Banking Solutions

High-Impact ROI

Document complexity is a solved problem.

Modern financial institutions generate, receive, and archive millions of documents across disconnected systems - email attachments, shared drives, legacy repositories, and paper files - making it nearly impossible to get a coherent picture of any client, loan, or legal matter.

CogniVision bridges these silos with intelligent search, visual document display, and seamless archival workflows that can be deployed across departments or enterprise wide.

No rip-and-replace. No disruption. Just clarity.

COMMERCIAL BANKING

Tame the complexity of commercial loan documents.

Commercial loan files are among the most document-intensive in banking and are massive by nature - hundreds of pages of tax returns, entity documents, appraisals, and more. Reviewing them inside Director shouldn't be the bottleneck slowing your entire lending operation down.

While database search may take only a few seconds, the review of those results is where productivity stalls. Opening files, closing them, and reading through many pages to find information creates a verification gap that frustrates users and drains time. We refer to this problem as “the last mile of search”.

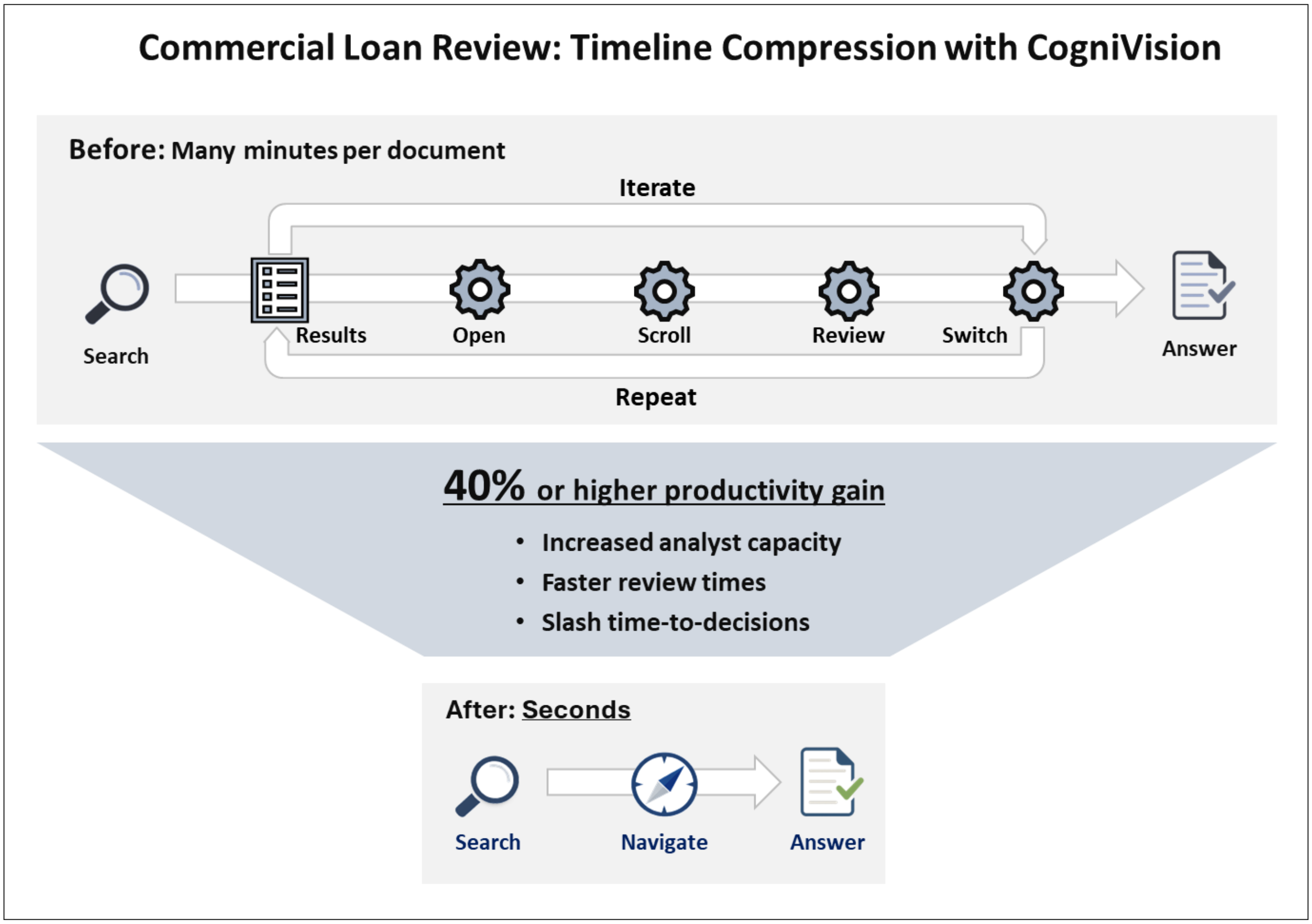
CogniVision is a **Fiserv AppMarket-approved viewer** that sits directly on top of your existing Director repositories, transforming the way your team works through complex credit files. It combines the intuitive feel of paper navigation with the precision of digital search - so underwriting and loan operations teams move faster, decide sooner, and close more deals.

Teams are reviewing complex credit files **40% faster**, increasing your analyst capacity and slashing time-to-decision without the risk of a major IT overhaul. CogniVision is helping banks finally get the full ROI out of the data they already have.

CogniVision also provides a compliant digital archival process that creates a complete, auditable system of record. Incoming documents can be reviewed and indexed consistently, with the option to route work to a centralized indexing team. The result: commercial banks have reported an 80% improvement in indexing and archival, and 40% improvement in productivity compared with prior systems.

- Unify documents from Fiserv Director, OneDrive, FileNet, shared drives, and paper sources into a single searchable archive.
- Manage complex one-to-many collateral and investor relationships with purpose-built document linking.
- Prepare complete loan files for internal and regulatory audits in a fraction of the traditional time.

- Implement a consistent, compliant indexing process with optional centralized indexing team support.
- Track trailing documents and correspondence received after origination within the same digital file.



CLIENT ENGAGEMENT

Give every Relationship Manager a superpower.

When a client calls with a question, their Relationship Manager shouldn't have to say, "I'll call you back." With CogniVision, they have the answer - right now, in the room, on the phone - because the entire client relationship is visible in one place.

RMs typically lose hours each week chasing documents scattered across business silos, emailing internal teams for files that already exist somewhere in the organization, or following up with clients for documentation that was submitted months ago.

CogniVision eliminates all that friction by providing a unified, searchable view of every document associated with a client relationship regardless of which business silo or system it lives in.

- Answer client questions in real time during calls or meetings - eliminate callback loops entirely.
- Search across business units and repositories to find documents clients have already submitted, preventing duplicative requests that frustrate high-value customers.
- Capture and onboard documents sent as email attachments with just a few clicks - no manual filing, no lost attachments.
- Review inbound documents systematically, flag those not in good order, and manage follow-up on outstanding items in a structured, auditable workflow
- Surface a true 360° relationship view - banking, lending, wealth, and trust documents consolidated without system migration.

AUDIT & REGULATORY COMPLIANCE

Remote audits. On demand access. Total control.

Regulatory scrutiny is intensifying. The FDIC, OCC, SEC, and other bodies are increasing the frequency and depth of their examinations - and remote audit capability is no longer optional. CogniVision gives banks the tools to prepare, respond, and stay in control.

CogniVision brings order to dispersed repositories, complex collateral relationships, and time-consuming audit preparation - and does it at a scale that transforms team productivity.

Before COVID, the idea of conducting a comprehensive loan file review remotely was impractical. The pandemic forced a rapid pivot, and what emerged was a new standard: regulators and auditors expect digital access to documents, and they expect it to be fast, organized, and auditable. Banks that lack this infrastructure face delays, findings, and reputational risk.

CogniVision proved its value precisely during this transition. Its ability to link a specific document to multiple loan files, isolate only the documents relevant to a given examination, and provide secure remote access enabled banks to complete off-site reviews on time and with confidence. As a result, CogniVision remains the infrastructure that makes compliance manageable.

- Provide instant, role-based remote access to loan files for internal audit teams, external auditors, and regulators - regardless of physical location.
- Link individual documents to multiple related files without duplication, maintaining a single source of truth.
- Isolate and share only the documents relevant to a specific examination, protecting client confidentiality and reducing information overload.
- Maintain comprehensive, auditable document trails - who accessed what, and when.
- Prepare continuously for FDIC, OCC, SEC, and other regulatory examinations as they shift to on-demand, remote formats.

TRUST ADMINISTRATION & WEALTH MANAGEMENT

Find the clause in 2,000+ documents. Instantly.

Trust and Wealth departments deal with the most document-dense, least-structured files in banking. Wills, tax returns, appraisals, correspondence, discretionary payment requests - often buried in emails, cross-referenced across decades, and spread across accounts with hundreds or thousands of documents each.

Traditional indexing approaches break down here. Fully indexing a trust file containing 1,000–2,000 documents is cost-prohibitive, yet without search capability, critical information - a beneficiary percentage, a power of attorney, a specific distribution provision - can take hours to locate. Many banks have simply stopped digitizing their paper trust files as a result, leaving them exposed operationally and reputationally.

CogniVision solves this with its intelligent search capability that finds keywords across documents and surfaces only the relevant pages without requiring full prior indexing. Trust Real Estate and Specialty Asset divisions face the same challenges and benefit from the same solution.

- Search thousands of semi-structured trust documents - wills, appraisals, tax returns, correspondence - without costly full-index requirements.
- Locate beneficiary percentages, powers of attorney, or distribution clauses embedded within large, multi-document account files.
- Surface relevant document pages directly, so administrators navigate to the answer - not the haystack.
- Enable economical digitization of paper trust files with minimal indexing overhead.
- Support Trust Real Estate and Specialty Assets divisions with the same unified platform.

PRIVATE BANKING

Navigate nested relationships with confidence.

Private Banking is where document complexity reaches its apex. Ultra-high-net-worth clients bring layered holding structures, cross-collateralized deals, nested trusts, and in-progress transactions in various stages - all requiring immediate access and absolute discretion.

At any given time, a Private Banker may be managing multiple concurrent transactions for the same client, each at a different stage of negotiation, with documents from prior deals influencing the terms of new ones. Creative flexibility is the competitive differentiator in Private Banking, and that requires the ability to pull any document from any relationship quickly, compare terms across accounts, and navigate a web of related entities without losing the thread.

CogniVision provides visual document navigation across nested customer relationships and trusts, supports seamless movement between related entities, and can layer ad-hoc workflows on top of existing line-of-business systems - adding flexibility without replacing what's already working.

- Visually display and navigate documents across nested client structures - holding companies, trusts, partnerships, individuals - in a single unified view.
- Access work-in-process documents from past and future deals simultaneously to inform current negotiations.
- Support flexible, ad-hoc workflows that complement, rather than replace, the structured workflows of core banking systems.
- Navigate between related relationships and documents with minimal clicks, always maintaining full context.
- Handle one-to-many relationship structures with bespoke collateral arrangements and multi-entity guarantors.

CORPORATE LEGAL

Search across thousands of legal documents. Surface exactly what matters.

Corporate Legal teams handle some of the most document-intensive, high stakes work in the enterprise. CogniVision's unique multi-keyword search. which displays only the relevant pages within matched documents, makes it possible to digitize entire case libraries with minimal indexing while maintaining pinpoint search accuracy.

Legal matters, by their nature, generate enormous document volumes over time. M&A due diligence rooms, litigation case files, and contract repositories all present the same fundamental challenge: you know the answer is in there somewhere but finding it without a comprehensive index means reading through everything. And full indexing of legal files is expensive, slow, and often abandoned.

CogniVision integrates directly with archival repositories like FileNet, which serves as the repository of record, while providing the intelligent search layer that makes those archives genuinely usable. Legal teams can locate specific clauses, flag documents for redaction, and manage the contract lifecycle without ever leaving the platform.

- Litigation Support: Review internal documents for exclusions and required redactions before any disclosures, with multi-keyword search to surface relevant content across large case files.
- Mergers & Acquisitions**:** Locate specific words, clauses, and provisions across M&A document sets during due diligence - cutting weeks of manual review to hours.
- Contract Management: Find, visualize, and annotate contracts throughout the contract lifecycle - from negotiation and execution through amendment and renewal.
- Search across multiple keywords simultaneously and display only the pages where those terms appear within the full document context.
- Integrate with Fiserv Director, FileNet and other legal repositories of record without displacing existing infrastructure.