



# Differentiated customer experience delivered with the leading cloud-native next-gen digital banking platform

We're passionate about building next-gen digital banking software that empowers financial institutions to define customer journeys according to customer needs, supercharge engagement with built-in conversational AI and enable simplified system integration - all while accelerating speed to market.

As financial institutions face increasing customer demands, escalating costs to maintain traditional systems, and growing competition, Cyberbank Digital offers a powerful, customer-centric digital banking platform that addresses these challenges head on.

## WHY CYBERBANK DIGITAL

### TAILOR JOURNEYS WITH STRUCTURAL FLEXIBILITY

- Access a robust set of digital-first capabilities that support the needs of leading US-based financial institutions with a uniquely flexible platform, enabling financial institutions to build tailored journeys, dynamically, with speed - all while lowering costs to serve.
- Create your own user experience easily due to Cyberbank Digital's API-centric model.
- Offer robust capabilities that span the management of accounts, transactions, payments, bill pay, contacts and more.
- Enable new and existing bank customers to self-enroll into your firm's digital banking channel within minutes.

### USE CONVERSATIONAL AI, ONE PLATFORM

- Guide customers to make the right choices so they can meet their financial goals with tailored offerings that make sense for their specific financial situation.
- Use an AI-powered engine that recognizes voice and text, understands intent, deciphers different languages and knows when to provide AI or human-based support for every customer engagement.
- Integrate conversational AI into all of your service channels to manage transactional or data-driven tasks.

## EXTEND YOUR ECOSYSTEM WITH SPEED

- Configure, re-configure and extend financial products and services in minutes (not months) without IT intervention. You, and your bank, are in control of the user journey with a “click-not-code” approach.
- Access a powerful API-centric, microservices model that supports seamless integration to back office, channels and third-party apps and services.
- Increase efficiencies across deployment, integration, infrastructure and technology operations to lower organizational costs.
- Build a bank where flexibility and product enhancements are daily occurrences.

## UPGRADE WITHOUT INTERRUPTION

- Introduce new features and improvements that continually drive technology efficiency and productivity. Design your customer journeys and tailored financial products and services.
- Enable new versions to be released quickly, with a fully automated deployment process, including automated tests, and security and code tests.

- Change any business rule, process, product definition, or customer experience without the need to change the platform or lose upgradeability. Offer a frictionless experience with minimal risk.
- Eliminate the reliance on legacy vendors who use closed and proprietary frameworks, and require specialists to make changes that can take months to implement.

## MINIMIZE COMPLEXITY WITH MODULARITY

- Separate and recombine system components with the benefit of flexibility and freedom - the digital possibilities are endless.
- Expand your ecosystem with a modular microservices architecture that allows banks to integrate into new or existing platforms, systems and third party service providers via APIs.
- Mitigate deployment risks. Add or replace microservices to enable Cyberbank to work exactly the way you need them - without impacting the ecosystem.
- Scale the platform with very granular control, increasing resource efficiency and ensuring amazing customer experiences.

Galileo is a leading financial technology company whose platform, open API technology and proven expertise enable fintechs, emerging and established brands to create differentiated financial solutions that expand the financial frontier.



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