

# Innovation with *Purpose*



**EMERGE**2025

**Our Purpose is to  
support **Your Purpose****



## OUR PURPOSE

# Financial Access for All *Anytime, Anywhere*



A large background collage consisting of a grid of 48 small video frames. Each frame shows a different person or group of people in various settings (indoor, outdoor, office, home) using their smartphones. The collage is semi-transparent, allowing the text to be clearly visible over it.

# It's all about conversations



# Conversations in the era of AI

Simple

**Automate &  
Self Serve**



Consumer

Complex

Lower Volume

**Human Touch  
w/ Empathy**

Account Issues      Wires      C  
Deposits      Payments      New Account  
Web Issues      Fund Accounts

The background is a dark blue field filled with glowing digital elements. Streams of binary code (0s and 1s) are visible, some appearing as horizontal lines and others as more complex, swirling patterns. There are also faint, glowing geometric shapes and lines that suggest a network or data flow. The overall effect is one of high-tech, futuristic digital innovation.

# Today is about Innovation

# My high-school in India - Cambrian Hall

























# Unified Conversations Platform

## Intelligence

AI Intelligence & Analytics

## Automation

AI Agents (Digital & Voice) & AI Assistants

## Communication

Voice+ (CCaaS) | Office Phone | Email | Video | Text | Chat



### Workflows

Appointments

Lobby  
Management

Payments



### Compliance & Security



### Safe AI

## Integrations



Core



Lending



Collections



AOS



Marketing



Call Center



CRM

One Platform

# Every Feature You Will Ever Need



# ***Leap: From Features To Solutions***



# 2025 Solution Themes



**Modernize the  
Contact Center**



**Grow Deposits &  
Loans**



**Collections 2.0**



**Responsible AI  
for CFIs**



**Branches  
Reimagined**



**World-class  
Video Banking**



# Theme 1: Modernize the Contact Center



**Unify** phone calls, texts, chat, email and video in one seamless experience. Powered by AI.



# Breakout 1: Telephony in the era of AI



## Artificial Intelligence



UCaaS



CCaaS

# Let's play a game





# Introducing **Office Phones**



# Theme 2: Grow Deposits and Loans With Unified Conversations & Integrations



# Breakout 2: Grow Deposits & Loans

## In-Branch



Video Rooms



Appointment + Lobby  
Management



Reputation Management



Office Phone



## Digital



Text Messaging



Digital Chat



Remote Video

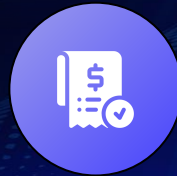


Email

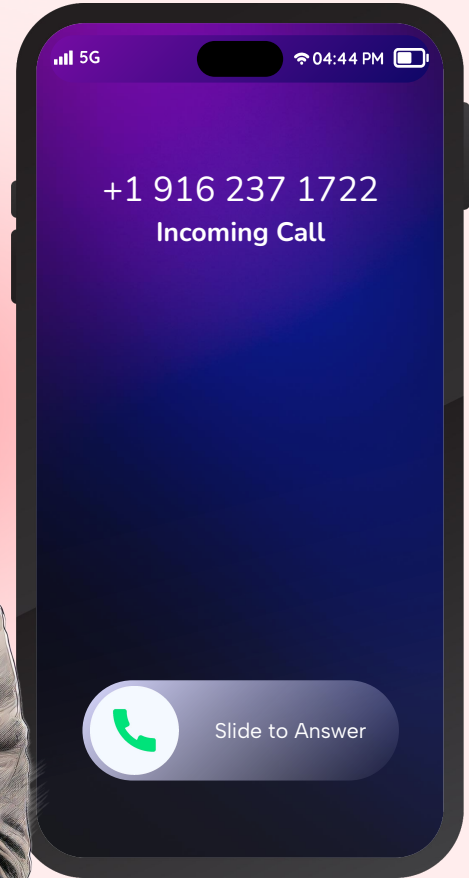
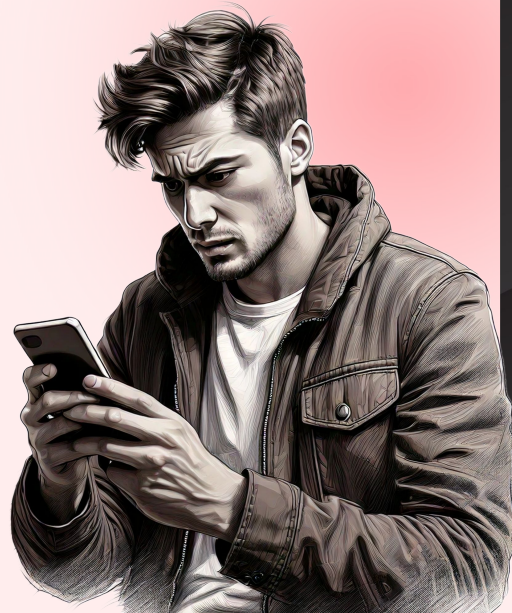


# Theme 3: Collections 2.0

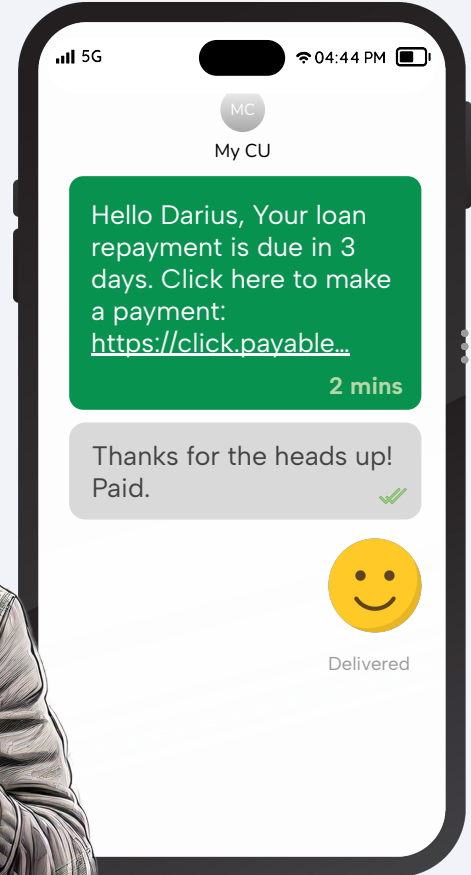
*The Best Collections Experience For  
Consumers + Collectors*



# People hate phone calls from strange numbers

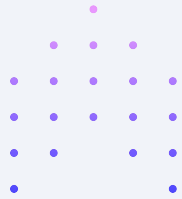


# People love Texting





# Rise of the Digital Wallets



**65% of U.S. adults** said they used a digital wallet at least once in the past month.



What if we could combine  
**all of these**  
into a joyful experience?



# Let's play a game

## Rules

- Scan a QR code
- Make a loan payment
- All proceeds donated to  
**Children's Miracle Network**







Or Text  
**SELF CURE**  
To  
**74994**

# Our 3rd acquisition

2022

 MARSVIEW

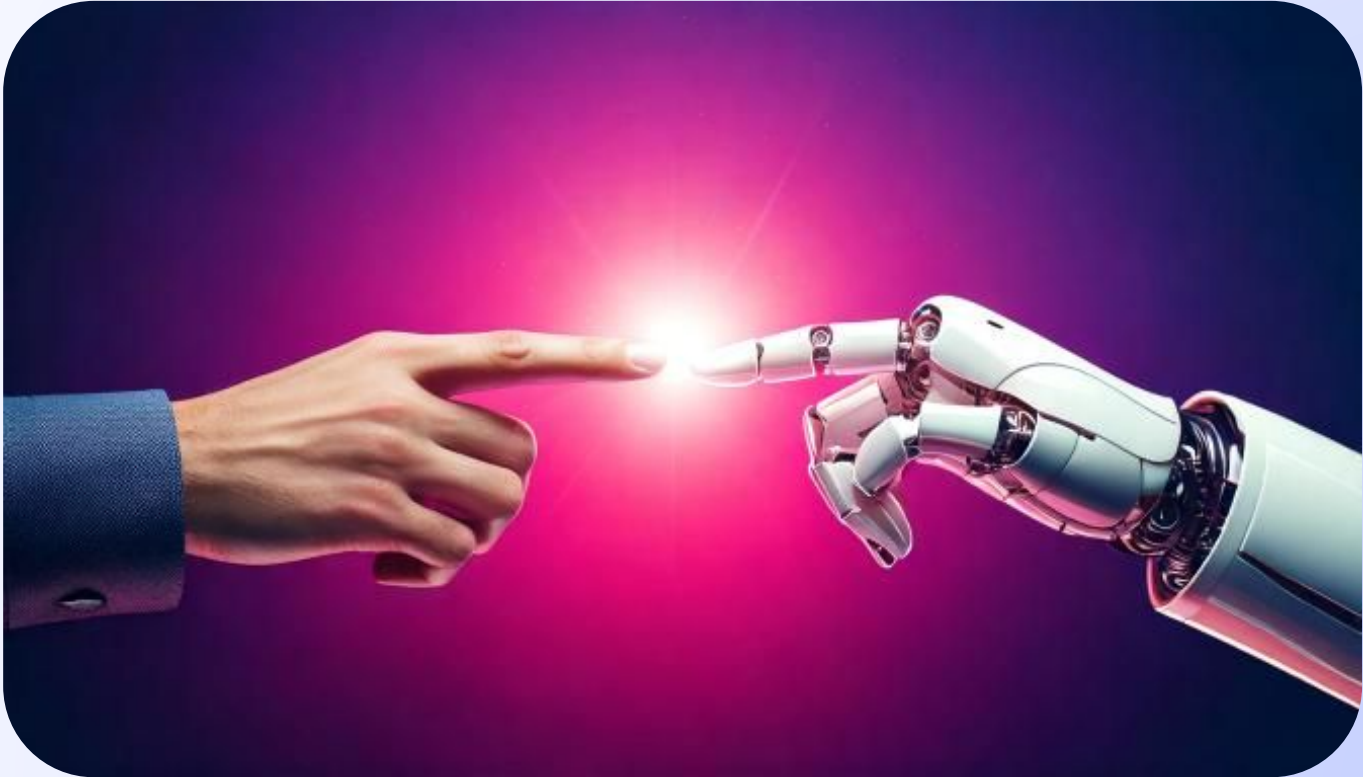
2022

 POPi/o

2025

 LEXOP

# Theme 4: Responsible AI for CFIs







Introducing  
**AI Voice 2.0**  
*Agentic AI for Telephony*





# Let's Break a Bot





# Theme 6: World-Class Video









Dramatization. Professional stunt on a closed course. Do not attempt.



# In-branch Video Rooms



# Remote Video Banking



# 2025 Solution Themes



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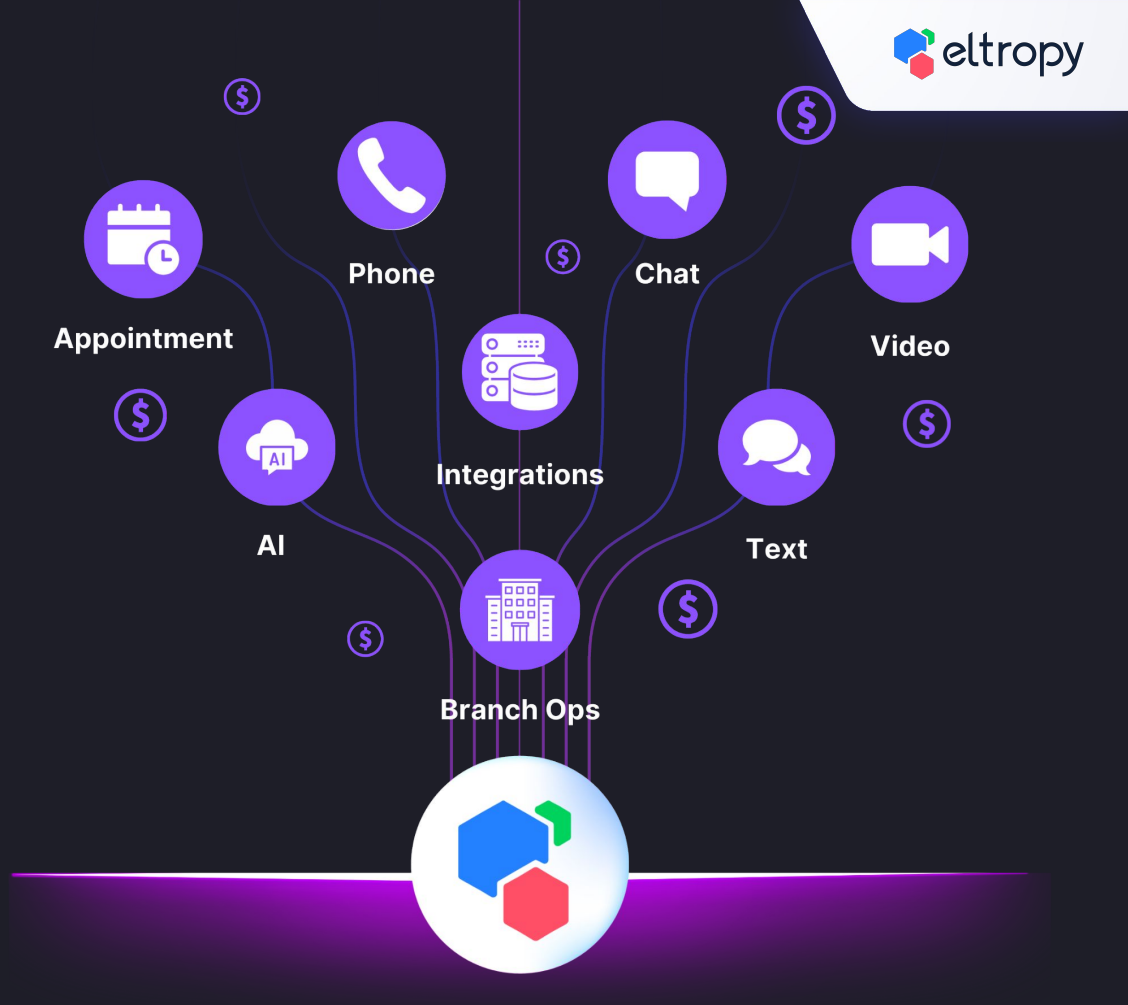


**Branches  
Reimagined**



**World-class  
Video Banking**

# *One Platform* **Consolidate Vendors to do More with One**





# How many vendors can you consolidate with the Unified Platform?

0-3

A

3-6

B

6-9

C

9 & more

D



# What other Solution Themes would you like in 2026?

M&A

A

Staffing WFM

B

C

D



# Let's partner to Innovate with *Purpose*



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