

LEADING-EDGE CORE PROCESSING

*Powerful banking solutions for
community financial institutions.*



IBT develops and hosts a suite of customizable financial software that allows you to provide a complete menu of innovative solutions for you and your clients anywhere, anytime.

Microsoft Partner

Gold Application Development

As a Gold Certified Partner, we are a company that collaborates and works closely with Microsoft. To achieve Microsoft Gold Certification means that IBT has demonstrated superior levels of successful implementations, positive feedback from clients, and application stability. Microsoft Gold Partners are required to meet rigorous standards for certification and expertise.

Our Commitment to You

- We are committed to your success, servicing each client with the best and most qualified personnel in the industry
- We perform with integrity and confidence
- We provide leadership to execute and educate on the ideas of tomorrow
- We make a personal investment in our client relationships
- We maintain time lines in order to provide efficient client services
- We take advantage of the newest tools and innovations to enhance client experience
- We strive to continuously improve process design and implementation
- We provide flexibility to meet the unique needs of each financial institution
- We manage expenses and maximize ROI

The IBT team will be here for you through every step of the design, implementation and training process.



Integrated Solutions

i²Suite provides financial Institutions with solutions that increase productivity while reducing risk. IBT software provides scalable and affordable performance while delivering client service features that exceed expectations.

i²Suite Ancillary Products

- Cloud based online and mobile banking
- Debit card processing
- Document management and imaging
- Check imaging
- Real-time client alerting
- Teller capture
- Cloud based telephone banking
- Client contact management
- Business continuity
- Disaster recovery



IBT offers a full suite of feature-rich products and solutions allowing you to serve your clients with innovative, competitive, real-time solutions.

The Core of Custom Integration



i²Core enables you to efficiently and effectively meet the specific challenges of your marketplace. IBT is your technology partner that provides truly integrated solutions with a system that is scalable, flexible, easy to use and cost effective.

Deposits

We offer a variety of products including analysis, HSA, sweeps and tickler systems at the account and client levels across all applications.

Reporting

We provide efficient, customizable and automated reporting to support board members, executive management and in-line management. Reports can be graphical, automated or ad hoc based on your specific reporting demands.

Loans

IBT supports a portfolio of loan services including Mortgage Servicing, Fannie Mae and Freddie Mac as well as full escrow accounting, ARM accounting and more.

Professional Services

We offer a full range of network services, firewall management, business continuity, disaster recovery, and comprehensive training.

Core

Cloud Banking for Consumer and Business



i²OLB allows your clients to access their accounts any time from anywhere. i²OLB is a comprehensive, turnkey Internet banking platform that enables financial institutions to leverage today's most cost-effective delivery channel by establishing robust, fully branded, secure Internet banking sites.

IBT understands that Online and Mobile Banking play a key role in client retention. Let IBT maximize your client convenience and help you remain competitive and relevant in the cloud competition for clients.

Features & Benefits

- View account balances, transactions and details
- Loan payment capabilities
- Real-time alerting
- e-statement delivery
- Secure messaging
- Stop payment requests
- Online bill pay
- Online transfers
- Remote deposit capture
- Personal finance management
- ACH creation
- Commercial cash management
- Secure file transfer
- Home deposit

Online Banking, On the Go



i2 Mobile provides your clients with mobile banking, real-time alerts and payment solutions for financial institutions of all sizes. Real-time alerts ensure that your institution and your clients receive information as soon as it happens. Through the alert, the client can make immediate decisions regarding their accounts.

i2 Mobile also provides you with essential end-user analytics. This data captures your clients' needs. This helps you decide how your clients are using your services, and if they are satisfied with your service.

Features & Benefits

- Increase market penetration
- Retention of valuable clients
- Reduce costs
- Client convenience and efficiency
- Real-time, alerting, account updates, and deposit information, etc.
- Mobility: your account goes with you.
- Mobile deposit

Mobile

Deposit, Simplicity, and Convenience



i²RDC allows clients to scan checks or remittance coupons using a multiple-item check scanner and transmit check images and data directly to your financial institution for faster processing. i²RDC accepts client deposits from anywhere, allowing you to remain competitive in existing and new markets.

Features & Benefits

- Convenient & efficient
- Web-based
- Build and maintain client loyalty
- Cost effective
- Safe and secure
- Eco friendly
- Eliminate geographical limitations
- Enhance your competitive advantage
- Uses widely available, easy-to-use technology to reach a younger demographic
- Acts as a new communication channel with existing account holders, engaging inactive clients and strengthening loyalty
- Offers branch service through a self-service outlet, increasing access to a wider geographic region, lowering branch traffic and transaction cost
- Offers the ability to track usage and generate additional fee income
- Provides a low-cost method for acquiring deposits

RDC

Our Paperless Vision



i²Docs encrypts paper and electronic documents for secure storage and sharing. Create secured files that can be emailed to clients or to outside service providers when necessary. The research and summary tool provides simple aggregation of items for audit and loan committee review.

Features & Benefits

- Scan or drag and drop
- Automated bar code and manual indexing capabilities
- Color or black and white
- Accepts any file format: .jpg, .pdf, .tiff, .xls, .doc, .txt, .etc.
- Customizable print features: add headlines, borders, page numbers, etc.
- Encrypted, password protected .pdf export for secure emailing
- User-defined fields for meta data searching
- Automated scanning linked to collateral
- Add notes to pages or folders
- Online audit trail for document access and modifications
- Full integration of signature card images for signature comparison with proof
- Save money by eliminating the cost and hassle involved with manually handling and filing paper
- Protect your paper records by creating electronic copies that can be backed up in multiple ways
- Enforce your filing integrity
- Folder level security
- Documents can be viewed from remote locations and permission to do so can be modified at any time

The Front Line of Client Service



i2Teller provides greater productivity and cost savings by empowering your tellers to immediately verify transactions at the teller line, improving transaction accuracy rates and reducing exception items, adjustments and client notifications.

IBT understands the unique needs of financial institutions and we are dedicated to providing client-centric solutions that focus on improving the client experience. As a result your clients will maintain a strong sense of confidence knowing their transactions are handled accurately each and every time they visit.

Features & Benefits

- Real-time check imaging at the point of presentment
- CTR E-filing
- Electronic SAR assistant
- Printing of official items
- OFAC scanning on official items before printing & issuance
- Virtual ticket creation
- Deferred transactions
- Electronic signature pads for cash back transactions
- i2Check 21 integration
- Online real-time research through electronic teller journals
- Account balance and customized receipt printing
- Electronic end-of-day reporting/counting

Integrated Paperless Efficiency



Legibility is important and careful record keeping is critical. Because i²Check21 is part of IBT's i²Suite, you and your clients will experience fast, and secure electronic check processing

Branch Capture

IBT's Branch Capture solution will streamline your workflow with check image capture, transaction balancing, repair and clearing. This solution enhances image-based workflow with "early-entry" of check images into the payment processing system. It will capture all images that are presented into the daily processing environment earlier, delivering savings opportunities to your institution.

Branch Capture allows your institution to:

- Improve item processing deadlines
- Reduced peak-time staffing requirements
- Lengthen end-of-day branch cut-off times
- Reduce courier runs
- Lower operating costs and optimize accuracy
- Encrypted storage

Cloud-Based Voice Response

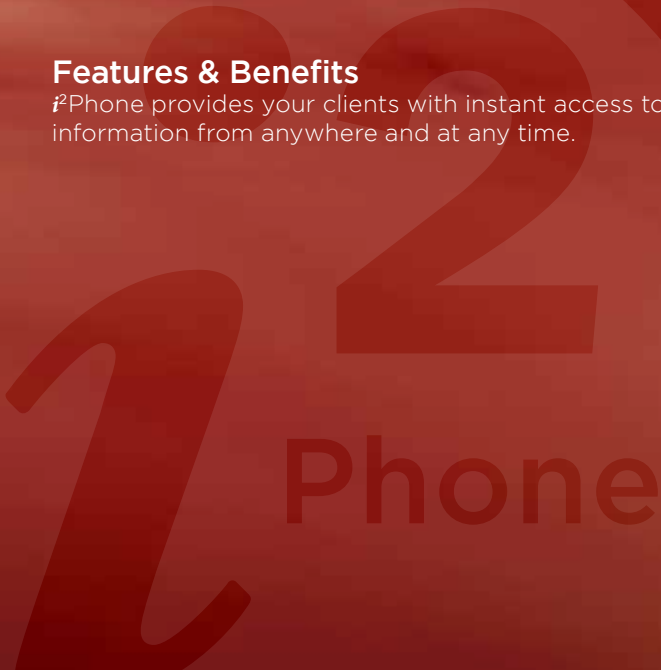


i2Phone provides your clients with instant access to their account information anywhere and at any time. While many clients prefer getting their account information via the internet or mobile devices, some undoubtedly are more comfortable with the familiarity of their touch tone telephones. With smart menus users can select the options they utilize most frequently.

A fully hosted solution eliminates costly on premise equipment and allows you to customize marketing messages to specific account profiles.

Features & Benefits

i2Phone provides your clients with instant access to their account information from anywhere and at any time.



Advanced Debit Card and Bill Pay



IBT's i²Payments debit card processing system is one of the most widely used ATM and debit card systems in the industry. Manage your entire card base from one consolidated system and “WOW” your consumers with convenience and efficiency.

Debit and Credit Solutions

EFT is a feature-rich module which supports your payments platform and card base.

FEATURES & BENEFITS

- View authorizations and declines
- Creation of card-holder accounts
- Service charge plan
- Card status & limits
- Hot card, close or deny a card account
- Define allowed countries
- Client-level overrides
- Real-time environment
- Support services
- Anytime, anywhere, financial convenience

Commercial Cash Management

Built in CCM allows users to manage business and personal accounts through the same session. Enhance the end-user payments experience.

FEATURES & BENEFITS

- Multi-level security with dual control
- Manage ACH participant
- Create and upload ACH batches
- Create ACH templates
- Submit wires for approval
- Activity and user reporting

Treasury Management

ACH processing increases efficiency and easily handles your ever increasing transaction volumes.

FEATURES & BENEFITS

- Branded portal
- Recurring ACH payments
- Automated settlement
- Multi-institutional processing
- Robust risk-mitigation tools
- Debit authorization/protection
- Comprehensive return item processing
- Extensive reporting

Integrated Client Tracking



i2Contact creates a full historical account of all communications and saves it to our powerful centralized database, permitting quick access and easy retrieval of information where and when you need it.

Features

i2Contact's full historical accounting includes communication originated by the client and saves it to our powerful, centralized database. This permits quick access and easy retrieval of information where and when you need it.

The built-in contact management feature gives your managers and supervisors the ability to view and manage all pending contact history postings at a glance. Quickly sort and view contact history based on application, account number, details, assigned user or category. Additionally, your manager or supervisor can even re-assign contact assignments to other users and departments as needed based on employee availability or expertise.

i2Contact provides summarized or detailed customized reporting to help you intelligently track your clients and their needs. Contact history management is one of the most important and powerful tools utilized to help assess, plan and manage client service.

Contact

The IBT Difference begins with our team of skilled individuals whose primary focus is client success. We offer a powerful core platform that makes banking easy for you and your clients!

A large, light blue circular graphic containing a white stylized number '12' is positioned in the lower half of the page. The '1' is a simple vertical bar, and the '2' is a thick, rounded shape. The IBT logo is overlaid on the bottom right of this graphic.

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