

NATIONAL DIGITAL BANKING WORKING GROUP

UPDATES WEBINAR

APR 22, 2025

TODAY'S AGENDA

INITIATIVE UPDATES

General progress update

Roadmap & Timelines



WORKING GROUP UPDATES

Vendor Selection process

Vendor Selection updates

Fulcrum Payments overview



CALL FOR PARTICIPATION

Q&A PERIOD

We will have a designated question period at the end of the webinar. Please enter any questions you may have **into the Chat or Q&A features during the webinar** or **voice your question aloud during the question period**.

INITIATIVE PROGRESS

50

credit unions committed to finding a viable and practical digital banking platform solution

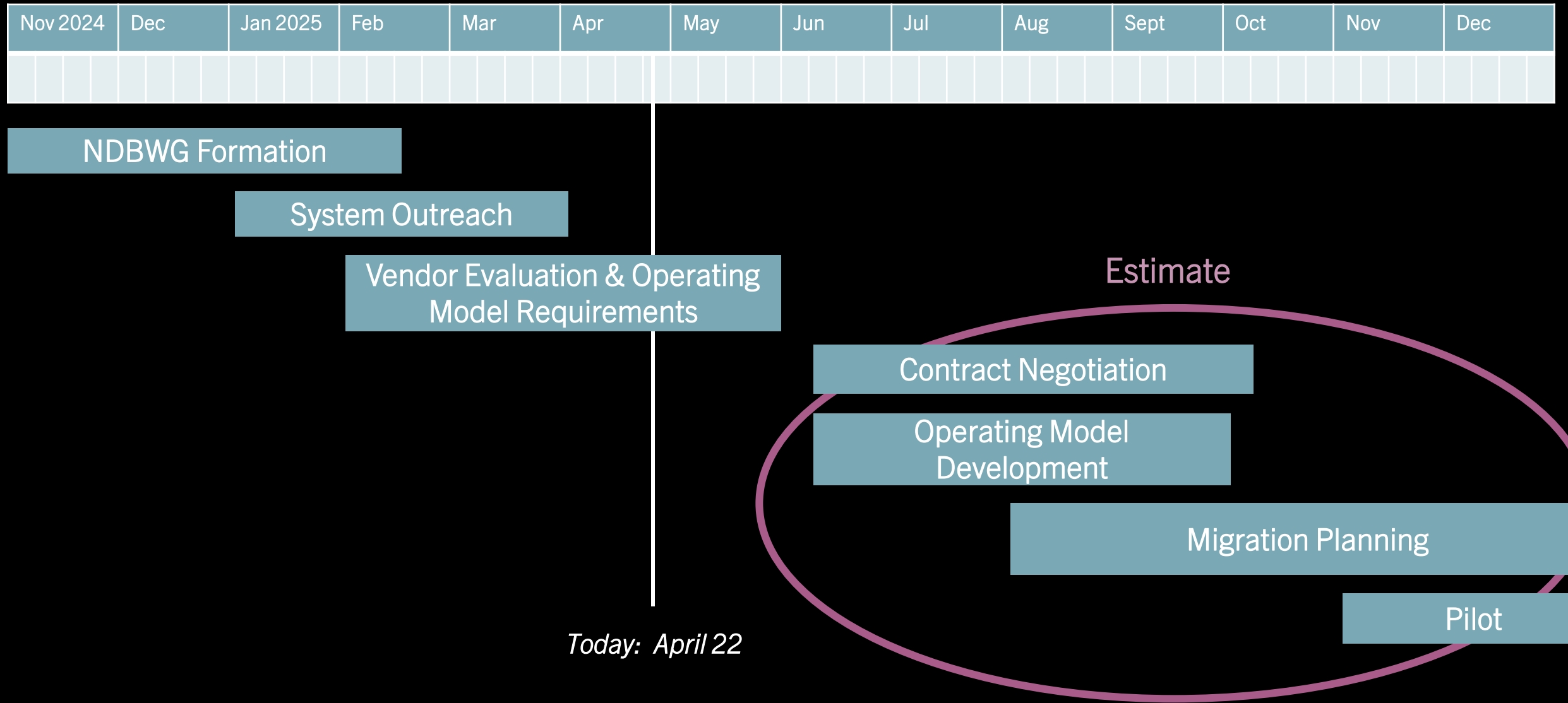
- + more credit unions expected in the near future
- + keeping the program open for credit unions

C1

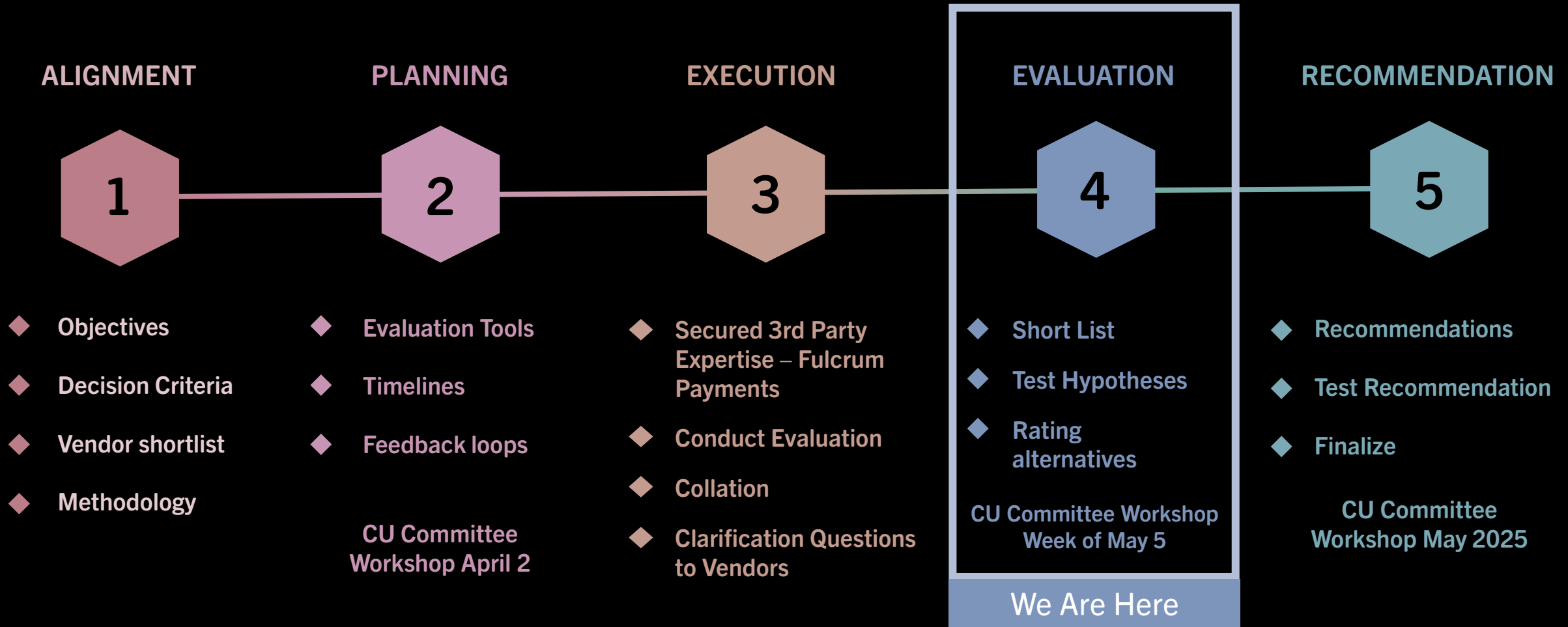
support for the Transition & Implementation phase with funding and experienced input

Website at nationaldigitalbankinggroup.com

PROGRAM ROADMAP & TIMELINES (HIGH-LEVEL)



VENDOR SELECTION PROCESS (HIGH-LEVEL)



VENDOR SELECTION UPDATES

- After first pass review of the questionnaire responses, additional questions have been sent to vendors to clarify their position on:
 - Operating Model
 - Functionality
 - Pricing models
- There is significant variability in the functionality supported by the vendors - some vendors will likely be excluded based on inability to support features currently available to our members
- No single vendor can demonstrate they have integrations currently live with ALL the banking and payments systems required for this project

VENDORS CONSIDERED IN EVALUATION PROCESS

Bankjoy

ebankIT
by CGI

Finacle

intellect

plumery

VERIPARK

ADDITIONS

Libro
CREDIT UNION

savana

smartsolution

TARGETED EXPERTISE YOU CAN TRUST



Fulcrum is a boutique management consultancy with extensive experience in Canadian Banking and Payments. We provide targeted expertise to FIs undertaking significant Credit Card and Payment launches, conversions and business optimization. Fulcrum delivers management advisory through supporting core processes, product design, systems implementation and testing.

Strategy and Business Plan Development

- Drove Credit Card strategy and business planning for most successful de-novo card launch of past 10 yrs; Oversight of several credit card core-processing platform conversions and systems remediations
- Completed multiple strategy assessments for program conversions and new product launches

Vendor Assessment and Negotiation Support

- Assessed all major credit card processing cores and completed support of multiple new market entrants
- Completed support and leadership of RFP management for all credit card systems and most payment systems

Product Design, Management and Financial Modeling

- Delivered product design for consumer credit cards, debit networks and digital platforms
- Built out product performance systems and managed/forecasting product growth phases

Operational Process and Regulatory Oversight

- Delivered End-to-end Operational systems, including Policy, Process, Procedures and Reporting
- Experience in managing Payment regulatory requirements and supported IT/System compliance needs

Testing Design, System, and Support

- Planned and successful completed testing (strategy, cases, testing) for many credit & debit programs
 - Designed and built test automation and worked with multiple support tools
-

CANADIAN PAYMENTS PROJECT CLIENTS



RESOURCING TO ASSIST ALL STAGES FROM STRATEGY TO LAUNCH TO SUPPORT

Fulcrum Leadership



Scott Lapstra, Managing Director

Scott brings 25+ years of progressive management experience in Canadian financial services with deep expertise in building and launching high-growth businesses. With 20 years of executive experience in Canadian payments, Scott spent five years with Tangerine Bank building and launching their award-winning consumer credit card business.



Michael Boyd, Managing Director

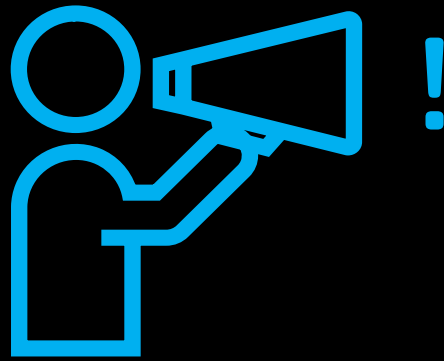
Michael is a leader with extensive experience at the Executive level across the payment transaction chain. He has worked in networks, processors, and issuing roles with banks, credit unions, FinTechs, and processors for over 20 years. He has delivered payments solutions, including Processor payment modernization, the Tangerine Credit Card launch, and Payment Product and Operations Optimization.

Fulcrum Expertise

Team of resources to support all stages from strategy to launch to implementation, including:

- Strategy Support and Product Design
- Project Managers and Business Analysts
- Fraud and Credit Risk Assessment/Build
- Operational Process
- Testing Strategy and Implementation

CALL FOR



PARTICIPATION

Stay Connected



Updates with emails and webinars sessions
nationaldigitalbankinggroup.com

Provide
Feedback



Various channels will be available to poll
stakeholder positions

Participate



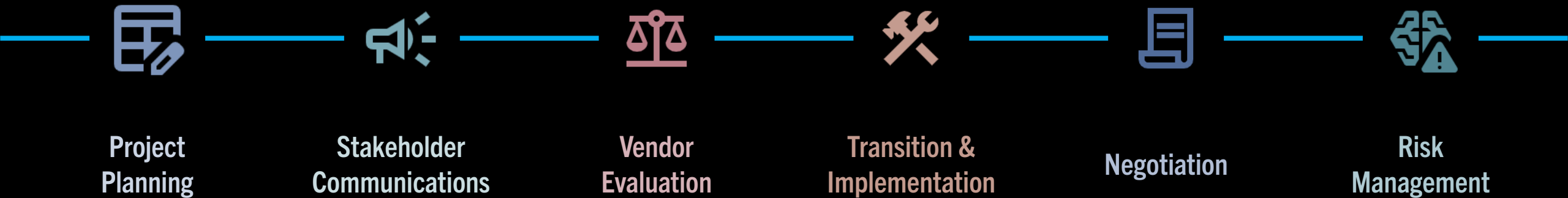
Volunteers with expertise in working group
focus areas

Support



Collective investment to maximize impact

WORKING GROUPS



Working groups will be staffed from the NDBWG members but will engage expertise and perspectives from participating credit unions with:

- *Workshops*
- *Surveys*
- *Webinars*

QUESTIONS?

THANK YOU!