



# CoPilot

*The loan and deposit origination system*

Simple

Solid

Superior



# What is CoPilot?

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CoPilot is THE loan and deposit origination system, loaded with features that make generating new accounts faster while ensuring regulatory compliance and institutional control throughout the process.

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CoPilot handles all types of loans.

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CoPilot improves efficiency, accuracy and compliance.

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CoPilot is designed with financial institutions in mind. The current industry-tested and approved version of CoPilot has been serving financial institutions for more ten years. In March 2016, Digital Banking Solutions, LLC acquired the software along with its client roster of financial institutions in 11 states. Today, CoPilot is under the stewardship of industry veteran James W. Bruce and his team.

Our team visited with each CoPilot client, and all responded with rave reviews and enthusiasm for the continuation of the CoPilot system. We are ready to lead CoPilot into the future.

Looking For More?

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- + [CoPilot Website](http://dbsync.com)  
dbsync.com
- + [Contact Us](tel:1-706-869-9993)  
1-706-869-9993
- + [Demo Available](#)

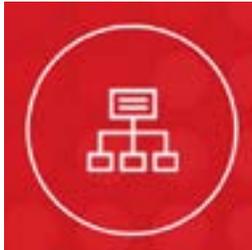
**“We are ready to  
lead CoPilot into  
the future.”**

**-CEO Jim Bruce**

# At A Glance

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## MULTI-FACET INTERFACEING



CoPilot cuts down on manual workloads, human error and simplifies user training - increasing overall efficiency- by interfacing seamlessly with other systems.

## CUSTOM REPORTING CAPABILITY



Create custom reporting from the CoPilot Database utilizing Crystal Reports to generate reports such as accounts pending decisions, accounts pending appraisals, etc.

## CENTRALIZED LENDING CAPABILITY



Implement centralized lending through user security allowing lending personnel to start the loan workflow and save the information for retrieval by a central office for completion.

## 24/7 CUSTOMER CARE



CoPilot gives you fast access to our expert customer care support team 24/7. Our team is always available to take your calls and answer any questions you may have about CoPilot.



## Simple – Solid – Superior

- + Easy To Install And To Use
- + Minimal Hardware Requirements
- + Process Manager Permits Managing The Loan/Deposit Documentation Process
- + eSignature
- + Unified Screen Layout For Loans/Deposits Makes Training And Usage Simpler
- + Management Controls For Policy
- + Credit Decision Making Is Enhanced
- + Centralized Or Decentralized Lending Processes
- + Custom Reports
- + Built-In Calculation Module
- + Customized Transaction Workflow
- + Designed To Meet Future Needs

# System Highlights

Each client gave  
rave reviews and  
enthusiasm for the  
continuation of the  
CoPilot system.

# CoPilot Today

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Download credit reports, generate disclosures or add accounts to the core processing system – with just one click. CoPilot is a compliance-oriented loan and deposit account origination system with a user-friendly interface putting you in control. Capable of interfacing with many third party systems, it has an intelligent data collection process to gather the least amount of data required by institutional policies, then it automatically generates the appropriate documents for a new account. With digital authentication and automatic integration with BankManager® or your document imaging system, completing new loan or deposit account transactions is quick and effortless. And, CoPilot is there when you need it – backed up by 24/7 in-person customer care support.

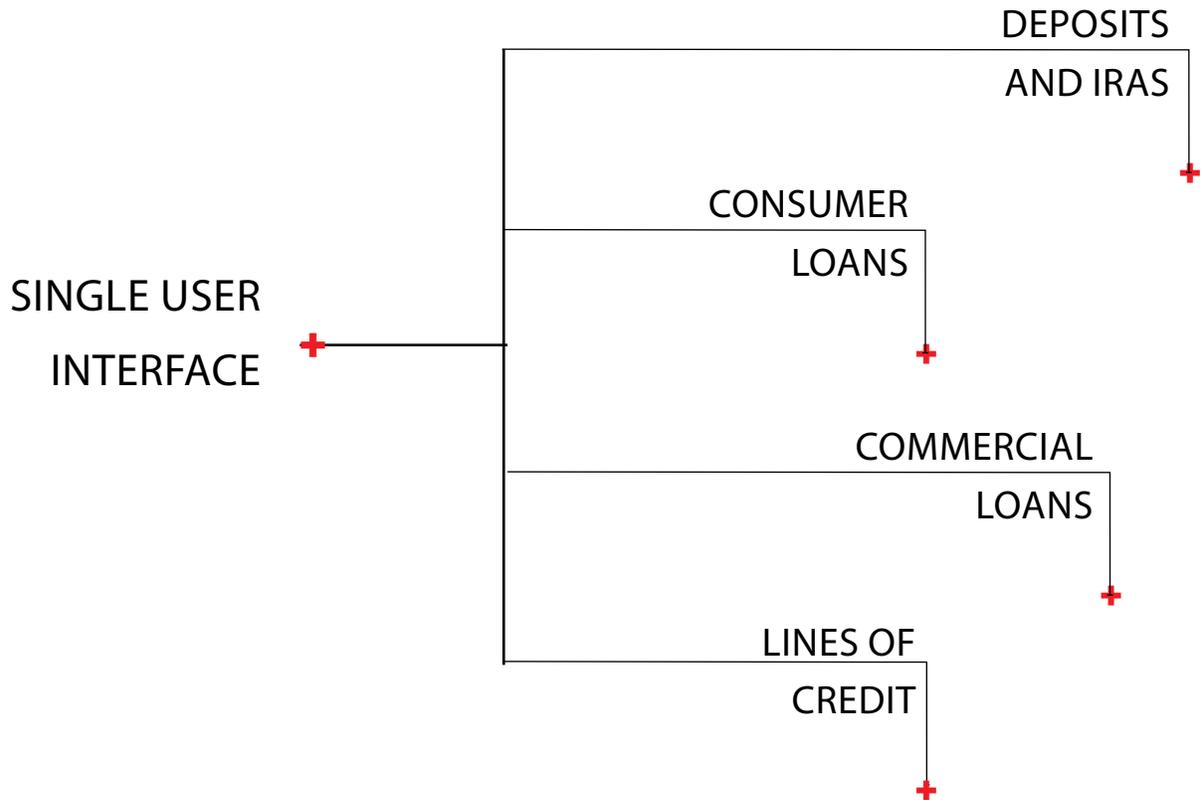
Now, that's the CoPilot you want on your side while facing ever-changing compliance rules and regulations.

CoPilot has been serving financial institutions for over ten years. In 2016, Digital Banking Solutions, LLC acquired the software and is propelling the CoPilot system into the future.

# Application Independent

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COPILOT PROVIDES MULTIPLE APPLICATIONS AND CONTROL THROUGH A SINGLE USER INTERFACE.



# Host Independent

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CoPilot interfaces to many host systems. Most are interactive real-time for retrieving customer information and adding new accounts live. CoPilot eliminates duplicate entry by interfacing with the host system to provide efficiency and accuracy.

Current host interfaces available are Jack Henry 20/20, ITI, BancPac, Modern Banking Systems (MBS), and dbCore.

In addition to Host Interfacing, CoPilot can interface to other systems. Interfaces currently available are:

- + Credit Reports - Equifax, TransUnion, and Experian.
- + Identity verification and OFAC checks - ChexSystems
- + Check Order - Harland/Clarke, Deluxe, Main Street
- + Flood - ServiceLink National Flood (formerly LPS National Flood) and CBC Flood
- + Document Imaging - BankManager thereby providing a seamless platform system

This facilitates tremendous capabilities for institutions that are technology savvy to integrate systems and reduce manual workloads, eliminate errors and simplify user training, thereby increasing overall operational efficiency.

# Management Policy Enforcement

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Most institutions verify management policy enforcement manually after the fact.

CoPilot allows management policies to be added to Calculations, Data Input and Custom Decisioning Criteria. Management Policies are then enforced as the transaction occurs. Management Policies can be as simple or complex as the institution desires.

**Example 1** - Service charges on deposit accounts

The policy may say management does not allow waiving service charges. The user will be stopped if they waive a service charge yet they can be allowed through security to override this management policy and open the account with waived service charge; however, management gets an exception report when that occurs.

**Example 2** - The bank doesn't loan money on cars over 5 years old

The user will be stopped and advised of the policy; however; depending on how management wants enforcement, the override can be allowed and an exception report will be made.

# Process Manager

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Each transaction within CoPilot contains various processes. CoPilot allows control of the order in which the user does specific processes. The process manager can be customized by DBS to present a workflow order, which mirrors the client's needs and can incorporate additional processes as needed. For example, the bank may use the Black Book website to run valuations on vehicle loans. This can be added as a custom process that would become available when a vehicle is used as collateral. By adding this process, it helps the user from having to go to the website manually and also keeps this step from being overlooked.

## Examples:

- Printing disclosures, taking an application, getting credit bureau information,
- Doing a Calculation, decision making, preparing closing documents, adding accounts to the core host system, etc.

# Credit Scoring/Decisioning

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CoPilot provides the capability to score automatically and to decision loans based on the institution's own scoring criteria.

CoPilot's credit scoring module will automatically approve, deny, or send a loan to a central location for review and approval.

The credit scoring/decisioning module can be customized to be as simple or as complex as the Institution may require.

# Centralized Lending Capability

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Centralized lending can be implemented through user security to allow lending personnel to start the loan workflow and continue to a point where the information can be retrieved and continued by a central office for completion. The loan can be retrieved by the lending personnel and printed by the lenders to complete the transaction with the customer. This allows for consistency and control where the processing can be maintained in the central office.

# Custom Reporting Capability

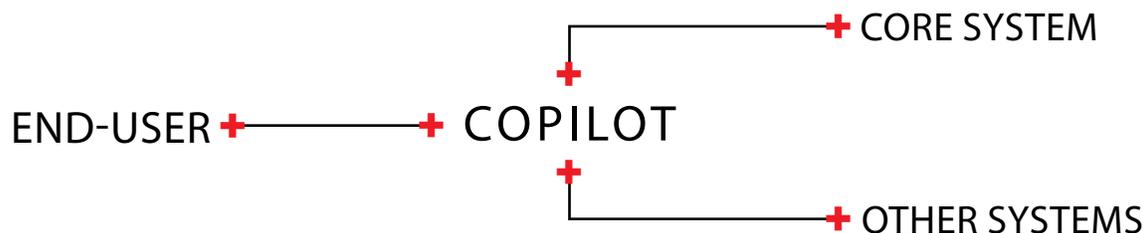
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CoPilot provides the ability to do custom reporting from the CoPilot Database utilizing Crystal Reports to generate reports such as accounts pending decisions, accounts pending appraisals, etc.

## Designed to Meet Future Needs

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The potential utilization of CoPilot is limited only by the creativity of the IT personnel in recognizing and defining opportunities where CoPilot can automate or improve a process within the institution to increase reliability and productivity in every area of the institution.



## Summary

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CoPilot can utilize trusted electronic forms and compliance with business partners such as Wolters Kluwer, American Bank Systems – and FIPCO. Updates of the forms for compliance with regulatory changes provided by these companies are incorporated into CoPilot and delivered to your Institution by DBS.

The current version of CoPilot has been serving banks for over ten years. In March of 2016, the new Digital Banking Solutions, LLC acquired the software and the banking clients (approximately 22 currently in 11 states using five host systems). Our due diligence visited with each client with rave reviews and enthusiasm for the continuation of the CoPilot system.

# Digital Banking Solutions, LLC

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