

# kinective

## Simplifying banking technology for a complex world.

### Who we are

Kinective simplifies the technology financial institutions need to **compete, thrive, and better serve their communities**. Through our unique combination of secure connectivity, universal data aggregation, and transformative banking solutions, we empower financial institutions to unify their operational technology—delivering seamless modern banking experiences for consumers, employees, and managers alike.

With over **4,000 financial institutions** served—nearly one in every two banks and credit unions across the country—and a **95% customer retention rate**, we've established ourselves as the trusted partner for banking technology excellence.

### Our story

Founded in 2023, Kinective was born from a deep understanding of a fundamental challenge: while financial institutions had modernized their customer-facing technology, their operational backbone remained fragmented and inefficient. We united market leaders across critical operational areas to create something unprecedented—a comprehensive banking operations platform designed for institutions of all sizes. **Our strategic 2025 acquisitions have built a powerhouse of banking technology expertise:**



Epic River brought industry-leading eSignatures with eNotary and remote online notary (RON) capabilities



DataVA added robust data intelligence and analytics



Janusea delivered secure digital connectivity and fintech integration



ESQ Data Solutions completed our vision with enterprise-scale ATM and cash device management

**Today, we stand as the only provider offering complete operational visibility across every banking touchpoint.**

# What we do

The **Kinective Banking Operations Platform (KBOP)** is the industry's first unified ecosystem that transforms how financial institutions operate. Our platform seamlessly integrates:

## BRANCH AUTOMATION & CASH DEVICE MANAGEMENT

Modernize every aspect of physical banking operations, from connected cash recyclers and teller efficiency tools to comprehensive ATM/ITM management. Our technology monitors nearly 1 million devices globally, providing complete visibility across ALL cash touchpoints while saving hours daily and ensuring devices are available when customers need them.

## DOCUMENT WORKFLOW

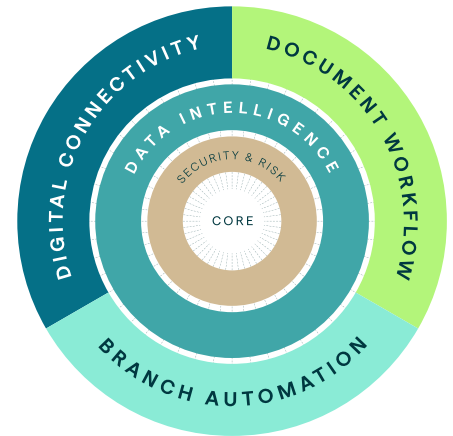
Streamline lending and account opening with banking-specific eSignature solutions that reduced one customer's loan processing time from three weeks to two hours.

## DIGITAL CONNECTIVITY

Connect to 40+ core systems and 100+ fintech solutions through prebuilt integrations, enabling innovation without complexity.

## DATA INTELLIGENCE

Transform operational data into actionable insights with unified analytics that reveal opportunities and optimize performance across every channel.



# Why it matters

In today's competitive landscape, financial institutions face mounting pressure from traditional competitors, digital challengers, and rising customer expectations. Yet most operate with disconnected systems that create inefficiencies, increase costs, and result in unsatisfactory consumer experiences. **Kinective changes this reality by:**



### Reducing Operational Costs

Automating manual processes and eliminating redundant tasks frees staff to focus on customer relationships



### Enabling Seamless Experiences

Unified technology ensures consistent digital experiences across all touchpoints and channels - whether customers visit a branch, use online banking, or engage via mobile services.



### Providing Complete Visibility

See and manage your entire operation from a single platform, transforming reactive management into predictive optimization



### Accelerating Innovation

Deploy new services and capabilities quickly and securely without complex integration projects



### Strengthening Security

Reduce vulnerabilities by working with one trusted partner instead of managing multiple vendor relationships

# Our commitment

We believe every financial institution—regardless of size—deserves access to technology that enables them to excel. That's why we've built our platform to be flexible, scalable, and affordable. Whether you're a community bank serving a small town or a large institution with national reach, Kinective provides the operational foundation you need to thrive.

**Join the 4,000+ institutions already transforming their operations with Kinective.**



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