

This **UX Platform Progress Report** is a compilation of our major activities and key accomplishments over the past quarter, as well as an overview of our priorities in the coming months. Sharing this information with you is part of delivering on our client and partner commitments.

How Are We Doing?

We are almost there! The UX Platform is happening and we can't wait to share it with you for the first time at the Momentum Conference & Trade Show at the end of the month.

The UX Platform is about shaping a new digital experience that is uniquely handcrafted by the experts at Central 1, Backbase and client Champions. Working side-by-side with our partners and clients we are defining a new direction in digital banking in Canada.

Overall UX Platform



Target MVP Completion



Mobile App

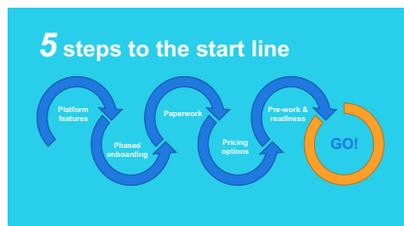


Public Site



Online Banking (Q1 2019)

Catching the Perfect Wave



This past August, Mark Blucher and Henrique Godinho provided an overview of the five steps that clients need to consider before transitioning onto the UX Platform. They also asked clients across Canada to provide their preferred timing for onboarding. The strong response has meant that we are close to capacity for our Wave One onboarding, which starts in July 2019. New onboarding waves will start every quarter after that through 2021.

If your organization has yet to provide your onboarding preference, you can use the Wave Preference tool available on our website to submit your preferred window, or contact your Relationship Manager to confirm your timing preference.

The full UX Update: Implementation & Pricing presentation, is also available on our website under Client Implementation.

What is the right licence level for you?

A key decision point for all clients is to determine the optimal licence level for your organization. As a starting point, it is important to remember that regardless of the level you choose, you have the ability to tailor and customize the experience for your customers. Imagine your options are like building a house and Central 1 is providing the blueprint. Central 1 offers three licensing options to fit your organizational needs.

- **Level one** provides a full ready-to-go experience for you to take as-is and integrate into your current digital strategy. It is the equivalent of a pre-fabricated modern house with all of the latest features and design.
- **Level two** allows for greater customization, as well as the development of new widgets. This is like taking the pre-designed home and perhaps adding a second floor or larger deck.

- **Level three** is a fully-customized option designed for clients who have extensive development capabilities and wish to create their own full suite of customized widgets.

Relationship Managers can help you select the licensing level that is best for your organization and provide specific pricing details.

Road to Successful Innovation

Our work doesn't finish with the first release of our retail-focused mobile app and public site. Innovation in our products and services is a priority for us. Our comprehensive features roadmap shows how the UX Platform will evolve across the planned release dates. New roadmap features will be released in three-month phases once the MVP stage for each product is reached.

In some cases, features may be released earlier than the planned release date, whereas other features may not be released until the end of the scheduled quarter.

We are using the lessons and innovations gained from the progress to date to fast-track development of other features and benefits of the UX Platform, including small business banking, commercial banking and down the road, other key Central 1 products and services.

For us, it's all about collaboration. As we continue with the Platform development process, we will continue to work with our clients and partners, guided by market demand and new available features to guide the priority and sequence of the feature release.

Recognizing that as a legacy messaging interface ISO8583 has limitations, we have put teams in place to begin application programming interfaces (API) design work. This will provide the added long-term flexibility and ability to innovate, something we know many clients want and need.

LOOK FOR US AT THESE UPCOMING EVENTS

Oct 28 Momentum
Oct 30 Backbase Connect

GET THE LATEST UPDATES AT UXP.CENTRAL1.COM

To access all of the latest updates on our UX Platform website go to uxp.central1.com.

For specific questions about your organization's transition to the UX Platform, contact your Relationship Manager.

Looking Ahead

Wave Zero Implementation In preparation for onboarding our Wave Zero champion clients, pre-implementation readiness work has started to help map out the detailed user journey for their retail banking experience. These clients will begin their implementation activities with our team in January or April 2019. The focus of activities within this wave of seven clients will be to combine implementation of multiple clients and products simultaneously.

Online Banking Online banking will be at MVP in Spring of 2019. In parallel, we are continuously evolving and augmenting new features for the mobile app and public site products. While much of the focus has been on these products, our teams are also actively planning for the integration of business banking to ensure our clients have a full suite of UX Platform products available.

Building Connections Listening to the feedback we have heard from clients, we are building a collaboration site to allow clients to share information directly with each other when on the implementation journey. We anticipate launching this site in November. We are also working to build out API capabilities with the CAG Alliance and FIServe. In addition, we will be looking to host a regular Business Forum to get feedback and input on specific Platform features and products.