



Banking Services

Driving Solutions Tailored to Bank Technologies, Processes, and Operations

The Northcross Group (NCG) provides management and technology consulting services focused on bank systems and technologies. Our consultants bring a blend of banking expertise and technology skills; demonstrated by a proven track record of delivering successful technology solutions. NCG's approach is grounded in how banks operate from applications, data, security, to the people that use them. NCG accounts for the evolving regulatory environment and helps banks map out what must be done now, what will be accomplished over time, and what longer term goals should be considered.

Our teams of highly skilled consultants focus on execution at tactical and operational levels. We work with a variety of bank sizes ranging from multinationals to regional players. In these different market segments NCG supports technology selections, then drives efforts to successful implementation tailored to the specific operating environment.

NCG delivers technology centric efforts developing business cases and working through business process changes. We provide project management and technical leadership across a wide range of bank technologies. NCG focuses on crafting integration approaches that will successfully implement technology with the user community. NCG takes care to manage and drive communication of internal and external impacts, training and process changes, as well as the actual transition to the operational environment.

NCG approaches quality assurance, testing, and deployment management accounting for the impacts and experience for bank employees and customers. NCG's careful planning and experience in managing activities mitigates risks and provides capable response to any issues that may be encountered.

NCG drives acquisitions from complex best of breed integrations, to rip and replace efforts, and FDIC fire sales. Each of these require different approaches and methodologies to be successful. NCG has established toolkits and processes to leverage, and we understand that each effort requires specific consideration of the technical and organizational environments involved to be successful.

Integrated Approach:



NCG's methodology accounts for bank processes integrated with the data that drives them, the technology that facilitates them, and the security that ensures confidentiality, integrity, and availability.

NCG Expertise:

- Core Processing Enhancements / Replacements
- Mergers & Acquisitions
- Information Security
- Regulatory Compliance & Governance
- Deployment Command Center Planning & Operations
- Project Management Office Support
- Vendor Management Office Support
- Infrastructure Performance, Stability, and Scalability Assessments
- Disaster Recovery & Contingency of Operations Planning
- BIAN based processing blue printing
- Data scientist and analytics services
- AML/BSA System Assessments

NCG understands banking and the processes, data, technology, and security that drives it. Branch Back · Process automation **Banking Center** Business process modeling Office • Deposit & loan initiation Business process automation · Item instant capture Transaction and account · Streamlined multi-bank processing maintenance functions · Retail infrastructure systems Governance & reporting Online/ Mobile Fed/ACH **Processing** · Cloud architecture & **Regulatory Compliance** Core security & Governance Full featured banking Input processing Banking user interfaces systems & interfaces Integration with **Data Conversions** with core systems internal systems **Product launches** Transaction SOA/Middleware Pricing and fee management management & fraud infrastructure Scalability and performance improvements detection Cyber security Mortgage servicing hardening and Deposit, loan, & customer systems assessments Third Party Card **Processing Partners** · Transaction process modeling and · Data flow management capacity forecasting • Secure point to point interfaces · System data synchronization Partner security assessments · Card base and network interfaces

As the cyber landscape evolves—from customer devices and cloud infrastructure, complex interfaces exchanging data with third parties, and more robust cyber security threats—NCG works with banks to position for today and the future. NCG risk and security assessments cover technical infrastructure, business processes, and the overall security culture.

NCG conducts core and distributed system analysis for future scalability and performance. We launch new platforms, products, and pricing schemes to access new markets and provide cross-sell opportunities with existing customers.

NCG has technical experience with many technology vendors including FIS, Oracle, FISERV, and SAS. We work in

heterogeneous environments from mainframe batch operations to real time systems, and the middleware that connects them.

Access to data and the ability to create actionable information is key to a competitive advantage and being able to comply and conform to regulatory requirements. Our banking subject matter expertise and technical know-how allow us to streamline data management efforts and deliver insight when and where it is needed.

Bringing together banking expertise and strong technical capabilities, NCG delivers real value and security from technology solutions that make a difference in the banking world.

The Northcross Group (NCG) provides business system, security, and technology services. NCG works to ensure that technology serves our clients, allowing them to meet business goals, gain competitive advantage, enhance security, implement governance, ensure compliance, and stabilize operations.

NCG consultants bring a blend of technical and business acumen with a proven track record in the public, private, and non-profit sectors. We approach challenges head-on and figure out the most effective way to leverage technology to reach objectives.

NCG uses disciplined processes, refined from decades of experience. Flexibility is a cornerstone of our industry-tested methodologies—giving NCG the ability to adapt to changing environments and your needs.

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