



# Unlock Your Data, Unlock Your Vision

The Strategic Advantage of Data-Enabled Core Banking



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## 1. Introduction

Community banks today face an uphill battle when it comes to data.

**There has never been more data available—from digital banking platforms, customer transactions, third-party integrations, external data sources, and advanced analytics tools—but using it effectively can be challenging.**

**Community banks and credit unions face many different types of challenges related to accessing, managing, and using data:**

Industry challenges driven by the competitive pressures of keeping up with larger banks and fintechs with advanced data capabilities,

and regulatory constraints that complicate data management and limit flexibility.

Technological challenges which often stem from reliance on legacy systems that hinder data integrations, accessibility, and real-time analytics capabilities, and concerns about the overall cost of ownership and ROI of data systems.

Operational challenges related to reporting and performance tracking, implementing data-driven decision-making, managing vendors, and responding to events like fraud attempts and customer requests in real time.

Organizational challenges in creating and implementing a data strategy, limited budgets and time constraints, talent shortages, and sometimes internal resistance to adopting new technology or data-driven practices.

# Nymbus Connect Gives You the Core Data You Need to Achieve

Nymbus Connect, our Data Integration and Insights platform, is designed specifically for the data and integration needs of community banks and credit unions. We want to help these financial institutions punch above their weight class when it comes to leveraging data to improve customer experiences, create operational efficiencies, mitigate risks, and remain competitive.

Our goal with this whitepaper is to share how we've built Nymbus Connect as a solution to many of the most typical data-related challenges community banks face, what it enables for banks now, and highlight some exciting use cases and plans to get you thinking about what could be possible for your financial institution.

Nymbus Connect gives you data to build new business cases and to answer questions like:

- ▶ How can we quickly integrate additional vendors into our core without needing any customization?
- ▶ How can we implement real-time fraud detection to offer instant payments?
- ▶ How can we update account data to our CRM and other systems in real time to improve new customer experience?
- ▶ How is our deposit growth, and what is its predicted trajectory?
- ▶ Did we get the signup bump we wanted after our second big wave of marketing emails?
- ▶ How can we make our daily compliance monitoring workflows faster?



"At Nymbus, we are committed to driving innovation and enabling seamless integration for financial institutions. Nymbus Connect embodies our vision by offering full interoperability with our banking core, allowing banks

to easily integrate third-party solutions and access their data for event-driven use cases. This gives our customers business insights based on real-time data access, empowering them to make informed decisions and stay ahead in a rapidly evolving market."

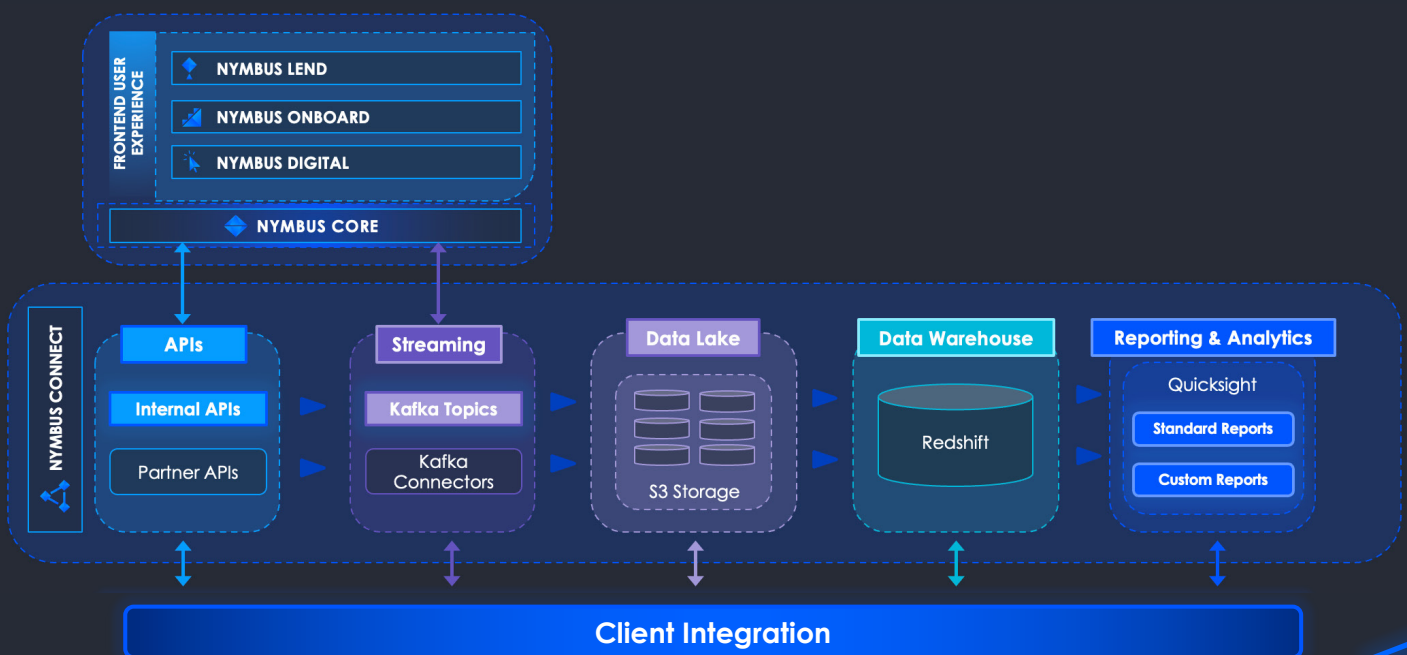
- Jeffrey Kendall, CEO Nymbus

Nymbus Connect is flexible, offering five different ways to connect to your Nymbus Core data, depending on your financial institution's needs and where you are in your banking journey:

- Standardized APIs for communication between your financial institutions' and third-party vendors' systems
- ▶ Data aggregators for improved account data access
- ▶ Pre-built and standardized APIs for faster partner integrations

- Data streaming for real-time fraud detection and other event-driven use cases
- A data warehouse with structured and processed data optimized for analytics
- A data lake with all your data, enabling you to run any analysis
- A reporting engine with standard reports and custom reporting capabilities, accessible to anyone on your bank-facing core platform

## Nymbus Connect



Use only the parts you need. If you already have existing data systems like a data warehouse or a preferred analytics platform, you can easily integrate them into Nymbus Connect to access all the data in Nymbus Core and leverage your existing investments.



## 2. Core Banking and Data Strategy Need to go Hand in Hand

Interoperability and real-time data access. They're two of the most significant driving forces behind core banking modernization initiatives. These capabilities are critical for meeting the growing customer expectation for instant and on-the-go banking services and financial institutions' needs to stay on top of their business, operations, compliance, and risks like fraud.

In an increasingly data-driven banking world, the success and sustainability of your community bank or credit union depends on a forward-thinking data strategy that's aligned with your core banking strategy so that you can:



### 1. Make Data-Driven Decisions

A banking core forms the backbone of your financial institution's operations, as the ledger of transactions, accounts, customers, and money movements. Integrating a data strategy directly into this framework ensures that data is not just collected but is structured and analyzed to enable you to make decisions based on that data confidently. These can be strategic decisions about product offerings, marketing strategies, investments, or risk management approaches, or about leveraging real-time, event-driven decisioning for fraud detection and hyper-personalization.



### 2. Enhance Customer Experience

A modern core banking system can give you real-time customer interaction data and access to more customer data points than legacy systems. This means that you can more easily identify individual needs and preferences and offer customers customized loan products, targeted savings programs, and personalized financial advice or in-branch service. With real-time core processing, banks can deliver a seamless omnichannel experience, ensuring

consistent information, service quality, and personalization across multiple platforms—online, mobile, and in-branch.



### 3. Maintain Regulatory Compliance

A core banking system that integrates data management and reporting can help automate compliance processes, reduce human error, and enable you to maintain more accurate and transparent records. This supports regulatory reporting and enhances your ability to respond swiftly to regulatory changes and audits.



### 4. Boost Operational Efficiency

Your core banking systems should help you to streamline operations, reduce redundancy, and minimize errors by automating routine tasks, such as account reconciliation and transaction processing. Improved data access and analysis enable better resource management, forecasting, and planning, leading to cost savings and improved service delivery.



### 5. Achieve Future-Readiness

The banking industry is changing rapidly. In just the last few years here in the US, we've seen a massive shift towards digital banking, new regulatory guidelines on cybersecurity and data protection, new capital requirements rules, new non-bank competition, and growing adoption of instant payments. That wasn't a conclusive list, and we didn't mention technologies like generative AI and machine learning.

Your financial institution needs a core banking system built with a forward-thinking data strategy so that you can be agile in adopting new technologies, responding to trends and opportunities, and adjusting to new regulatory requirements with minimal disruption.

## 3. API Layer

Talking to community bankers operating on older cores, we hear repeatedly how difficult it can be to get data out of the core and bring in new third parties. “Open APIs” in core banking often don’t mean the easy integration and interoperability they imply. Integrating new partners into the core or accessing data may involve long vetting processes, agreement to specific terms, partner APIs with rate limits or limited access, subscription plans, or other financial commitments.

We describe Nymbus’ APIs as a pragmatic approach to open banking. Our modern, RESTful API layer provides

direct access to product data and functionality using a modern API architecture.





















We’ve made it easy to integrate with us. There’s no custom work and no integration fees.

Our APIs are purpose-built for external consumption; they’re well-organized and documented. Client and Partner developers can access the Nymbus Connect Developer Portal to view the latest API specifications and test APIs against a sandbox environment.

## Standardized and Simplified Partner Integrations

We have a portfolio of pre-integrated partners, but we’re also flexible about expanding the Nymbus ecosystem by adding new partners with standard easy-to-integrate API endpoints.

 <b>abrigo</b> Abrigo BSA/AML Software	 <b>Add On Technologies</b> DynaCash Cash Recycler	 <b>Allied Solutions</b> Allied Solutions Deposit Lockbox Processing Extract File Processing	 <b>arroweye</b> Arroweye Card Production	 <b>celero</b> Celero Commerce Debit Card Funding for Onboard
 <b>Co-Op Financial Services</b> Co-Op Solutions Shared Branching	 <b>DATAVISOR</b> DataVisor Fraud Detection	 <b>deluxe</b> PAYMENTS PLATFORM Deluxe Item Processing, Merchant Capture Internal ACH	 <b>DIGITAL CHECK</b> Digital Check Teller Hardware	 <b>ECS Fin</b> ECS Fin Inc Connection to the RTP, Fedwire, and SWIFT Networks
 <b>enacomm</b> Enacomm IVR (telephone banking), Personal Assistant Banking	 <b>FedReporter</b> SmartCECL Extract File Processing	 <b>fiserv</b> Fiserve EFT Debit & Credit Cards	 <b>Flexi</b> Flexi Accounting Solutions	 <b>Google Tag Manager</b> Google Tag Manager
 <b>Google Analytics</b> Google Analytics	 <b>HARLAND CLARKE</b> Harland Clarke In-Branch Check Ordering Real-Time Processing	 <b>QHC3</b> HC3 Statement Production	 <b>hurdlr</b> hurdldr Accounting & Income Taxes	 <b>i2C</b> i2C Debit & Credit Cards
 <b>identifi</b> Identifi Business Systems ECM, Business Process Management, eReceipts	 <b>Intelligent Banking Solutions</b> Collections / Recovery Automation Software	 <b>IntraFi</b> IntraFi External Sweeps	 <b>intuit</b> Intuit Quicken/Quickbooks	 <b>KlariVis</b> KlariVis Business Intelligence
 <b>Lighthouse Payment Services</b> Collateral Protection Insurance Extract File Processing	 <b>Lightico</b> Lightico Electronic Signatures	 <b>jh</b> Loan Vantage Commercial Loan Origination	 <b>Logi Analytics</b> Logi Analytics Core Reports	 <b>MeridianLink</b> MeridianLink Deposit Account Opening API

 <b>Microbilt</b> Consumer Credit Bureau	 <b>Mitek</b> Mobile Deposit Capture	 <b>nmi</b> Debit Card Funding	 <b>NuData Security</b> NuData Fraud Detection	 <b>Parascript</b> Check/Deposit Slips OCR
 <b>Paymentus</b> Paymentus Bill Pay, External A2A Transfers, P2P Payments, New Account Funding	 <b>Payrailz</b> Payrailz Bill Payment, A2A Transfers, New Account Funding	 <b>PLAID</b> Plaid Instant Account Verification and Account Aggregation	 <b>pulse</b> Pulse Interbank Electronic Transfer Network	 <b>Q2</b> Q2 Centrix Solutions Reg E Dispute Extract File Processing
 <b>R&amp;T</b> Reich & Tang External Sweeps, Expanded FDIC Insurance	 <b>savvymoney</b> SavvyMoney Credit Score Solution and Financial Education	 <b>SCIENAPTIC</b> Scienaptic Systems AI Native Credit Decision Platform	 <b>segmint</b> Segmint Transaction Merchant Data Cleansing and Categorization	 <b>Socure</b> Socure KYC
 <b>THALES</b> Thales Group Card Production	 <b>TruStage</b> TruStage Dynamic Document Solutions for Compliant Deposit and Loan Docs	 <b>VERAFIN</b> Verafin BSA / AML Software	 <b>Weiland</b> Weiland Account Analysis	 <b>WITS</b> WITS Wire Transfer System

## Use Cases

### Embedding Account Data into Other Applications

Embed Nymbus account data to a personal financial management app to show customers how much money they have in checking and savings within the app or trigger a prompt to encourage app users to move some of their savings to their brokerage account.

### Create New Product Offerings

A payment services provider wants to launch, for example, a short-term merchant cash advance product to restaurant customers. This product would give customers the money from their day's credit card charges as a deposit at the end of the day. It would be as simple as calling the Nymbus Connect API to get the sum of the customer's day's charges and then automating a transfer to their account.

### Build Your Own Digital Banking Experience

Nymbus offers a full stack banking platform with Nymbus-built online and mobile banking apps, but a few Nymbus Core clients have opted to build their own niche business banking or retail banking applications on the Connect API. This enables clients to launch quickly with the built-in Nymbus Digital Banking experience and later extend it with new custom functionality or launch their own custom digital experience if needed.

## 4. Data Streaming

Apache Kafka is a popular technology for moving large amounts of data in real-time, because it's open source, highly performant and flexible. Kafka sends messages called "events," which represent records of things that have happened, such as a transaction being made or a customer's contact details changing.

Our approach to streaming data is comprehensive and real-time. It goes beyond what's typically considered industry-standard Kafka streaming. It's not tailored to the job or structured for client consumption;

every single data change in the core is streamed out. This allows banks to act and react to specific account changes, transactions, or other changes into the core to create real-time notifications, updates, and customer interactions.

Nymbus products stream data updates to Kafka topics, allowing external systems to develop event-driven scenarios and/or push data into their own data platforms.



### Use Cases

#### Live Fraud Detection

Each transaction generates an event in the stream, which can be sent to a real-time fraud detection engine and trigger immediate alerts of suspicious activity, additional security measures for customers, or even block transactions. Transaction alerts allow customers and members to monitor their finances and immediately dispute unknown and likely fraudulent charges. Data streaming also enables your FI to send provisional credit instantly.

#### Automated Credit Decisioning

Stream new credit card or loan applications to a credit decision system that assesses the applicant's risk profile based on their financial history, repayment capacity, existing debts, and more. Cut down on application processing lead time and improve customer satisfaction.

#### Dynamic Hyper-Personalization

Data streaming enables up-to-the-minute personalization opportunities and timely personalized product offers.

### **Instantly Updated Perks**

Track transactions and apply new tiers, referral incentives, or bonuses immediately when customers become eligible.

### **Personalized Product Offers**

Send an auto insurance offer to customers who apply for an auto loan or make a new car loan payment. Offer products based on customers' buying behavior, such as college savings account offers to customers who've purchased at baby retailers or sent payments to a daycare provider.

### **Responsive Advertising**

Display ads on your digital banking website that change based on customer actions. For example, suppose you're advertising an offer for a "\$100 match for \$10,000 in deposits" for new Gold Savings customers. You can change the ad creative to act as a reminder once the customer signs up, "Don't forget to deposit a total of \$10,000 in your Gold checking to receive \$100 in cash bonus." And then once they've made the necessary deposit(s) – the advertisement space can change to something else, such as a pre-approved credit card offer.

### **Streamlined New Member Onboarding**

Sync all newly onboarded customers to your CRM in real time to immediately send them a welcome email, a new customer offer, or other relevant content based on their profile. Integrate an AI-powered chatbot to provide (multilingual) support, answer common questions, automate the activation process, and improve customer satisfaction.



## **What's Next for Nymbus Connect?**

### **Data Pipelines for Specific Lines of Business**

Nymbus Connect Data Streaming provides clients with full data access. For certain partner integrations, a more tailored and reduced data set is required. To offer maximum partner integration flexibility, Nymbus Connect will provide vendor-agnostic data pipelines that are purpose-built for specific integration use cases. These pipelines will include the specific data elements in a typical data structure that is easily consumable by any partner.

Our most popular data pipeline is focused on streaming marketing data that can enable targeted use cases like behavior-based product recommendations, location-based offers, or anniversary or milestone bonuses.

## 5. Data Lakes & Data Warehouses

Nymbus Connect features both a data lake and a data warehouse, providing financial institutions with comprehensive access to their data. While both systems are designed to aggregate, store, and process vast amounts of data, the data lake accommodates both structured and unstructured data, enhancing flexibility and data utility, while the data warehouse is optimized for business intelligence use.



### Data Lake with All Your Data Accessible

Your Nymbus Connect data stream is automatically processed and stored in Parquet format within an AWS Data Lake. External systems can retrieve this raw data or execute queries directly against the data lake.

Parquet has a columnar storage file format that makes it well-suited for use in data lakes. It's efficient in both storage and performance, compresses data to save storage space, and supports schema evolution, allowing additions like new columns without rewriting data if new business requirements arise.



### Data Warehouse Optimized for Business Intelligence

Nymbus Connect's data stream is also loaded into an AWS Redshift instance and offered as a Data Warehouse service. This provides a structured relational model powered by a high-performance data warehouse engine that is easy to query by most BI reporting tools.

Redshift runs on a Massively Parallel Processing and an RA3 instance architecture, separates compute and storage, offers leading price performance for analytical workloads at any scale, and can easily handle concurrent users.

## What are The Benefits of This Approach?

### 1. Access to all your data, without impacting core operations

Your core data isn't siloed in multiple systems, but fully accessible to your institution for any reporting or advanced analytics you want. Streaming your core data into a data lake and warehouse allows you to efficiently run even very heavy analytical queries.

### 2. Enable new technologies like chatbots and machine learning

Organizing data into a manageable data lake makes integrating machine learning tools or chatbots easy, as it simplifies access to the comprehensive, integrated data sets needed to train a machine learning or AI model.

### 3. Get all the core data you need to run advanced analytics

Historical trend analysis and predictive modeling require data from multiple sources, as well as real-time data processing and advanced analytics. **Reports like Churn Predictor, Next Product Offer, or Net Money Movement reports have historically been slow and manual to compile.**

More advanced analysis requires data such as customer demographics and behaviors, transactions, accounts, credit and risk profiles, marketing response, interaction and services, and economic indicators. Not all this data is in your core, but with Nymbus, your core won't hold you back from running these kinds of analyses—you can easily integrate core data into your analytics platform.

#### 4. Your choice of BI tools

Nymbus is analytics platform agnostic. We offer Amazon's business intelligence platform QuickSight as part of Nymbus Connect; it integrates directly with Redshift, allowing for minimal setup and maintenance and fast and direct SQL querying. We also offer a

centralized data repository for analytics and business intelligence, which you can easily plug into your preferred analytics platform, whether it's Microsoft Power BI, Qlik, IBM Cognos, Oracle, Tableau, Salesforce Customer 360, SAS, or another BI platform.



### Use Cases

#### Forecasting Deposit Growth

They twisted your arm and finally got you to approve that 5% APR savings account. You're a little worried; it will cost you money and only work if you get a certain deposit level. If you expect it will take six months to get deposits to that level, do you have tools to see whether you are on track to reach your target after two months? How is that new high-yield savings account product doing?

Forecasting reports can be difficult to create, especially on older core systems. With Nymbus Connect, you'll have a data warehouse that updates in real time, enabling you to monitor performance and trends easily.



## 6. Reporting Engine

Nymbus Connect's reporting engine offers a set of standard reports out of the box and the ability to build custom reports. It's offered as a managed service on top of the AWS Redshift Data Warehouse and is based on AWS QuickSight.

Nymbus Connect's robust reporting engine automates report creation, allowing you to easily access standard analytics and build new data visualizations and data extracts as needed without interfering with core operations.

Reports are accessible directly through Nymbus Connect's bank-facing platforms, so employees with the correct permissions can pull the reports they need for their job with any configuration, data aggregation, or cleansing work. You can schedule reports to run at the time of your request and deliver them to a SFTP location.

AWS QuickSight works with Amazon Q, the generative AI assistant, enabling community banks to use natural language questions and prompts to discover trends and insights from their data and build dashboards, visualizations and executive summaries to share those discoveries with their teams and stakeholders.

## 7. Banker's Perspective: Case Study

### Locality Bank

Founded in 2021 as a de novo bank, Locality Bank is on a mission to help as many local businesses grow as possible.

Currently Locality Bank has accumulated:

- ▶ \$200 million in assets
- ▶ \$147 million in loans
- ▶ \$167 million in deposits
- ▶ ~4.4x lower CAC (vs. industry average)

- ▶ What is the future roadmap for data access and interoperability?
- ▶ Can we access our data at no or low cost?
- ▶ How can we leverage data for efficiencies and cost savings in the future?
- ▶ What is your approach to API management?
- ▶ Do you support real-time data streaming?
- ▶ What will integration with our existing infrastructure look like?
- ▶ How does the vendor approach data security and compliance?

### Data-Related Challenges with Legacy Core Systems

In previous banking roles, the Locality team had seen that accessing data across the entire banking experience was a significant challenge. More than collecting data from siloed systems in a data warehouse was needed. Data needed to be cleansed and categorized to be usable for analysis. **The cost and complexity of these processes were staggering; a core vendor once quoted a five-figure price tag just for access to the bank's data in their systems.** The opportunity costs of data integration and cleansing were also substantial, as they diverted resources from strategic initiatives.

### Why Locality Bank Selected Nymbus Core

Most modern core providers offer streamlined data management capabilities that make it easier to test, access, and use data and integrate with new partners. During the selection process, Locality focused on management and integrations, asking questions like:

**"Ultimately, Nymbus came out on top as a good strategic match for our current needs, and in terms of flexibility for customization and scalability, these factors directly impact our ability to adapt and grow with changing market demands."**

- Corey LeBlanc Locality Co-Founder & COO/CTO

### How Locality Bank Will Use Nymbus Connect

Locality Bank is making consistent progress in leveraging the full spectrum of Nymbus Connect's capabilities. As an industry forerunner, they are creating a blueprint for how community banks can effectively collaborate with a modern core provider to access and utilize data. Their approach focuses on eliminating data silos, improving data accessibility, and establishing strong data governance practices.



## 1. Creating a Data Warehouse for a Single Source of Truth

Locality is using data streams and APIs to consolidate data from multiple systems, even those outside of Nymbus. This will give them full access to their entire data set and provide a single source of truth that they can then query with analytics tools to provide real-time insights and opportunities.

## 2. Integrating New Partners to Build New Products and Services

Working with a modern core provider like Nymbus offers the advantage of an ecosystem filled with partners and forward-thinking companies on the same system. Locality Bank played a pivotal role by bringing Hurdlr to Nymbus, suggesting it would be an excellent partner. Locality's business customers had expressed a need for integrated invoicing. Upon receiving this input, Nymbus consulted with other banks and credit unions on the Nymbus Core and researched third-party vendor options. Nymbus then developed the Hurdlr integration, making it available to all their clients. This enabled Locality to offer integrated invoicing in their online business banking at a fraction of the cost of developing the solution in-house.

## 3. A Roadmap of Data-Related Initiatives

Next up, Locality plans to combine data streams from the core with other data sources to create a comprehensive view of customer behavior, enabling personalized banking experiences and targeted marketing campaigns. They also anticipate improvements in risk management, as better data integration will provide a more accurate and timely assessment of credit risk and fraud detection.

### Best Practices for Community Banks

Data access and technical debt are huge factors when

considering core modernization. Evaluating your ability to access data and the associated costs is essential. Modernization isn't just about user interfaces; it's fundamentally about how effectively you can access and utilize the system to drive business value.

### Challenge Vendors During the Selection Process

Banks and credit unions should ask tough questions to gain a good understanding of core vendors' data management capabilities, including data extraction methods, the cost implications of data access, and the level of support for open standards and interoperability. They should also assess whether the core system allows for easy integration with third-party tools and platforms.

### Upskill Your Team to Foster a Data-Driven Culture

Changing the ways you do things as an organization can be challenging. It's not just about selecting the right technology but also fostering a culture of data-driven decision-making. Training and upskilling staff to use new tools and understand data insights are essential.

By leveraging Nymbus Connect, Locality Bank has implemented robust data governance, simplified data access, and integrated advanced analytics. Nymbus Connect offers a consolidated data warehouse for real-time insights and decision-making. Integrations with partners like Hurdlr allow Locality Bank to quickly offer innovative services. Additionally, Nymbus Connect's scalable infrastructure supports future initiatives, such as personalized banking and improved risk management. Locality Bank sets a new standard for community banks by demonstrating how modern core systems can drive value and efficiency through effective data utilization.



## 8. A Few Words on Data Governance, Security, and Resilience

A discussion about the opportunities that data and interoperability offer community financial institutions would not be complete without considering data governance, data security, and system resilience. These have become table stakes for any financial institution aiming to thrive.

**Data governance** encompasses the policies, procedures, and standards guiding data collection, storage, use, and protection. Effective data governance helps community banks maintain regulatory compliance, safeguard customer information, enhance decision-making, and ensure data integrity.

**Data security** involves implementing measures to protect sensitive customer information and financial data from unauthorized access, breaches, and other threats.

**System resilience** refers to the ability of core banking systems to withstand and quickly recover from disruptions, such as technical failures, cyberattacks, or natural disasters.



### Cybersecurity is a Looming Threat

Cybersecurity concerns are becoming a bigger factor in financial institutions' technology, partnership, or integration decisions. In [Cornerstone's annual survey](#), the percentage of industry execs who list cybersecurity as a top concern has risen from 28% in 2021 to 42% in 2024 for community bankers and from 26% in 2021 to 48% in 2024 for credit union leaders. Security is also a top priority in how we've built Nymbus Connect.



### Built for Community FIs

Nymbus Core is a cloud-native core built for community financial institutions. We've designed the whole system

with the needs and challenges of community FIs in mind, wherever they are in their data maturity. Nymbus Connect simplifies access to data and data governance by using industry best practices and leveraging what AWS offers in terms of technology, architecture, and access controls.

The Nymbus Connect team has previous experience launching banks with AWS, we've seen first-hand what it enables for banks that want data access, system scalability, resilience and security.

**"At Nymbus, we understand the paramount importance of Data Security and Data Governance for our banking clients. Nymbus Connect is designed to provide a modernized, comprehensive approach to data interaction, utilizing APIs, data streams, data lakes, data warehouses, and advanced BI and reporting tools. By leveraging AWS's robust infrastructure, we ensure that our clients can securely and effectively manage their data across various platforms. This not only safeguards sensitive information but also enables banks to unlock the full potential of their data, driving insightful business decisions and fostering innovation."**

- Matthew Trevathan, SVP Product Management, Nymbus



### Data Infrastructure for Peace of Mind

Nymbus Connect, built on AWS, provides a secure, scalable, and highly resilient infrastructure, ensuring that data is protected, systems remain operational even under duress, and governance policies are rigorously enforced. We've made our technology decisions with futureproofing in mind, ensuring that Nymbus Core and Connect can adapt and evolve as new technologies and regulatory requirements emerge, safeguarding community banks' long-term success and compliance.



## Nymbus Connect Security Features:

### Controlled Access with OAuth

- ▶ Ensures all access is based on scopes and permissions with granular control over who can access specific data and functionalities
- ▶ Minimizes the risk of unauthorized access

### PCI-DSS Compliance

- ▶ Guarantees all transactions and data handling adhere to strict security standards
- ▶ Protects data both in transit and at rest

### End-to-End Data Encryption

- ▶ Ensures data remains secure from the point of origin to its destination
- ▶ Safeguards against interception or tampering

### Data Encryption in Streams

- ▶ Secures real-time data as it moves through various processes
- ▶ Maintains confidentiality and integrity

### MTLS / 2-Way SSL

- ▶ Mutual SSL-certificate-based authentication between clients and servers ensures that both parties are verified before any data exchange occurs
- ▶ Enhances trust and security in data transactions

### Nymbus Connect System Resilience:

- ▶ High availability with multiple availability zones and redundancy at every level, including power, networking, and storage
- ▶ Scalable infrastructure to handle varying compute loads without compromising performance.
- ▶ Disaster recovery through automated backups
- ▶ Continuous monitoring to detect and prevent issues before they impact availability
- ▶ Automated maintenance with the latest security patches

While every financial institution is responsible for developing its own data strategy and governance frameworks, operating on Nymbus Core and Connect simplifies this process. With industry-leading security and compliance practices already built into the platform, community banks can be confident that their core and integration technology meets the highest standards, allowing them to focus on their strategic objectives.

## 9. Final Thoughts

Community banks today face many data-related challenges, ranging from operational inefficiencies and technological constraints to industry pressures and organizational hurdles.

Nymbus Connect addresses these challenges by offering a comprehensive data and connectivity platform that enhances data governance, security, and system resilience. It's designed to meet you where you are in your data journey, providing flexible building blocks for connectivity, data access, and reporting and analytics.

By breaking down data silos and providing a single source of truth, Nymbus Connect gives banks and credit unions the tools to make data-driven decisions, enhance customer experiences, maintain regulatory compliance, and boost operational efficiency in a cost-effective way.

**“Ultimately, our clients’ success relies on their capacity to innovate, rapidly respond to market forces, capitalize on business opportunities, and exceed customer expectations. Nymbus Connect is purpose-built to empower them to achieve this success by providing complete integration flexibility, comprehensive data access, and powerful insights.”**

- Matt Terry, CTO, Nymbus

Nymbus’ approach to partnership is about understanding each client’s needs and finding solutions that work for them.

If this whitepaper sparked your interest, come talk to us about your data-related questions. We’re always interested in discussing core banking and data and how those fit into your community financial institution’s overall strategy.