

### *Core Systems As Systems of Engagement*

Progressive financial institutions (FIs) must move beyond legacy core systems to leading-edge digital banking platforms if they want to better engage their members and keep up with new and emerging market technologies. When FIs are able to quickly offer timely new products and services, consumer stickiness and loyalty are the immediate benefits. Universa, our innovative, browser-based digital banking platform, encompasses the latest technological advances that give FIs the edge in delivering relevant financial products and services. Universa is unique among core systems in that it delivers an integrated suite of core financial, digital processing and management solutions right out of the box.

Business Intelligence (BI) is a hot topic right now for FIs, but the smaller community based FIs are often at a disadvantage against the mega-banks because they do not have the resources to afford sophisticated – and expensive – BI, data warehousing and CRM systems. We have directly addressed this concern by partnering with Logi Analytics to embed their Logi data analytics software into Universa. Logi Analytics is the leading embedded analytics platform—they are recognized by Gartner, Dresner, Nucleus, and Butler. This means that senior managers across every department – Operations, Lending, Branches, etc. – all have access to powerful dashboards for monitoring their KPIs (Key Performance Indicators). As for larger FIs with more staff and larger budgets, we can help them with more sophisticated data mining projects that can merge core data with outside data feeds into data warehouses/data lakes. At Smart Solution, we are dedicated to being our clients' open technology partner and helping them solve their specific data analysis and marketing needs.

We also have a robust notification and alerting engine built into Universa. In action, this means that account holders can easily set up and manage specific alerts such as low balance warnings, daily balance updates, loan payments due, ID update requirements, and more. These messages can also be accompanied by relevant marketing messages. Meanwhile, employees are also able to take advantage of notifications in terms of product/services recommendations and fraud/security concerns. On a higher level, Universa's agile, rapid release development process enables us to quickly translate client business needs or new ideas into a wide range of customizable and productivity enhancing system functionalities.

The Universa core banking system was designed from the ground up to deliver digitized, omni-channel user experiences. Case in point: we are industry leaders in acknowledging the incredible popularity of Amazon Alexa and in response we developed an interface to support Alexa voice commands for Universa – our clients can now install the new module and enable their members or customers to link their accounts and perform a variety of voice-driven banking transactions. We are committed to helping our clients provide a wide spectrum of engaging services to their account holders efficiently and at an affordable price point. This kind of innovation, coupled with the scalable architecture, flexibility and functionality packed into our Universa platform, makes Smart Solution one of the world's leading FinTech providers of robust and affordable cloud-based banking and financial management solutions.



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**Ilean Tait** is President and Chief Executive Officer of Smart Solution™. He took over Smart Solution™ in 2005 after being President of Homebank Technologies for 15 years. Established in 1985, Smart Solution™ is a Canadian corporation that provides core banking systems and financial management solutions to a growing list of progressive financial institutions. Its diverse clientele includes some of the top banks, credit unions and trust companies in Canada, Central America and the Caribbean. As an established leader in delivering and integrating the most innovative financial services technologies, Smart Solution provides cutting-edge, customer-focused products that meet the specific needs of the financial industry. The company's Universa enterprise banking system incorporates the industry's best practices with the latest technologies to give clients a state-of-the art solution that is feature-rich, scalable, and secure. We pride ourselves on our attention to detail and on our team of qualified experts focused on providing exceptional service and support.