



ADVANCED DATA CENTER

suchakdatasystems

Advanced Data Center Solution

Information Technology transcends all industries. Yet for most organizations, this is not part of their core business. Failure to run a smooth IT operation within any organization, especially among banks, can spell disaster. This has led to a greater reliance on third party service organizations, as financial institutions look to streamline processes and reduce operating expenses.

To accommodate this trend, *Suchak Data Systems, Inc.* has formulated a comprehensive Data Center Solution, which incorporates over 25 years worth of applications development into one "Service Bureau" package. Our customers have access to a constantly growing list of applications, which include our flagship core banking solution - Integrated Banking System - and our state-of-the-art Item Processing and Imaging Solutions, built upon BankWare's™ cutting-edge ImageCentre™ application. This, along with our Channel Management Services - ATM/POS Processing Systems, Merchant ATM Processing, Telephone Banking, and Online Banking - rounds out SDS' value proposition as a full service provider of technology solutions for community based financial institutions.



What is the ADC?

The Data Center solution is designed to move core processing, electronic transaction delivery, item processing, and check imaging from your financial institution to SDS. The result: SDS manages the hardware and software necessary to run the applications, which include the servers, communications equipment, operating systems, security systems, and database applications. In addition, SDS provides experienced technical and operations personnel, including systems administrators, developers, designers, and consultants, as well as the facilities necessary to provide a secure, central point of operations, complete with a fully redundant off-site backup. All connected via a world-class communications infrastructure using CISCO™ equipment and AT&T's T-Carrier backbone. The result - each component is "packaged" into one comprehensive solution with a dedicated, experienced staff and stable fee structure.

Advantages To Outsourcing

The advantages to outsourcing are clear, which is why the trend is on the rise. As the requirements to build and maintain an efficient and secure IT infrastructure grow, organizations are discovering it's more economical to allow a "specialist" to manage the IT function.

Cost Savings Through Economies of Scale

The bottom line on outsourcing is, essentially, the bottom line. Because resources can be shared across many organizations, the total cost per "unit" is typically less than an in-house deployment, especially over the long-term. An in-house solution can also result in surplus resources in the form of equipment, software, and personnel. Through the Data Center, SDS can offer our customers a more efficient and cost effective solution for their core banking and item processing operations, while maintaining a level of systems and solutions excellence that would prove very costly if approached alone.

Security

With new threats discovered daily, it's critical that the proper resources are dedicated protecting the integrity of the data. This involves, of course, configuring the network to control access. It also involves monitoring the network to ensure adequate controls are in place, and keeping up with vendor-released patches to close newly discovered vulnerabilities. In a shared environment, it's much more cost effective to dedicate the resources necessary to maintaining a secure environment. Without these, it's simply a matter of time before a costly and embarrassing attack occurs.

Control

While this may seem contradictory, the level of control inherent in outsourcing arrangements can be more effective than the alternative. The relationships become contractual as opposed to personnel based. And with SDS, we expect our customers to be fully involved, and act as a "team" with both SDS and peer customers. Through collaboration, cooperation, and teamwork, the level of control inherent in our Data Center would be very difficult to find with other outsourcing solutions.

Focus

Since "Information Technology" is not amongst the core business functions of financial institutions, management is freed to focus on "business related" competencies - customer retention and satisfaction, new business, and the quality of their loan portfolios - without the distraction of technology, disaster recovery, and most importantly, systems security.



Core Banking

Our Integrated Banking System is a client / server core banking application with a Windows front-end interface. Based on a Customer Information File (CIF) concept that makes it easy to view all aspects of a customer's relationship, the integrated banking system processes all the Financial Institution's vital day-to-day information. Our Core Banking solution automates all aspects of your information processing and MIS needs using a comprehensive package of fully integrated core banking applications and special service modules, including:

- checking and savings
- certificates of deposits
- individual retirement accounts
- loans
- credit tracking
- loan pricing
- general ledger
- reporter module & letter writer
- safe deposit box accounting
- ATM network interface

Item Processing and Imaging Solutions

SDS has incorporated a truly next generation item processing and imaging solution into the Data Center. The total solution is built upon BankWare's ImageCentre™, the financial industry's first and only integrated, completely browser-based check imaging, document imaging, remittance processing and COLD solution. Because of its architecture, the solution eliminates the need for costly client software, and delivers unprecedented compatibility with older PCs. Features include:

- Backwards compatibility, allowing use of virtually any computer, printer, or existing hardware
- Advanced image capture, including courtesy and legal amount recognition (CAR/LAR), signatures and payees
- Document imaging of loan portfolios, credit reports, signature cards, COLD storage, titles, etc.
- Internet capable for visual online account research, positive pay, and remittance
- Multiple options for creating and delivering statements, including combined statements, smart statements, CD-ROM/DVD, email statement delivery

Channel Management Solutions

SDS offers you a state-of-the-art online transaction delivery system that rivals any competitor. These products and services are designed to bring the Financial Institution to its customers, 24 hours a day, 7 days a week, through a comprehensive set of channels including:

ATM / POS Processing System and Merchant ATM Program

SDS's ATM platform offers reduced expenses through a LAN-based ATM network architecture (instead of point-to-point lines from each ATM), and supports both ATM and debit cards. The solution offers access to all major ATM networks, customized ATM screens, support for Web enabled ATMs, and online real-time balances and transaction authorization.

Online Banking Solution

SDS's Online Banking System incorporates a best-of-breed set of features and functionality to allow your customers to perform a number of banking functions online. The application offers extensive features for both retail and commercial customers, and operates in an online real-time environment.

Telephone Banking System

Our Telephone Banking System will allow your customers to access account information and initiate funds transfers using any touch-tone telephone. The architecture offers flexibility (you determine the number of lines used), customized voice scripts, and online real-time balance information and transaction authorization.

Additional Systems and Services:

ACH Origination System, Teller Automation, Platform Automation, Consulting Services

ABOUT SUCHAK DATA SYSTEMS

Suchak Data Systems, Inc. is a full service provider of technology solutions for financial institutions. The company is now in its third decade of growth and continues to expand its diverse set of solutions and services. Founder, President & CEO Vinod Suchak has been working closely with community banks on technology-related issues for over 30 years. The firm develops and supports Core Banking Solutions, Online Banking Solutions, Telephone Banking Solutions, Branch Automation Solutions and ACH Origination Solutions for in-house and service bureau settings supporting many financial institutions across the Northeast.

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