OCULUS | BNControl

**See** the big picture in minute detail.

**What is Oculus?**
Oculus represents our mission - to provide your financial institution with a clearer perspective through innovative software and solid support. Oculus software allows you and your customer to focus on what matters most. We strive to provide a solution that's simple, clear, and effective.

**Our Story**
Simply put, BNControl was created because of a need for access to data so better and more informed decisions could be made.

BNControl was created inside a two-bank holding company. The continued development of BNControl is driven by a select group of software development professionals and feedback from our clients. BNControl maximizes the efficiency of your core system, creates a competitive and productive working environment for your employees and provides better value for your customers by promoting customer loyalty.

What started as a basic Intranet and Reporting System has grown into a comprehensive set of tools that truly help a financial institution operate from Teller row to Executive Management. Over the past several years, the BNControl solution has been enriched with a Financials Module, Lending Module, Flex Forms, OFAC Scanning, 314(a) scanning, and more.

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*Manage your financial institution across all lines of business – clearly.*


Picture one combined database for all your data – from your core system to your ancillary systems. Now picture access to that data in a variety of different combinations through the use of an internal portal. Now you've got a clear picture of the biggest benefit of BNControl: crossover correlations involving data from all of your systems, including loans, deposits, operations, compliance and tellers.

BNControl gives your employees access to information to enhance their efficiency, so they can offer better service. The result: A clearer perspective that improves overall profitability.

**Feature Rich**

BNControl has a rich set of features designed to provide power and flexibility in a single, easy-to-use package.

**Efficiencies Everywhere**

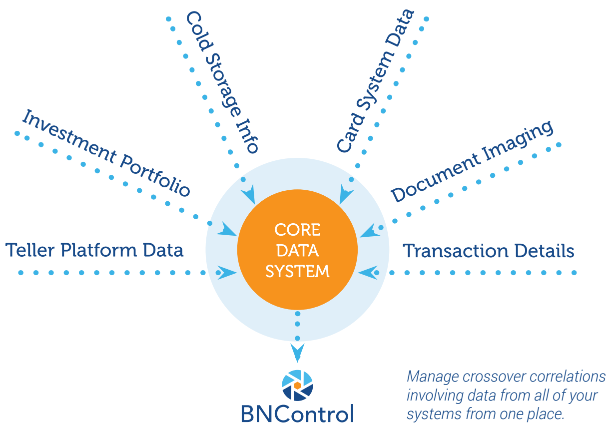
Whether you're a loan officer, teller, customer service representative, executive management, or back office operations, BNControl is sure to streamline and improve your daily work processes.

**Solid Compatibility**

BNControl supports all major core systems.

We think you'll like what you see.

To learn more or to schedule a demo, scan the QR code.




## YOUR DATA IN ACTION:

- The **Intranet** module keeps everyone connected and provides the ultimate portal to share links, policies, procedures, forms, photos, announcements, files and more.
- The **Reporting** module organizes and displays data like never before. Our standard reports give you complete access to manage your Past Dues, Maturing Loans and Deposits, New and Closed Accounts, Profitability and so much more.
- The **Financials** module gives you the ability to build your financials, your way. With powerful customization options, drill-down capabilities and high-level views, seeing your financial institution's performance has never been easier.
- With **Flex Forms**, any process can be optimized. Enhance efficiency by creating forms and workflow processes. Monitor data and progress using Flex Form reports to gain valuable insights.
- The **CRM** module gives you a complete profile view of the account holder. Creating, tracking, and managing referrals has never been so easy.
- With the **Compliance** module, BNControl does the heavy lifting by combining all the necessary data sources to give you access to the information required to manage your BSA program.
- With BNControl, there's literally something for everyone. Other modules include: **Audit Tracking, CECL, Checks, Lending, Meetings, Projects, Vendor Management.**

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Intranet

# A Customizable Portal to Everything

The Intranet module keeps everyone connected and provides the ultimate portal to share links, policies, procedures, forms, photos, announcements, files, and more.

## Features

- **Announcements**
- **Link Management**
- **Photo Gallery**
- **Scrolling Banners**

## Benefits

Keep your staff informed on important events, promotions, and new hires, and improve communication throughout your financial institution with customizable announcements.

The Intranet with centralized links creates a portal for employees to easily access policies, procedures, shared files, and external websites. This can be done by creating links to existing file shares on your network, or by uploading shared files. This will allow employees to find the information they need quickly and easily and keep the information organized and up-to-date.

The Photo Gallery is a great way to share memories of company events and other community involvement. It can help employees feel connected to the company as a whole. The gallery can also be used to document company history and to showcase the company's commitment to social responsibility.

Scrolling banners are used to alert staff to time-sensitive issues such as the presentation of fraudulent checks and any other critical activities that need to be communicated.

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# Reporting

## View Your Data Like Never Before

The Reporting module organizes and displays data like never before. Our standard reports give you complete access to manage your Past Dues, Maturing Loans and Deposits, New and Closed Accounts, Profitability and so much more.

## Features

- **Interactive Reporting**
- **Flex Reports**
- **Action Items**
- **Flex Letters**
- **Custom Reports**
- **Notes**

## Benefits

Interactive reporting goes well beyond the static version you are accustomed to seeing in your core. Our library of more than 300 reports, most of which are Flex Reports, covers all of the critical areas of your financial institution from loans and deposits to your card program.

Flex Reports allow for report customization at the organization and individual level to fit unique needs. Each Flex Report allows you to add or remove columns, add conditional formatting, create aggregates, rename column headers, reorder columns and so much more!

Action Items provide an individualized virtual to-do list by scanning the report library to highlight areas of concern that need to be addressed in a timely manner.

Flex Letters leverage the power of Flex Reports by allowing you to create customizable letters in a more streamlined manner than a typical mail merge.

If we don't have the report you need, then let us know and we will try our best to create a custom report that provides you with the information you want, for free.

Notes can also be added, directly from the report.

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Financials

# Powerful & Flexible Financial Reporting

The Financial Reporting module gives you the ability to build your financials, your way. With powerful customization options, drill-down capabilities, and high-level views, seeing your financial institution's performance has never been easier.

## Features

- Executive Summary
- Financial Reports
- Budgeting
- Yields, Costs, Ratios
- Interest Margin Analysis
- Board Packages

## Benefits

The executive summary provides a quick snapshot of your growth, financial performance, and portfolio quality.

View and navigate your balance sheet and income statement with ease. These financial reports give you the power to see details by branch or market and drill down to see account details. Comparisons have never been easier with options that include MTD and YTD changes by balance, percentage, and budget variances.

Design and generate custom financial reports, with a combination of balance sheet, income statement, ratios, yields/costs, components, and more.

Our intuitive budgeting feature allows you to quickly and easily create budgets from the organizational level down to the branch level.

BNControl automatically calculates yields, costs, and ratios giving you a glance into key performance metrics.

The Interest Margin Analysis tool allows you to project balance and rate changes to see how they will impact profitability and the net interest margin.

Create and manage your board packages with ease and flexibility by adding financial reports, graphs, audits, flex reports, and custom documents with a simple click of your mouse.

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CRM

## See the Complete Relationship

The CRM module gives you a complete profile view of the account holder. Referrals have never been so easy. Referral Tracking allows you to submit a referral within seconds and track it to completion.

### Features

- **Relationship & Account Profiles**
- **Referral Tracking**
- **Relationship Pricing**
- **Marketing Tools**

### Benefits

The relationship and account profiles were designed to streamline your ability to respond to questions in a matter of seconds. The relationship profile provides a view of the account holder's entire relationship on a single page.

The referral tracking feature focuses on the main drivers of success in any referral program. The easy-to-use interface shows what products are being used and what products are eligible for a referral. Referrals can be created with a few simple clicks. Our library of referral reports allows you to monitor all aspects of your program from referral volume to incentive tracking.

Relationship Pricing allows you to pay a premium rate on time deposits by quantifying a value for each of the individual products and services the account holder is utilizing. In addition, what-if scenarios can be run on loan and deposit volumes and pricing to see how it impacts the net interest margin.

Our Marketing reports allow employees to expand cross-selling efforts by examining product and service utilization across your entire portfolio.

Compliance

# Let Us Do the Heavy Lifting

With the Compliance module, BNControl does the heavy lifting by combining all the necessary data sources to give you access to the information required to manage your BSA program.

## Features

- **BSA**
- **Risk Monitor List**
- **FACTA Red Flags**
- **OFAC Scanning**
- **FinCEN 314(a) Scanning**

## Benefits

Our BSA solution provides a comprehensive framework to help you comply with regulations by streamlining the information collection and monitoring process. Our compliance reports give you easy access to reports on large cash items, suspect kiting and floating, suspect client-owned ATMs, employee accounts, cryptocurrency transactions, elder abuse exploitation, and more.

The Risk Monitor List allows you to create a custom list of account holders who are tracked or exempt for any variety of reasons. This can be useful for keeping track of high-risk clients, or for clients who require special attention. The Risk Monitor List also allows you to track the last and next review date, ensuring that items are being reviewed regularly and that any potential risks are being identified and addressed. Finally, all risk monitor list labels will be visible on the BSA reports, making it easy to identify trends and behaviors and to spot any potential problems.

Comply with all aspects of the FACTA Red Flags requirements by completing electronic checklists and reviewing reports that detail activities commonly associated with identity theft.

BNControl offers a variety of OFAC scanning options: ad-hoc scanning, automated daily scans, and automatic scanning of checks and wires as they are logged or issued. Easily identify matches that need to be reviewed and adjust a variety of settings to reduce false positives.

FinCEN 314(a) scanning is a straightforward method for identifying potential account holders who are on the FinCEN 314(a) list.

# Audit Tracking

## Document and Track with Confidence

With the Audit Tracking module, BNControl gives you the ability to document and track audit findings from start to end.

## Features

- **Documentation**
- **Track to Completion**
- **Reporting**
- **Organization**

## Benefits

Regardless of whether you are conducting an internal or third-party audit, you can add findings and exceptions, and even upload documents and attachments to an audit for complete documentation.

Tracking exceptions from beginning to completion is a critical part of any audit. By assigning one or more responsible individuals to work and correct the findings, you can ensure that the issue is addressed in a timely and efficient manner. By marking the finding as either approved or not approved, you can document the resolution and progress of the issue.

Audit Tracking reports make it easy to see all audits and findings at a glance, track progress, and identify any areas that require attention. Reports also give you the ability to export to CSV or PDF, making it easy to track and share the information with others.

Audits are categorized by group and type to make it easy to manage and track. Audits can be grouped by department, account holder, or any other criteria that are relevant to your organization. This makes it easy to find audits that need to be completed, as well as to track the progress of audits that are in progress. Additionally, categorizing audits by group and type can help you identify trends and patterns in your data. This can help identify areas where there is potential for improvement.

# Vendor Management

## Vendor Management, Built for You

With the Vendor Management module, BNControl gives you a single platform for managing, tracking, and risk-rating your vendors.

## Features

- **Management**
- **Documents**
- **Risk Rating**
- **Permissions**
- **Notifications**

## Benefits

Keep track of all your vendor details in one place so that you have a complete overview of your relationships with them. This includes information such as the vendor's name, contact information, expiring and auto-renewing contracts, and other relevant data such as last and next review dates, business-critical status, and responsible party.

Uploading and tracking critical vendor documents in the Vendor Management module is a great way to keep them organized. You will no longer have to rely on file shares or lose track of where a document was placed. Additionally, uploading documents in the Vendor Management module allows you to add comments, and assign effective dates, expiration dates, retention dates, and next review dates.

Define custom risk factors and rate each vendor according to your criteria. You can define different risk statuses, such as High, Medium, or Low, and track ratings for all vendors. This will help you to identify and manage risks associated with your vendors. By tracking ratings for all vendors, you can identify vendors that are at higher risk, and take steps to mitigate these risks.

Permissions can be used to control who can view vendor information, who can make changes to vendor information, and who is responsible for managing the vendor relationship. This can be helpful to ensure that only authorized individuals have access to sensitive information and that changes to vendor information are made by the correct people.

Notifications can be configured to help you avoid missing an expiring contract, a contract that automatically renews, or a vendor's next review date.

# Flex Forms

## Streamline Any Process

Flex Forms gives you the tools and power to streamline almost any process in your financial institution by capturing information, and tracking it with statuses and reports.

## Features

- **Simple and Organized**
- **Flexible**
- **Statuses and Steps**
- **Auto-Complete**
- **E-Signatures**

## Benefits

The Flex Forms module provides a single, searchable location for all of your forms, eliminating the need to keep them up to date in a file share or worry about users storing them locally on their workstations. This can save time and effort, as well as ensuring that everyone is using the most up-to-date version of a form. Streamline processes such as address changes, appraisal requests, account worksheets, holds, stop payments, and so much more.

Creating a custom form is extremely simple. Start by laying out the form with fields and information you want to collect. Once you have created your form, you can set up email notifications to be alerted when someone submits a form. You can also view pending and submitted forms on the Forms home page.

A simple, one-step form may not be enough for some situations. In these cases, you can enable statuses and steps to send the form to individuals or groups for review, processing, and/or sending back to the user. Using a custom Flex Form, you can easily set up processes that need to be tracked or approved. For example, you could create a form that requires approval from a manager, such as time off, before it can be processed.

Autocomplete options allow you to automatically populate specific fields on the form from core data. This can help complete the form quickly and more accurately.

Flex Forms also supports e-signatures. When creating a form, you can add one or more signature lines to be collected.

Meetings

# Meeting Packages Made Easy

Whether you're working on a simple branch managers meeting or a complete board package for presentation, the Meetings module gives you the tools to organize and compile what you need, in one place.

## Features

- **Simple and Organized**
- **Powerful**

## Benefits

The Meetings module provides a single location to document and store your meeting packages. This can be helpful for keeping track of all the information related to a meeting, such as the agenda, participants, and any decisions that were made. Meetings are organized by type, making it easy to find exactly what you need.

BNControl makes it easy to build a meeting package by providing deep integration with the other modules. You can easily add audits, charts and graphs, Flex Reports, financial reports, budgets, and more. You can also add custom PDF documents. Drag and drop to rearrange the order of items, and when you build the package, your meeting agenda will automatically be created. This is a great way to keep track of all the information you need for a meeting and ensure that everyone is on the same page.

CECL

# Confidence in Allowance for Losses

The CECL module takes what would be a complicated and cumbersome process and makes it simple and easy to understand and use.

## Features

- **Easy to Get Started**
- **Multiple Profiles**
- **Qualitative Factors**

## Benefits

Getting started with the CECL module is simple. When you create a new profile, simply define how you want to group your portfolio, by product or call code. Once you have chosen a grouping method, you can start creating your segments. With each segment, we provide a brief overview of the accounts, total balance, average term, and a variety of loss methodologies including Vintage, PDxLGD, Loss Rate, and Migration.

Multiple CECL profiles give you the ability to create any number of different scenarios to see what best fits your portfolio and needs. For example, you could create a profile that assumes a high level of economic uncertainty, or one that assumes a low level of economic uncertainty. You could also create a profile that assumes a specific industry or sector is likely to experience more losses than others. By creating multiple profiles, you can get a better understanding of how different factors could impact your CECL estimates. This information can be used to make more informed decisions about your portfolio and risk management.

CECL qualitative factors allow for adjustments to be made for various reasons, such as collateral values, loan growth, real estate trends, regional economic conditions, past due trends, and more. These factors can be applied at a granular, segment level by specific date ranges or at an overall profile level that would be applied to all segments.

Projects

# Project Tracking Made Easy

The Projects module is a powerful tool that can help you stay organized and on top of your projects.

## Features

- **Simple and Organized**
- **Track to Completion**
- **Reporting**

## Benefits

Create and manage projects of any size, big or small. Assign tasks, track deadlines, and communicate with your team, all organized on one platform. Creating a project is as simple as giving the project a name, selecting which people should be involved, and then creating the requests tasks.

The Projects dashboard helps you easily see and track which projects are on schedule or behind. The dashboard provides a high-level overview of all your projects, including their status, and progress.

Projects reporting makes it easy to see projects and tasks to track progress and past due items. Reports also give you the ability to export to CSV or PDF, making it easy to track and share the information with others.

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Lending

# Streamline Critical Lending Operations

The Lending module brings consistency to your daily loan operations allowing management access to review credit memos from anywhere, anytime.

## Features

- **Loan Worksheet**
- **Cash Flow Analysis**
- **Loan Review**
- **LTV Analysis**

## Benefits

The Lending module provides a user-friendly tool that allows you to complete a loan worksheet quickly and easily with confidence and consistency across your financial institution while keeping you in compliance. It features an easy and intuitive user interface, flexible input that allows unlimited account holders, income sources, assets, and liabilities, and real-time totals.

Build cash flows analysis for borrowers with tax forms.

The Lending loan review section makes it easy to review loans and track exceptions. You can quickly and easily document exceptions and see them through to completion.

The LTV Analysis tool helps you understand how cross-collateralization affects policy and regulatory LTV limits. It can create simple or complex analyses, track exceptions, and automatically update based on new account balances.