



FinXTech Connect Executive Briefings:

Drive Profitability and Growth of Consumer and Commercial Banking in One Platform with Accrue

Jeff Galloway
Core10



ACCRUE

By **core 10**

**Drive Profitability and Growth of Consumer and
Commercial Banking in One Platform**

Leadership and Advisors



Jeff Hanson
CEO



Cindy Snow
VP, Customer Success



Tyler Brantley
VP, Revenue Operations



Lee Farabaugh
Co-Founder & President



Jeff Galloway
VP, Professional Services

INVESTORS



Jacobs Asset Management



Jim McKelvey
Co-Founder
Square



Joe Maxwell
Managing Partner
FINTOP Capital



Ryan Zacharia
COO & Director, Research
Jacobs Asset Management



Sarah Biller
Executive Director
Vantage Ventures



Travis Liebig
CEO
St. Louis Bank
St. Louis, MO



Russ Bernthal
Former President
Jack Henry ProfitStars



**Graduate of the 2022
ICBA ThinkTech
Accelerator**

Our Story



Mission: Trusted easy button for banks on their digital transformation and innovation journey.

ACCRUE

- Digital Lending
- Deposit Account Opening
- Core & FinTech Connectivity



MESH

- Modern banking infrastructure platform
- Enables iPaaS and BaaS opportunities
- Data management solutions

CORE 10 SERVICES

- Custom API Integration and API Development
- Staff augmentation and project-based development
- Implementation & Customer Success

What We've Heard from Community Banks

WHAT COMMUNITY BANKS WANT

Solutions designed for community banks

- Affordable, straightforward agreements
- Feature-rich solutions, but not bloated
- Easy to implement and support
- Delightful experience for borrowers and employees

WHAT COMMUNITY BANKS GET

Large-scale, overly complex systems

- Expensive, complex contracts
- Difficult to implement and integrate
- Clunky, unintuitive user experiences
- Overwhelming and resource-intensive to manage

Everything you need, all in one platform.



**Digital Account
Opening**



**Digital Automated
Lending**



**Core & Fintech
Connectivity**

CONSUMER AND COMMERCIAL

Integrate and Automate



Digital Account Opening



Digital Lending

ACCRUE
< CONNECT >



jack henry™

fiserv.

FIS

CSI



xactus



DWOLLA



COMPLIANCE
SYSTEMS

ChexSystems®

MX



Tax Status

experian™



Middesk

vertical IQ®



S-Docs

[rma]



FUSION LASERPRO



Dropbox Sign



abrigo™



FLASHSPREAD
A BESMARTEE COMPANY

deluxe®
trusted payments & business technology

We meet each bank where they are.

- **DAO** – Commercial and Consumer
- **Lending** – Commercial, Consumer, Ag Lending, BaaS offerings
- **Core and Fintech Connectivity** – Supporting DAO/Lending as well as broader middleware, data warehousing, and integration needs
- **Asset Size** – Accrue scales from small local FIs to those with regional and national presence



Our Solution In Action

ACCRUE



How Accrue and Axiom are partnering:

ACCRUE

Lending

Commercial, Consumer, & Small
Business

Digital Account Opening

Commercial & Consumer, &
Small Business

The Future of Better Banking™

Our mission is to improve the lives of our clients, teammates and communities.

Axiom Bank has a rich history of financial inclusion that we are expanding to support a broader universe of consumers, commercial clients and fintechs. Our solutions embrace technology and innovation, focusing on solving problems to create distinctive customer journeys.

Axiom Bank Executive Leadership



John Zazzera
Chief Operating Officer

John brings over 30 years of experience in financial services. John has led organizations across, risk management, banking operations, technology, and payments.

Formerly Senior Vice President Group Executive at FIS, John also served as Senior Vice President, for TD Bank NA and TD Securities where he led banking operations, transaction services technology and enterprise risk.

In his earlier career at General Electric, he served as Commercial Finance Mid-Atlantic Market President and Chief Information Officer. While at JPMorgan Chase and Wells Fargo he led teams across credit, retail loans and auto finance divisions.

Former member of the Federal Reserve Board of Governors, Payments Advisory, and Federal Reserve Bank of New York Wholesale and Payments Advisory.



Mike Coyne
Chief Information Officer &
Fintech Solutions Head

Mike brings over 20 years of experience in platform development and product management.

Most recently, Mike developed the strategic architectural approach for retail, direct to consumer and Banking-as-a-Service (BaaS) as SVP Enterprise Delivery & Solution Architecture at Green Dot.

Mike previously served as a Senior Vice President at Bank of America (& MBNA), TD Bank and FIS leading the digital strategy, payment networks, technology & strategic planning functions.

Throughout his career, Mike has had the opportunity to develop new experiences in affinity banking, payments (Zelle), industries first digital wallets & initial launches Apple/Android Pay.



Axiom's executive leadership has a proven track record of attracting top talent to drive the formation and execution of transformative strategies.

Enterprise Strategy **Our Transformation**

Keys for Success

Strategic Clarity



Create a **shared consciousness throughout the organization regarding our enterprise objectives**

Operational Excellence



Maximize resource productivity by **aligning operations, technology and compliance** with the achievement of enterprise objectives

Talent Acquisition



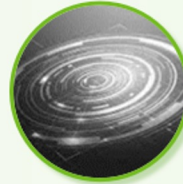
Become the **employer of choice acquiring talent** with expertise and relationships in targeted sectors

Risk Management



Build our compliance and risk management systems **to a level that matches our business, structure and strategy**

Technology



Develop **targeted technical solutions based on our deep industry knowledge** leveraging an open partner driven platform

Our Transformation occurs through continuous improvement across the Enterprise, led by strong leadership, strategic clarity, data-driven operational excellence, a scalable risk framework and a partner enabled open technical approach.

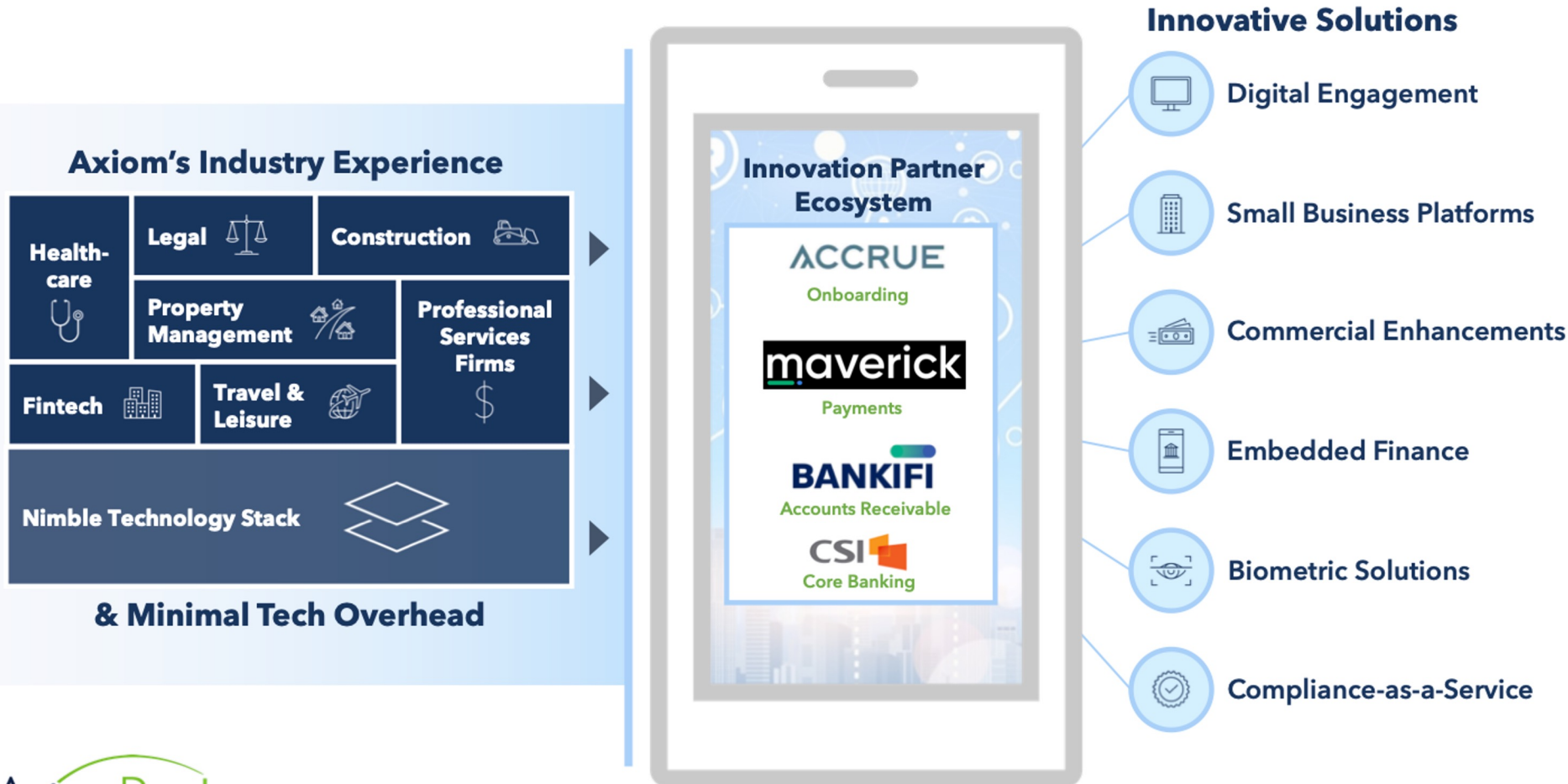
Business Model Positioned for Growth



Axiom's Diversified Business Model is architected to deliver sustainable return-oriented growth and stability of earnings.

Partner Ecosystem Innovative Solutions

Our unique industry expertise along with leading Fintech Partners...
...provides a sustainable competitive advantage



Axiom's open platform provides an agile technology stack, allowing for targeted solutions powered by fintech partnerships.

Our Solution In Action

ACCRUE

Nicolet
NATIONAL BANK

How Accrue and Nicolet are partnering:

ACCRUE

Lending

Commercial and Ag Lending

How do you ensure you're driving growth through digital transformation?

- Do our platforms create a delightful customer and bank team member experience?
- Do our platforms create a fully integrated partner ecosystem?
- How can I do more with the same size team?
- Is what we're building actually set up to scale?



Q&A

ACCRUE

SCAN
TO LEARN MORE



accrue.tech

Thank you!

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Find us at booth #38