our key driving force.

Our processes and product development approach are designed to support the competitiveness of the challenger sector, making us unique in the industry.

Where else can customers join together to 'crowdfund' the development of a new feature rather than go it alone at a much greater cost?

Collaboration with customers is at the core of everything we do – from relationship managers who work closely to understand your business, to running events, forums and working groups to tackle issues affecting the industry.

TODAY WE ARE DELIVERING TECHNOLOGY THAT IS:

- Cloud-hosted and scalable for any size of bank
- Open Banking ready
- API based, supporting a rich ecosystem of DA and third-party capabilities
- Future-proofed via an ongoing development roadmap



Minimising customer impact in a core migration is a key focus.

To ensure the success of your migration, we allocate a dedicated Implementation Manager to your project.

During the entire project, our implementation team ensure impacts on your business are clearly communicated, understood and planned well in advance.

The process we use follows five stages.

1. DISCOVER

We run workshops with your team to help us to fully understand your current and future needs. Together, we also agree on the full project scope, objectives, resourcing and timeline.

2. DEVELOP

With a clear understanding of your needs, we configure the core, customising it for optimal user experience and efficiency.

3. TRAIN

We provide you with non-technical, hands-on system training as well as step-by-step training documentation and lesson plans covering business processes. Alternatively, we can arrange 'train-the-trainer' sessions.

4. TEST

We assist you all the way during your testing phase. This ensures that all issues are ironed out before we go live. Before launch, we undertake a 'dress rehearsal' of critical path tasks to mitigate the overall project risk.

5. LAUNCH

On launch day our staff will be on site to answer questions and ensure the launch runs smoothly and successfully.

The DA Core Banking Platform features everything you'd expect in a modern banking system and, with over 20 existing integrations to third parties, it's virtually 'plug and play'.

Built for the Australian retail banking environment, the DA core system complies with the regulatory requirements of the Australian finance industry.

It comes with over 300 APIs to drive channel choice and deliver modular flexibility to suit your business' operational needs.

Consumers can transact across any channel or device – online, branch, ATM, call centre and mobile app – ensuring ease of access 24/7 and making it one of the most flexible around. Staff can use one system to manage their day-to-day tasks including servicing customers, product management, financial management, compliance and more.

Importantly, the DA core will be compliant with the forthcoming Consumer Data Right (CDR) and Open Banking standards.

THE DA CORE BANKING PLATFORM COMPRISES FOUR KEY COMPONENTS:

1. The **core platform**, updated in real time, has been designed around customers – not transactions or products. The customer database is at the core of the platform and is the single source of truth for all customer data and transactions. The platform includes a product catalogue with deposit accounts, loans, mortgages and credit cards, while new products can easily be developed.
2. An **extracts and reports engine** enables you to stay up to date with governance and regulatory requirements.
3. Over 20 **third party applications** are configured and come as standard, reducing the both the time and cost of setting up vendors and managing integrations.
4. A suite of **consumer and staff facing** apps allows easy access to the system.

An optional Customer Relationship Management (CRM) tool connects seamlessly to provide a single view of the customer and allow staff to view customer activity, transactions, products and deliver faster call resolution.

CORE PLATFORM & MANAGED SERVICES

- Product Catalogue
- Deposits
- Loans (including Credit Cards)
- General Ledger
- User Security
- Customer Relationships
- Transactions
- Fees
- Debit Card
- Teller

BUILT-IN INTEGRATIONS

A complete set of existing and proven relationships, ready to start out of the box.

Business Systems

- Doc Storage - OnBase
- Statements - Fuji Xerox, BizeDocs, Greenridge
- Continual Credit Reporting - Zeal
- General Ledgers - TechnologyOne, SunGL
- MLD - Austrac
- Hardware - TRC/D, MagTech
- Smart Budget

Compliance & Regulations

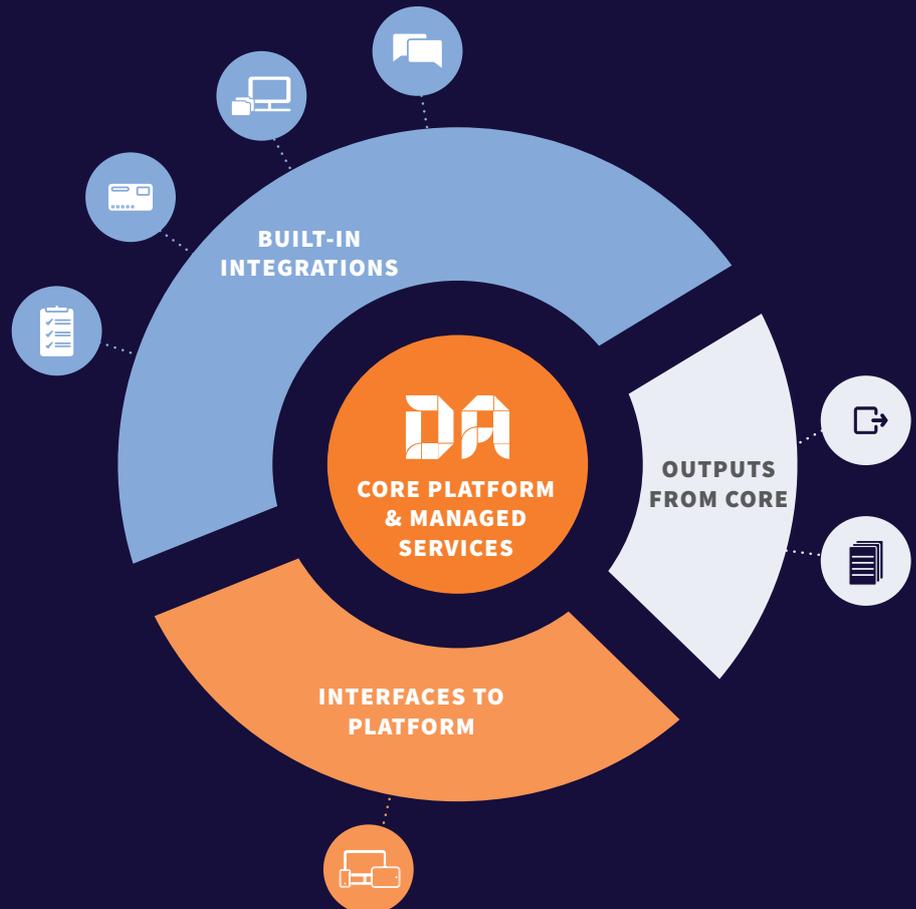
- Address Verification - QAS
- Insurance - Allianz, CGU
- Identity Checks - Equifax
- AML - Refinitiv

Payments

- NPP - Cuscal, Indue
- DE - ANZ, ASL, Cuscal, First Data
- Bpay
- ATM Switch - Cuscal, First Data
- Visa - First Data, Cuscal
- Mastercard - First Data, Cuscal
- Google Pay, Apple Pay, Samsung Pay
- Accounting - Xero, MYOB
- Treasury
- Int'l Transfers - Western Union

Communications

- SMS - Message Media
- IVR - Rubik
- POS - First Data, Cuscal



INTERFACES TO PLATFORM

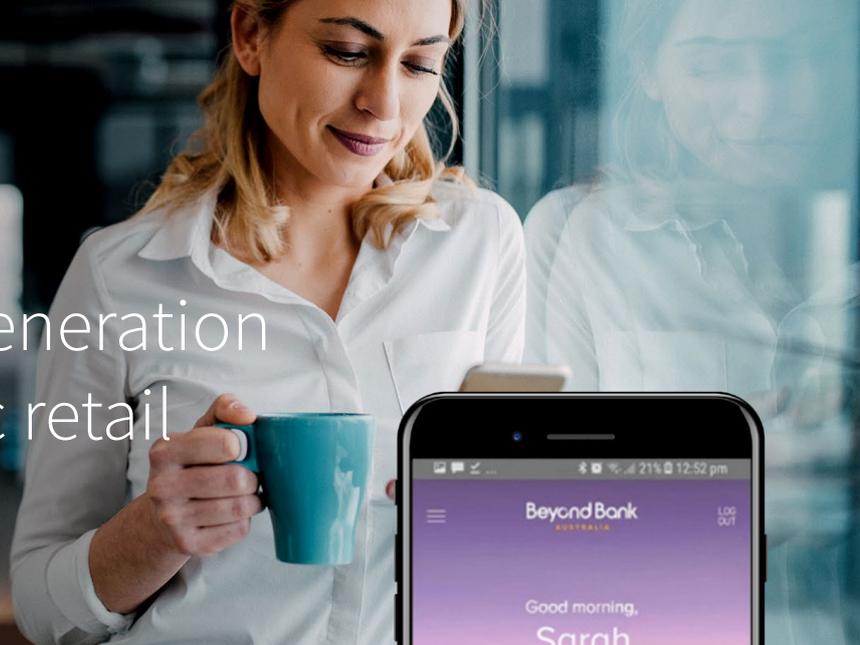
High value digital/mobile services & capabilities native to the Core Platform.

- APIs
- DA Onboarding
- DA Lending
- DA Mobile Banking
- DA Internet Banking
- Open Banking
- DA Teller
- DA CRM

OUTPUTS FROM CORE

Extracts, Reports & Data Events

Born digital.
Creating the new generation
of customer-centric retail
banking services.



The open architecture of the DA Core Banking Platform gives us the ability to create a rich ecosystem of banking capabilities.

The DA core seamlessly connects to a suite of customer facing DA digital products including our award-winning internet and mobile banking app.

As a result, our customers have been recognised for leading the way in digital banking and – importantly – customer satisfaction.

Beyond Bank won the CANSTAR Online Banking Award for five years running using our digital banking platform. As well, since launching our mobile banking app, they have won the Mobile Banking Award for four consecutive years. And Mozo recently named the best mobile banking apps in the country with the DA app being used by 6 of the 9 winners.

The DA mobile app already allows set up of a PayID and ability to make instant payments through Osko and, of course, offers mobile payments via Apple Pay, Google Pay and Samsung Pay.

For your staff, similarly, the new DA Customer Relationship Management (CRM) tool overlays seamlessly with our core banking platform to create a single, easy to use universe. This effectively eliminates the errors arising from multiple systems, while also simplifying the processing and distribution of member information.

Crucially, the open architecture of our core enables it to handle a new generation of banking services – and to be ready for those services that are yet to be imagined.





You'll never be left behind.

Latest technology, 24/7 service and a proven commitment to compliance.

CLOUD HOSTED AND MANAGED

By hosting our software in our private cloud, we can deliver you higher service levels using fewer internal resources and suppliers. We operate a managed network with 250 physical office locations across Australia, partnering with Telstra to ensure the network's outstanding quality and security. Plus, you benefit from significant discounts achieved by our aggregated buying power and supplier relationships.

24/7 HELP DESK

Sleep easy with support that is timely, consistent and effective. Our Adelaide-based service desk is staffed 24/7 and serves customers nationwide. This includes a service desk with first level support for all DA software, monitoring and hardware related systems, as well as operational support for all daily processing tasks including end of period, back-up, and monitoring.

RELIABLE SERVICE DELIVERY

Our support services run 24/7 to give you peace of mind that your customers can transact without interruption. The service includes the monitoring and reporting of network availability, router services, network security, capacity and performance management, configuration and fault management.

PCI AND APRA COMPLIANT

We understand the importance of the payment card industry data security standard (pci-dss) in increasing controls and mitigating fraud, and we are fully pci compliant for our products and our hosting.

The DA platform also meets APRA regulatory standards to ensure compliance with Australian financial regulations

With DA, you gain one of Australia's most reliable technology partners and an entire community committed to customers, not profit.

DA is a trusted leader in digital banking in Australia – and justifiably so. We have an in-depth knowledge of the Australian financial services industry arising from our 30-year history in the sector.

Our beginnings, as a cooperative project between five ambitious credit unions, have helped us to understand better than any other competitor how to support the operations of mutual banks, credit unions and digital banks and nurture their customers.

Our customers benefit from our unique way of working. To drive costs down for everyone we have a crowd funding model that enables clients to suggest new product features, and others to pledge funding towards development if they also see value in it.

We regularly bring our customers together to highlight and discuss the challenges and opportunities of their ever-changing industry, and to explore how DA can help them respond. These events include our annual DA Client Conference, as well as our CXO Forums and Small and Mid-sized Client Community Forums.

*“With DA we very much have a partnership.
We help drive the roadmap with them, they understand our business objectives
and they help us identify ways to solve for those challenges.”*

JAMES WYPER, SENIOR MANAGER OF DIGITAL, P&N BANK

To find out more about
Data Action's core banking solution,
contact us at info@da.com.au

