



VSOFT CORPORATION

VSoft is a leading provider of banking and payment solutions for financial institutions worldwide. Founded in 1996 in Atlanta, Georgia, VSoft has enjoyed significant growth over the years – we currently serve more than 2,600 clients on multiple continents. Our key to success has been our dedicated and outstanding associates, who have developed, sold, and supported our innovative solutions. VSoft's original founders remain in leadership today.

VSoft has always employed a business model focused on client need. We work collaboratively to build and support solutions that meet current needs without sacrificing scale and flexibility needed to support evolving requirements. We are privileged to have clients ranging from community financial institutions, to Top 10 banks and data centers. They have helped our growth by providing valuable guidance on their needs and strategic direction. VSoft also owns and operates its own data center. Our continual reinvestment in our consolidated platform permits us to serve a wide array of clients. We approach every aspect of our business with our clients in mind. Our goal is to create long-term relationships with our clients by developing new ideas and solutions not just for our clients, but with them.

"We began with the very simple premise that if we listened to our customers, hired the very best people, and gave them the latitude to do their best, the rest would follow. The years have shown that these simple ideas have stood the test of time," said Murthy Veeraghanta, Chairman and CEO, VSoft Corporation.

PRODUCTS & SERVICES

VSoft offers core, payment processing, and omni-channel solutions that improve service, reduce cost, and maximize efficiency for financial institutions worldwide. Our innovative solutions provide seamless, real-time, high-volume, and high-performance transactions across multiple channels. The solutions can be delivered in three unique delivery options: in-house, as a SaaS model, or as an outsourced ASP in our data center. Additionally, we offer a flexible exchange option that allows migration from one deployment model to another to meet financial institutions' business strategy and growth plans.

VSoft's integrated solutions have been built, installed, and supported by VSoft from their inception. Because VSoft builds all of its own solutions, integration across products is a natural extension that provides scale and consistency for continued growth.

Not only has VSoft provided us with branch imaging and image cash deposit software for years, but VSoft is one of the few vendors that continues to make significant investments in check processing products."

Sue Douglas
COO, State Employees' Credit Union

VSoft is unique in the industry whereby, it has gone through three generational shifts in underlying technologies from client/server in 1990s, ASP browser in 2000s, and .NET, C# and Silverlight earlier this decade. Today VSoft's Vantage productivity portal and OnView payments platform is built on HTML 5.0 technology providing responsive design and ease of integration.

ENRICHING EFFICIENCY of our customers' operations through CONTINUOUS INNOVATION

PAYMENT PROCESSING

VANTAGE

VSoft's productivity portal, Vantage, facilitates a unified payment platform for initiation, routing, and tracking of various payments such as Check, ACH processing, and other payment networks. A wide variety of solutions are available in VSoft's portfolio of image-enabled check processing solutions, including a complete suite of remote deposit capture applications.

ONVIEW PAYMENTS PLATFORM

OnView is the brand name for VSoft's payments platform. OnView features a complete suite of payment processing solutions including day one and day two payment products, which are delivered on a single unified platform. The straight through image processing begins at the point of capture and encompasses each step in the payment process all the way to back-office processing. VSoft's solutions use an integrated image workflow to make exception processing faster, more efficient, less expensive, and less complex. The suite of image processing and remote deposit capture solutions include the following:

- Teller Deposit
- Home Office Deposit
- ATM Deposit
- Business Deposit
- Mobile Deposit
- Branch Deposit
- Duplicate Detection
- Data Perfection
- Document Imaging
- Image Exchange
- Research/Archive
- Risk Mitigation
- Statements and Delivery
- Returns In/Out

IRIS™ OMNI-CHANNEL BANKING

VSoft's IRIS omni-channel platform provides digital banking services to business and personal accountholders through the client's preferred channel and device, eliminating the need for multiple solutions of online banking, mobile banking, and mobile deposit. Financial institutions streamline their vendor management responsibilities which tremendously reduces their internal costs. Additionally, with IRIS' responsive design, accountholders enjoy a consistent banking experience anywhere, anytime, and on any device. VSoft's state-of-the-art hosting facility ensures reliable security as well as optimal uptime and performance. The multilingual platform enables financial institutions to serve both business and retail clients.

CORE PROCESSING

ABOUT CORESOFT

CoreSoft is a comprehensive core processing system built on advanced browser-based technologies. Its platform-independent and open-system design based on Service Oriented Architecture (SOA) gives financial institutions the highest level of flexibility, integration and value. CoreSoft offers remarkable freedom of choice in terms of deployment options, operating environments, and processing methods. The unique parameter-driven design of the system allows financial institutions to quickly and efficiently adapt to dynamic market needs without hiring expensive labor to write tedious customizations.

LENDING PLATFORM

CoreSoft contains a complete Loan Management system under a single platform that can process all types of loans, no matter the type of terms. The flexible loan parameters apply to all types of lending and feature product specific fields. CoreSoft's Lending Platform allows institutions to define their own parameters and store necessary default and valid values as well as optional and mandatory parameters.



Worth Harris Carter Jr., Chairman & President of Carter Bank & Trust and VSoft CEO, Murthy Veeraghanta created the industry's first new core system in years.
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