



VSoft Corporation



Welcome to VSoft

VSoft is versatile solutions

- Flexible
- Innovative
- Globally Developed
- Locally Supported
- Tomorrow's Technology, Delivered Today.

“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.”

Murthy Veeraghanta
chairman & managing director
VSoft Corporation

Our Genesis

From its inception in 1996, as a provider of financial technology solutions, VSoft has maintained a global focus. As a result, today more than 1900 financial institutions worldwide utilize VSoft products to improve service, reduce cost and maximize efficiency.

VSoft Corporation was founded in Atlanta, Georgia by banking and payment alumni with experience in developing and implementing payment processing solutions globally. Atlanta is VSoft’s worldwide leadership and operations home, as well as the headquarters of the product development and project management organization serving customers in the Americas.

For banking and payment technology pioneers like VSoft, the mission has always been to provide a better way to capture information and process transactions more efficiently. Early on, however, our customers discovered something different about VSoft.

“When we found VSoft, we didn’t find a vendor -- we found a partner. VSoft listened to us, worked with us, and believed that if we succeeded, they would succeed. We have worked together through the years, always building on each other’s strengths.”

Mr. Worth Harris Carter, Jr.
chairman of the board and president, Carter Bank & Trust

“We found that VSoft, like us, has a common vision of how to best serve our membership and stay competitive in today’s dynamic atmosphere.”

Ms. Karen Carew
CFO, Pioneer Credit Union

Our focus on customers’ needs translates directly into solutions that meet their current requirements, yet serve them well as their business evolves. This steadfast commitment has generated success for our customers and a steadily growing customer base for VSoft.

In recent years VSoft Technologies, located in the financial district of Hyderabad, India, expanded VSoft’s global presence. Encompassing business and product development teams as well as project management services, this team addresses the needs of the rapidly growing India, Asia-Pacific, and the Middle East markets. Beyond our geographic expansions, VSoft continues to add services that our customers desire. An example is the 2007 expansion of VSoft Managed Services (VMS) into the application service provider (ASP) service offerings.

Today, VSoft is a world-class company comprised of specialists who make it their business to know the wholesale and retail banking and payments business. To this industry knowledge, we apply our core expertise in transaction technology. We have been honored by the Inc. 5000 and the Deloitte & Touche Technology Fast 50, for sustained sales and revenue growth. Our forward-thinking technologies are the foundation for every rock-solid, secure solution we provide. That translates into an advantage in a globally competitive financial services market. We only succeed when our customers succeed.

VSoft Sets the Standard for Versatile Solutions

In a technology-driven industry fueled by consolidation, globalization, regulatory changes, and competition outside the traditional financial services framework, you need a nimble partner to help you quickly bring your vision for banking and payment services to life. To succeed, innovation is imperative.

Core Processing

CoreSoft™ offers a customizable experience via exceptional flexibility and integration capabilities, with all the advantages of a robust browser-based system. Key features include multiple delivery channel support, real-time transactional capabilities, round-the-clock availability, and a 360° view of customer profiles.

Image Processing

VSoft is one of the few financial technology vendors that offers true image-based check and payment processing solutions through two solution lines.

VSoft Agile™ - the solution line that comprises customer-facing and distributed capture product applications.

VSoft Centrum™ - the solution line for centralized check processing applications featuring a full complement of supporting applications that facilitate item storage and research, reduce fraud risk, and deliver information to you and your customer.

Managed ASP Services

VSoft Managed Services, VSoft's ASP platform, operates as an extension of your financial institution providing the power of a 24/7/365 full item and data processing center.

Image Processing works with your existing in-house or outsourced core processing system to bring an integrated approach for item processing to your back office operations.

Core Data Processing utilizes state-of-the-art hardware and software to provide your financial institution with a cost effective and timely solution for your core processing needs.

At VSoft, we actively work to spot market trends. Our flexible development and delivery processes enable us to act quickly to translate that knowledge into solutions. Our capacity for innovation is matched only by our desire to deliver products that are easy to adopt, easy to use, and meet or exceed our customers' expectations.

Versatile software, quickly realized.



Delivery Models

VSoft offers three unique delivery models. You choose the best option based on the size of your financial institution, the features you require, and your budget. Additionally, we offer a flexible exchange option that allows you to migrate from one model to another to meet your growth plans. Above all, these three models allow resources to be allocated where they are needed in a way that satisfies the strategic mission of your financial institution.

In-House

Financial institutions with the information technology staff to support an installed solution can leverage our products to meet their needs. This deployment model offers the advantages of full infrastructure control, complete autonomy, and hardware flexibility. VSoft works with financial institutions during both the initial installation of the software and hardware and during subsequent system upgrades. VSoft does not charge volume-based recurring fees on an in-house deployment. This assures that capital expenditures are known and can be amortized predictably.



Outsourcing

By outsourcing to a trusted technology partner like VSoft, you can capitalize on experienced resources, and powerful, scalable hardware infrastructure. The financial institution performs some of the check collection and share draft processing, while VSoft handles many of the daily functions on behalf of the institution.

Software as a Service (SaaS)

The establishment of a full system architecture can be a daunting idea for some financial institutions, but the concept of having their employees administer daily activities and monitor workflows is very attractive. The SaaS model allows financial institutions to capitalize on VSoft's infrastructure while keeping their authorized operators in full control of daily operations. This blend of hosted applications with real-time remote access provides the financial institution with optimal solutions without having to invest in the architectural requirements of an internally deployed solution.

“The VSoft solution not only perfectly integrated with our operational culture, but their commitment to providing optimal service to both the Credit Union and our membership has proven to be excellent. VSoft provides options for all our image capture needs - retail, business, and remote.”

Michael George

director of operations

Kern Schools Federal Credit Union

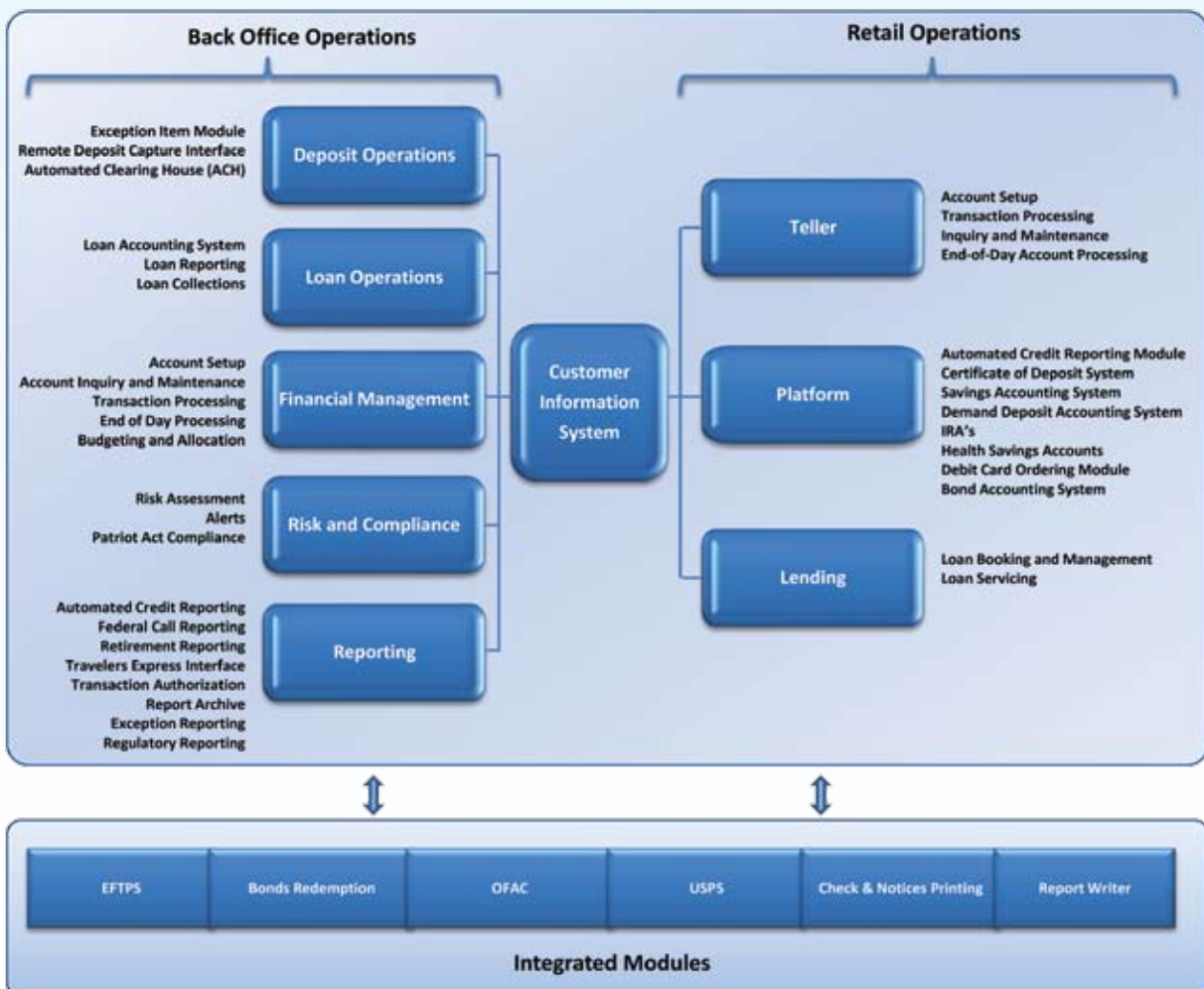
Core Processing Overview

A core processing solution built on the latest technologies can revolutionize the day-to-day core operations of a financial institution. It can become a solid, flexible, and scalable foundation on which other systems can be easily built and synchronized into a robust solution.

CoreSoft™

CoreSoft is a comprehensive suite of core processing solutions built on advanced browser-based technologies. It is a multi-channel system that can be deployed in-house or as an outsourced service. Its platform-independent and open-system architecture based on service oriented architecture (SOA) gives financial institutions not only the freedom to choose their hardware and software infrastructure but also enables smooth integration with existing and future systems. With **CoreSoft's** unique parameter-driven design, financial institutions can quickly and efficiently adapt to dynamic market needs without tedious, expensive customizations. Other key features of the suite include a point-and-click interface, real-time transactional capabilities, round-the-clock availability, and a 360° view of customers.

With **CoreSoft**, your institution benefits from enterprise-wide automation allowing you to give your customers a completely new experience. From printing prefilled account opening forms to automatic account statement generation as per predefined cycles, **CoreSoft** does it all for you continuously while you focus on your customers' needs.



Item Processing Overview

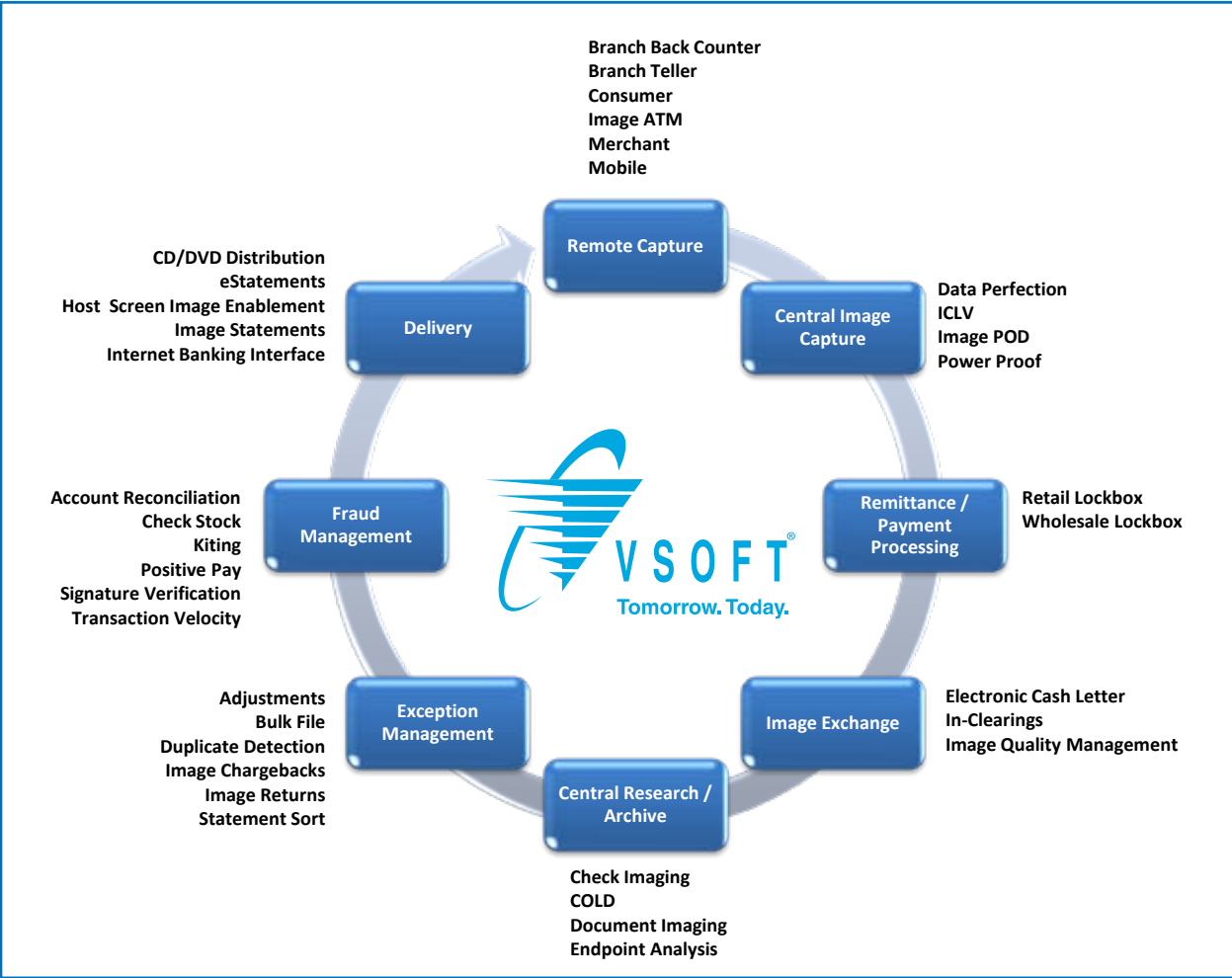
The VSoft Item Processing solution portfolio encompasses a broad range of applications addressing needs in the distributed capture, check processing, remittance processing, and document imaging markets. The solutions have been designed to facilitate the seamless addition of applications at a pace chosen by our customers.

Agile™

The true value proposition for check imaging is in the ability to truncate the check at the earliest, and at all points of presentment, while fully employing the captured data for all downstream transaction processing. To achieve these twin objectives, the Agile solution line includes distributed capture products for the branch back counter, teller, and products uniquely tailored to merchant capture, whether they are small businesses or multi-location enterprises.

Centrum™

This broad solution line provides a full complement of products and targeted applications for back office check and remittance payment automation. In addition to the distributed payments gateway, Centrum includes a complete image-based check and remittance processing work flow, and an image exchange work flow that enables you to exchange directly or to use exchange networks like the Federal Reserve, Endpoint Exchange, the Clearing House, or other networks. These are integrated with our returns processing, signature verification and fraud detection applications, transaction research, document archiving and retrieval, as well as document delivery in a variety of media. In addition to providing cost savings and efficiency, integration enables you to implement applications in the order and at a pace that matches your strategy.



Process Overview

Contract

Among other key elements, contracts include terms, conditions, and pricing. VSoft offers industry-sensitive contracts that include service level agreements and price points that will save money for your financial institution while ensuring high levels of customer service. We also have local representation ensuring immediate awareness and attention to opportunities and challenges that your environment presents.

Setup

The setup process defines demographic information, business rules, and other elements required to establish a functional system for your financial institution. Right from the start of the project, we offer you the benefit of multiple, personal touch points with knowledgeable, easy to reach representatives from sales, implementation, project management, and support. VSoft has vast experience in working with a variety of financial institutions of different asset size, branch counts and geographies enabling us to bring you unique ideas and solutions.

Testing

Rigorous testing is conducted before the go-live launch with mutually accepted testing methods and results. From unit testing of individual functionalities to integration and system testing of the solution in a replicated live environment, we are committed to delivering you the highest quality solutions. Finally, through acceptance testing you decide whether what we developed meets your request.

Training

We understand that training is not a one-time event. VSoft adopts a consultative approach toward education and encourages follow-up training as necessary. We undertake training for your key users on all contracted applications.



Stellar Service, Support, and Training

VSoft prides itself on nimble development methodologies that transform your requirements and objectives into products infused with innovative features that serve you well now and into the future. Our experienced project management teams ensure on-time delivery of your project, whether it is a single installation at a local institution; or a multi-phase, complex program for a data center or larger global financial institution.

Dedicated Implementation Teams Ensure Fast Time-to-Market

Our implementation teams specialize in market segments. From the moment a contract is signed, the team dedicated to serving your project is on the job. A project manager, team leader, business analyst, and our implementation specialists are an integral part of every engagement. You bring your requirements and business knowledge to the table, and we provide our insight into how to make the solution available to your customers in the fastest manner possible. The comprehensive project plan is just the starting point toward ensuring proper resource allocation, milestone management, and timely completion of deliverables.

Project excellence requires that we share information through the entire installation process. To that end, your project manager is tasked with constantly communicating project deliverables, timelines, risks, and benefits. Mutual understanding is critical to ensuring our success and your satisfaction.



Non-Stop Service

Thanks to our global support network, VSoft service is available 24/7/365. Your call is quickly assessed, assigned, and handled by our highly qualified support personnel. This personal service is augmented by a variety of channels including secured customer access to our Web support portal, and defined escalation procedures to address critical problem resolution.

Anytime, Anywhere Training with VSoft University

To help you get the most from your newly installed product, we package it with comprehensive online help and tutorials, as well as offer the convenience of self-serve Web training modules. For large groups or for training on highly customized products, in-person training may be the best option. Our classes are taught by veteran trainers at your site or ours: the VSoft University.

VShare

We understand that streamlined communication with our customers is the key to mutual success. To realize this, we developed VShare, an online communication portal to share product-specific artifacts, technical documents, press releases and more. Customers can conveniently register themselves on VSoft's website and become members of the VShare community.

The VSoft Advantage

In a word, the VSoft Advantage is ‘excellence.’ This is expressed by our satisfied customers and by those who survey the product landscape and perform side-by-side comparisons of the offerings on the market. We have been cited as “the overall performance leader in advanced technology and breadth of features categories,” and recognized as having “technology that is state-of-the-art with significant ongoing investment in R&D,” by Bob Meara, senior analyst, Celent.

We distinguish ourselves by being at the forefront of technology with product capabilities that leads the market. We would like to share that advantage with you.

Additionally VSoft has recently received the following accolades:

- Named to [Inc. 5000](#). (2007, 2008, 2009)
- Honored as a [Software 500](#) company by *Software Magazine*. (2008, 2009)
- Selected as a [Technology Fast 50](#) organization by Deloitte & Touche. (2008)
- Named a [Top 25 Innovator](#) by *Bank Technology News*. (2007)

Corporate and Technology Milestones

VSoft’s growth has been steady and is a direct result of the success of our customers.

Timeframe	Milestone
1996	■ VSoft Corporation, founded (U.S.)
1997	■ First archive product released
1998	■ First \$1M revenue ■ First international customer (Philippines)
1999	■ First distributed capture product released
2000	■ First document imaging product released
2001	■ First remittance lockbox product released
2004	■ Established VSoft Technologies, Inc. (India)
2006	■ Direct sales force established
2007	First corporate acquisitions: ■ Bancsource customer base ■ New Era Financial Services ■ Branch21
2008	■ Launched Enterprise Duplicate Detection product
2009	■ Released Agile™ Home/Office solution
2010	■ Introduced Core solution ■ Launched VShare customer communication portal ■ Launched Mobile Capture solution

The variety of financial institutions that employ our solutions spans the globe and the transaction processing spectrum: from state treasury departments, to corporate credit unions, to community banks with cutting edge end-to-end payment.

We welcome you to partner with VSoft so you too can realize the benefits of tomorrow’s technology, today.



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