

# HOW CUSTOMERS USE FOXTROT



Foxtrot software automates time-consuming tasks to increase productivity and efficiency and focus on more important business initiatives.

## Foxtrot Works With All



Core Systems



Card Platforms



Loan Origination



Software

## Foxtrot's Use in **OPERATIONS**

- ✓ Automate the consolidation of data between deposit accounts into unified statements to reduce mailing costs
- ✓ Change cycle codes automatically
- ✓ Automate account maintenance and the consolidating and closing of inactive accounts
- ✓ Disaster recovery, including memo post DDA accounts and performance of other routine functions following the loss of power or service after a disaster
- ✓ Automatically transfer or update from/to flex fields and user defined fields to regular databases fields
- ✓ Breach recovery, including automating single or batch cancellation of compromised credit cards, reissuance, and account memo posting
- ✓ Automatically convert customers to new product types when criteria are met; for example, new checking accounts
- ✓ Standardize formats for CIP information, such as phone number, letter case, and zip code
- ✓ Process mass service fees in customer accounts
- ✓ Update service fees in customer accounts
- ✓ Automate memo posting processes
- ✓ Automate service charge and interest plan coding to all non-certificate deposit types
- ✓ Pull activity-based fees from Excel or third-party databases and charge to commercial accounts; for example, remote deposits

## Foxtrot's Use in OPERATIONS



### Deposits

**POST DEBITS & CREDITS | AUTOMATE G/L POSTINGS  
SWEEP ACCOUNT MAINTENANCE**

- ✓ Perform mass maintenance and/or keyword changes to databases
- ✓ FDIC Compliance, including scraping amounts in excess of \$250,000 from checking or savings and deposit into other accounts
- ✓ Automate the monitoring and flagging of accounts for suspicious activity based on user-defined criteria
- ✓ Password maintenance, including receiving change requests from customers, pulling data from emails, changing default account passwords, and deploying new information to customers
- ✓ Automatically notify customers via email or mail of changes in account status, fees, or other activities
- ✓ Automatically maintain customer rewards, including consolidating points from customer activity, converting to rewards, and crediting customer accounts
- ✓ Memo posting, including importing account files, accessing customer accounts, and memo posting the specified activities
- ✓ Automate changing sales tax data in core processing system based on seasonality or customer location
- ✓ Perform mass closing of accounts for delinquency or following acquisition or core migration
- ✓ Automatically integrate data between card ordering system and core system
- ✓ Integrate cash management functions



### Credit Cards

**OPEN & CLOSE ACCOUNTS | CARD ISSUANCE  
INTEREST RATE UPDATES**

- ✓ Auto-notify customers of impending regulation, and execute compliance changes to accounts overnight
- ✓ Search and append or truncate EAN numbers (or other data) for multiple accounts
- ✓ Purge ATM and debit card accounts of information provided by third parties
- ✓ Reference customer account activity, and assess fees based on account use, type or other criteria
- ✓ Automate stop payment procedures
- ✓ Perform updates to product inventory, such as creating, maintaining, or changing new products codes, and/ or changing SKUs, inventory counts, and more
- ✓ Perform queries for accounts not in compliance with Federal or State regulations (i.e., missing CIP information), flag them for contact, and suspend or update the account type
- ✓ Check for flagged accounts and update status based on flag reason
- ✓ Change and update relationship codes based on user-defined data
- ✓ Change officer/responsibility codes following changes in employment or status, including mass changing accounts from one officer to another or from one officer to many officers
- ✓ Automatically change case or format in account records; for example, add or remove characters in account numbers
- ✓ Automatically update yearly tax escrow information

## Foxtrot's Use in **OPERATIONS**



### Account Maintenance

**CHANGE TYPE & MIGRATE DATA | SWEEP ACCOUNT MAINTENANCE  
AUTOMATICALLY PULL DATA FROM ACCOUNTS**

- ✓ Perform data subset changes to customer payroll accounts following job changes or acquisitions
- ✓ Locate accounts to be closed based on one or more criteria; for example, add or remove characters in account numbers
- ✓ Change type and migrate data between personal and commercial accounts
- ✓ Add Business or Personal Statement codes for accounts if moving to imaging statements
- ✓ Change billing lead days
- ✓ Automate Sweep Account maintenance
- ✓ Card ordering processes, including automatically scraping data from the core system and entering it into the card ordering system
- ✓ Automate transactions via email, including designating an Outlook inbox for messages containing wire transfer requests, extracting those emails, migrating the data into third-party software, and executing the transactions
- ✓ Daily account maintenance, including automating input during daily General Ledger (GL) postings and activities
- ✓ Automate budgeting, including querying all GL accounts with a value, removing those amounts, and adding new budgets amounts to each GL
- ✓ Update GL entries from Excel, including automatically upload new amounts to the core from the Excel template created and maintained by the Operations user



### Communication

**CHANGE OPT-IN STATUS ON ACCOUNTS | ADD OR UPDATE EMAIL  
AUTOMATICALLY ADD PROMO CODES**

- ✓ Automate account creation, including launching the core system tool via one click, populating fields, and submitting information
- ✓ Payroll processing, including building batch entries from payroll processor into core General Ledger (GL) system
- ✓ Automate the entry of non-standard checks from other departments into reconciliation software
- ✓ Pull data from customer accounts to create, update, and correct tax forms
- ✓ Change statement opt-in status for all accounts
- ✓ Assess daily overdraft fees based on reporting from third-party software
- ✓ Automatically change customer overdraft protection status for Regulation E compliance
- ✓ Add, update, or change overdraft protection, or capture linked accounts for overdraft amount and add to corresponding accounts
- ✓ Add or update email addresses, phone numbers, and other information at the customer and account level
- ✓ Merge and de-duplicate purchased or rented marketing lists against current CIF/CRM solution
- ✓ Perform CIF/CRM scrub and merge maintenance
- ✓ Integrate marketing and banking operations, such as automatically add promotional credits to newly activated accounts

## Foxtrot's Use in **OPERATIONS**



### Green Screen / Third Party

**CAPTURE DATA & INTEGRATE | EXPORT DATA FROM ONLINE FORMS  
PARSE TEXT FROM THIRD-PARTY VENDORS**

- ✓ Move data during ATM vendor conversions
- ✓ Capture data from host screen, such as iSeries, and integrate to a single record and upload to browser or another application
- ✓ Export data from customer-facing online forms to pre-filled applications to be signed by customers during bank visits
- ✓ Automatically capture screen fields from host screen for migration to web-based or other platforms
- ✓ Combine payroll and GL functionality, such as capture payroll data from a payment system and load into a GL system for accounting
- ✓ Automate data capture from third-party sources (i.e., loan and deposit applications)
- ✓ Access and load customer contact and account information into forms or merge fields, and print letters for mailing
- ✓ Generate printed copies of customer activity, such as payment histories, and send to FDIC or another governing body



### Queries

**ACCOUNTS FOR NON-COMPLIANCE | USPS TO VALIDATE ADDRESSES  
INACTIVE ACCOUNTS FOR CLOSING**

- ✓ Compile historical transaction information into a single file and send to management
- ✓ Reference NSF history or other databases and assess predetermined risk ratings for loans or other accounts
- ✓ Parse text data from third-party vendors into spreadsheets, form letters, or other documents
- ✓ Query inactive or dormant accounts for a predetermined time period and manage to prevent escheatment
- ✓ Routinely capture data for orphan cards, cancel, compile reports of accounts, and email to management
- ✓ Query accounts for foreign ATM fees and automatically post credits for refunds
- ✓ Verify and validate mailing addresses by querying and comparing against USPS website information
- ✓ Automatically download OFAC lists from an external website and query against CIF system for matches
- ✓ Parse the text data file and re-format customer information and create new Excel/CSV file

# HOW CUSTOMERS USE FOXTROT



Foxtrot software automates processes inside of any core, card, and lending origination systems.

## Foxtrot's Use in LENDING



Query loan processing platform and update accounts upon payout



Process payment plans on commercial loans from dealerships and other third-parties



Update credit scores and loan risk data based on credit reports or other data



Automate loan disbursement after approval



Access reports to find interest due on loans, capture data, and apply to core system's mortgage application



Generate loan participation notes and notify participants after base note funding



Execute batch transactions between bank and mortgage company



Automate the update of interest rate tables in the core application



### LOS to Core

**INTEGRATE LOS & CORE SYSTEM | AUTOMATE LOAD DISPERSAL  
CONVERT PRODUCT TYPES IN BATCHES**



Query web-based property info for parcel ID, County & State tax, and other data



Routinely update missing data from loan interface



Automatically update the accrued interest on loan accounts



Convert branch numbers or product types on new loans



Capture interest rates from competitor websites, input the data into a spreadsheet, and email to the executive team



### Queries & Third Parties

**QUERY WEB-BASED INFORMATION | PROCESS PAYMENT PLANS  
TRANSFER CREDIT BUREAU TO CORE**



Automatically onboard loans in non-integrated LOS systems (i.e., for loan portfolio purchase, daily loans, and conversions)



Integrate loan origination information from the LOS, and populate the corresponding, precise fields in the core processing system



Move input data from credit bureau reports to the core system



Automatically update the interest rates across accounts based on market or competitor offerings



Automatically reassign accounts of departed loan officers to new representatives

# HOW CUSTOMERS USE FOXTROT



Foxtrot software allows IT teams at even the largest companies to easily automate processes and stay on top of security updates.

## Foxtrot's Use in IT

- ✓ Disable automated transactions during power or system outages
- ✓ Automate the opening and closing of branches
- ✓ Automate launching and logging into websites and portals
- ✓ Automate regular file and system backups
- ✓ Update accrued interest on loan accounts
- ✓ Customer website login maintenance, including automatically receiving login or password change requests, cancelling existing information, issuing new ID and / or password, and emailing new ID and / or password to customer
- ✓ Prepare General Ledger (GL) accounts before acquisition
- ✓ Migrate accounts from closed branches to new branches
- ✓ Change or append file names or data formatting in the core system, such as database files
- ✓ Convert user IDs and authorizations to new naming conventions
- ✓ Automate web ordering, including scraping data from emails, web order forms, or spreadsheets, and transferring the data into the inventory and order processing system
- ✓ Consolidate and de-duplicate information from disparate CIF/CRM and core systems following mergers or acquisitions
- ✓ Automate file transfer processes between disparate programs; for example, the Core to the server and the Server to the FTP
- ✓ Integrate customer-facing websites and internal systems like the core system or card system

## Foxtrot's Use in IT



### Testing

TEST LINKS ON WEBSITES | TEST NEW SOFTWARE  
AUTOMATE WEB FORM TESTING

- ✓ Automate interfaces between online platforms or wire transfer platform
- ✓ Perform core migrations quickly and cost effectively
- ✓ Migrate customer, deposit, and loan records from the existing core system to the new core system; including bill pay and on-line banking, and treasury management
- ✓ Move data from legacy system to a new core system, periodically or at regularly-scheduled intervals
- ✓ Create ad hoc reports from any source
- ✓ Perform regular test on links on websites, and automatically send emailed images of any breaks to IT staff
- ✓ Automate web form testing by automatically populating specific data, and cross-checking confirmation screen to ensure all data is included
- ✓ Automate regression testing and data modeling
- ✓ Test (QA) new software by performing predetermined routine tasks repeatedly to identify failures



### System Notifications

AUTOMATE DATA VALIDATION | AUTOMATE WEBSITE PINGING  
RECEIVE NOTIFICATIONS OF SYSTEM FAILURE

- ✓ Capture property tax information from host screen, Excel, or another website, and input into the Core system
- ✓ Launch extract, transfer, and load (ETL) functions automatically between databases
- ✓ Ping your website daily or at predetermined intervals and dispatch emails to IT staff if no response is detected
- ✓ Correct recon codes on accounts following a core system conversion
- ✓ Automate data validation after core conversions or migrations, such as compare customer accounts following integration based on name, social security number, or other criteria, and automatically remove duplicates prior to import
- ✓ Automatically log into a web-based platform, navigate to a target folder, copy files, and write to a local or shared drive or FTP
- ✓ Create batch transactions to emulate user behavior to test ACH handling
- ✓ Automate the notification of IT staff when system fails and record errors and outages
- ✓ Access the computer system task manager, scrape data from resource-consuming applications, and email the information to IT staff for monitoring

# HOW CUSTOMERS USE FOXTROT



Foxtrot software provides business users and leaders a data-driven outlook of their entire organization.

## Foxtrot's Use in HR & MARKETING



Automate employees' benefit selection/ option processes



Enter employees' insurance/benefits election into benefits system and automate employee eligibility notification



Modify license agreements



Capture data from government websites needed for compliance with Federal Regulations



### Employee Data

**UPDATE & CHANGE USERNAMES | AUTOMATE JOB POSTINGS  
SYNERGY CHANGE OF PDF NAMES**

- ✓ Automate payroll check processing
- ✓ Automate vacation time accrual notification and dispersal
- ✓ Automate vendor cost analysis
- ✓ Perform audit trails
- ✓ Translate languages with Google Translate
- ✓ Enter donor information for scholarships
- ✓ Delete paper statements
- ✓ Automate adding survey results
- ✓ Automatically delete employee username/password for employees that have departed and update/change for new employees
- ✓ Job postings to multiple websites
- ✓ Synergy change of PDF names



### Notify and Onboard

**EMAIL NOTIFICATIONS | ONBOARDING AND ONLINE DOCUMENTS  
AUTOMATE CANDIDATE NOTIFICATIONS**

- ✓ Data Capture internet and third party vendors for predictive behavior customer data
- ✓ Data Capture internet and third party vendors to append data to develop new markets
- ✓ Automate web postings
- ✓ Automate social media updates
- ✓ Integrate customer-facing websites and internal systems like the core system or card system
- ✓ Collect and analyze system data for target marketing
- ✓ Automate employee email notifications
- ✓ Automate onboarding of new hirers and online documents
- ✓ Automate potential candidate notification from web