



cuOnline+

Community banking, completely online

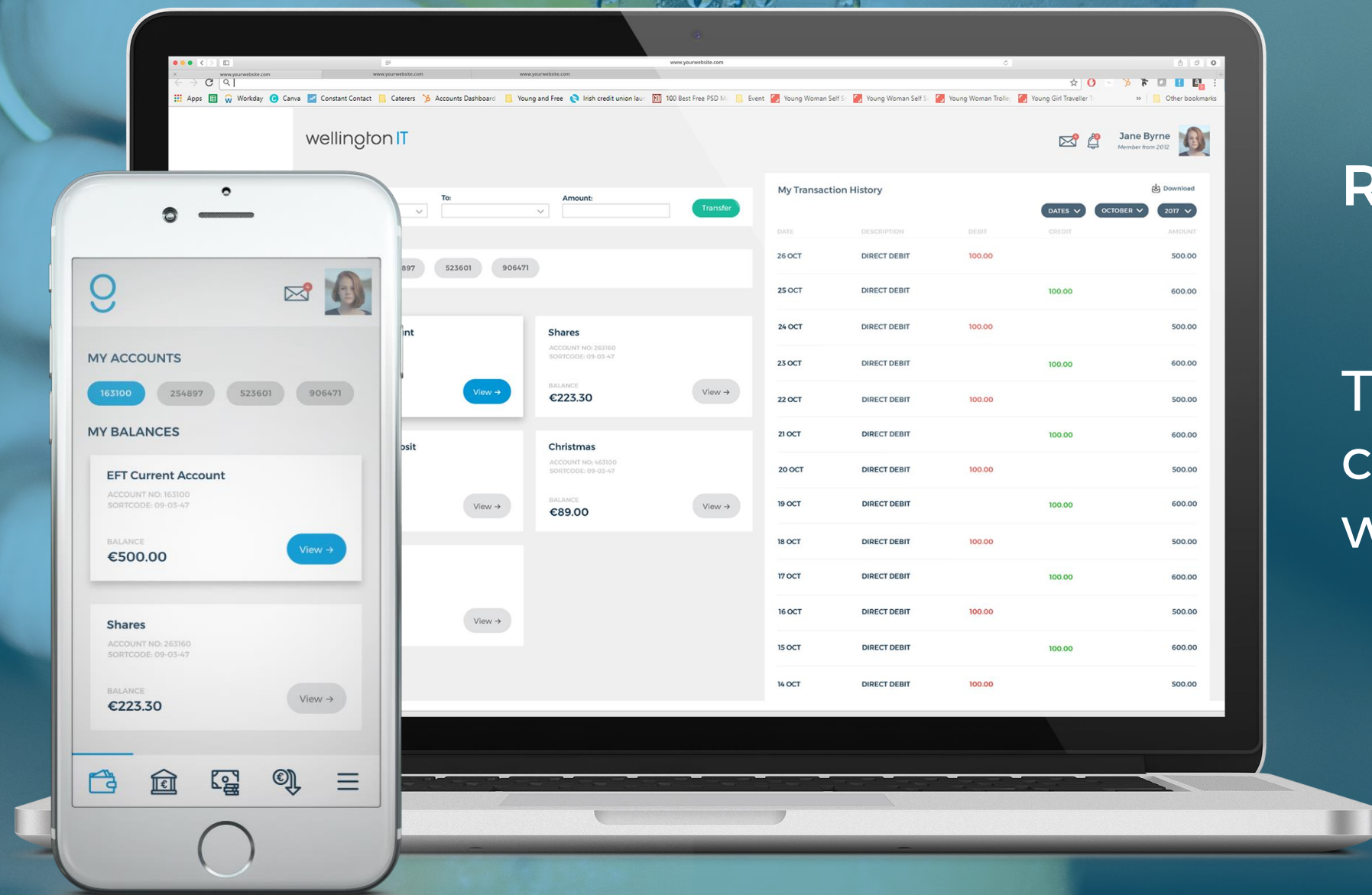


wellington IT

Transform your Credit Union.

Responsive design. Simplified processes. Digital onboarding.

This isn't cuOnline as you know it. This is mobile and digital community banking for everyone, built for and in partnership with our customers.





Streamlined,
modern design with
your members'
needs in mind.



More opportunity
than ever to reach
out, connect &
engage.



Paper free, hassle
free, worry free
community
banking.

cuOnline+
means your
members can
access the same
depth of services
you offer in-
branch
**through online
and mobile.**

More customer input than ever

Over the last few years we have been reviewing our development and product strategy and have been constantly improving it and scaling up to meet expanding needs of the Credit Union Market. Using best practice from our already knowledgeable and experienced teams, alongside customer focus groups, we have made some changes to our development and launch processes for cuOnline+.

At the focus groups, there was an opportunity to view our existing wireframes and ideas for improvement, as well as the opportunity to help shape how cuOnline+ and other digital offerings look, feel and function.

This alongside Key Account Manager meetings feedback and examining feedback and support issues received around cuOnline functionality has helped us to gain the customer feedback we need to help us focus our efforts on improvements that are in-line with the strategic goals and operational requirements of our customers.

The voice of industrial Credit Unions

Monday 12th February 2018 @ The Health Services Staff Credit Union

The voice of the member

Monday 19th February 2018 @ Member First Credit Union

The voice of the operations in the Community Credit Union

Wednesday 21st February @ Tallaght West Credit Union

The voice of the UK

Friday 23rd February Online via Webex

At the core of this transformation project was the idea of creating a revolutionary way for your members to access their Credit Union. To ensure this was the case, we engaged early with our customer base, gathering feedback and designing the front and back end with your needs in mind.

With cuOnline+, you get access to a high quality product that meets your needs *and* the needs of your members - improved digital uptake, better member experience, and straightforward onboarding.

cuOnline+ gives you the **power** to:



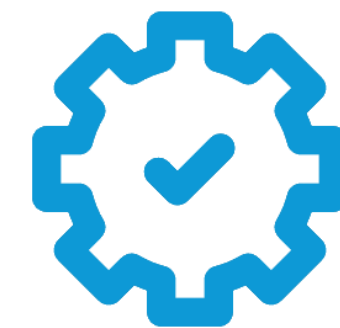
Maintain your spot as No. 1 for customer service.



Grow your membership, becoming a challenger to traditional banks.



Generate more income from leads and the loans process.



Create cost efficiencies across the board.

Introducing cuOnline+

cuOnline+ is a complete transformation of Credit Union mobile banking. It provides end-to-end member services for our Credit Union's with:

- Digital member onboarding,
- Straight through loan processing with e-signatures
- An enhanced loan process and banking experience for their members.

Note: There will be 2 delivery phases for customers who are onboarded to cuOnline+ before November 2018.

Here's what our customers had to say about how cuOnline+ would revolutionise the way their Credit Union operates.



e-Signatures

Make paper-free loans processing a reality.

e-Signatures give your Credit Union the opportunity to become more agile, reacting to your member needs and creating a smooth, streamlined, digital experience.

The cut in printing and scanning costs, as well as the reduction in staff time spent processing (and waiting for) signatures means you become more efficient, giving you back the time you need to sell loans, train staff, and attract new members.

We'll be offering Advanced e-Signatures, which come with a unique identifier that links to the person signing the document. This is only accessible by the member themselves, meaning not even your provider can replicate it. You (and your members) also get the added security guarantee that their document hasn't been modified since they signed it.

Combined with digital member onboarding and our transformed cuOnline+, you can offer your members a completely digital way to access their accounts, making your Credit Union the simple answer to almost any money management issue they face.

Save money, increase productivity, and eliminate risk - all in compliance with EU regulation.



Digital Member Onboarding

In a recent report, PWC called the onboarding processes of many banks “anachronistic.” P.A.ID put it much more plainly: **banks have dropped the ball.**

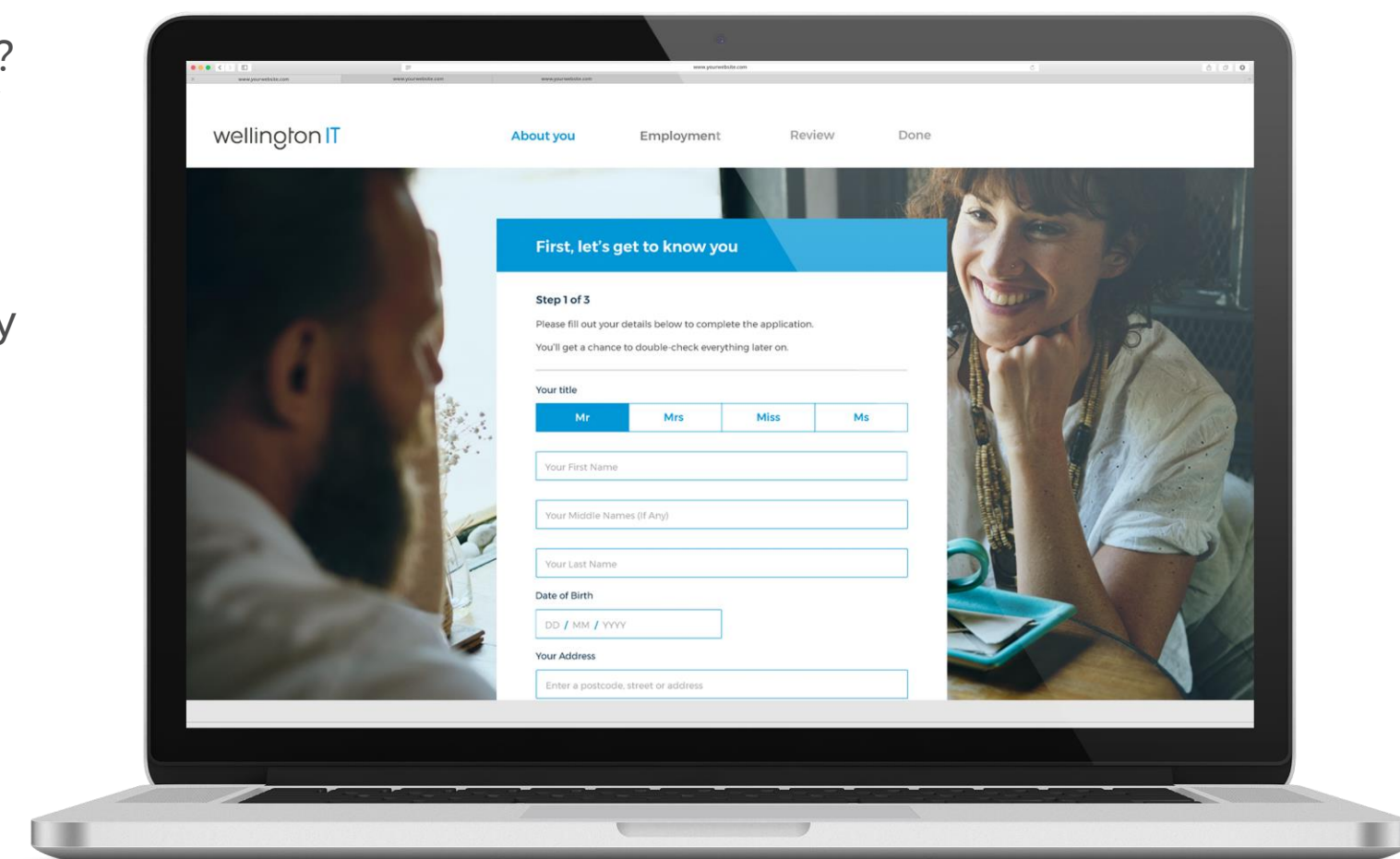
Our new functionality gives you the chance to pick it up, and run with it.

Digital onboarding means that a prospective member can join your Credit Union from anywhere, even through their mobile phone.

Entered fields are fully qualified before they even reach you, and with the ability to upload supporting documents directly, verification is a breeze.

Think about it: how long is your current onboarding process? How many pages do you have to print, sign, check, double check, and scan? How many pieces of ID or documentation do prospective members have to bring with them? ***How many potential members, and potential loans, have you missed out on?***

Our digital team have researched, designed, and developed this process in line with industry best practice, focusing on giving you the ability to match the onboarding abilities of the challenger banks that have been taking the industry by storm.



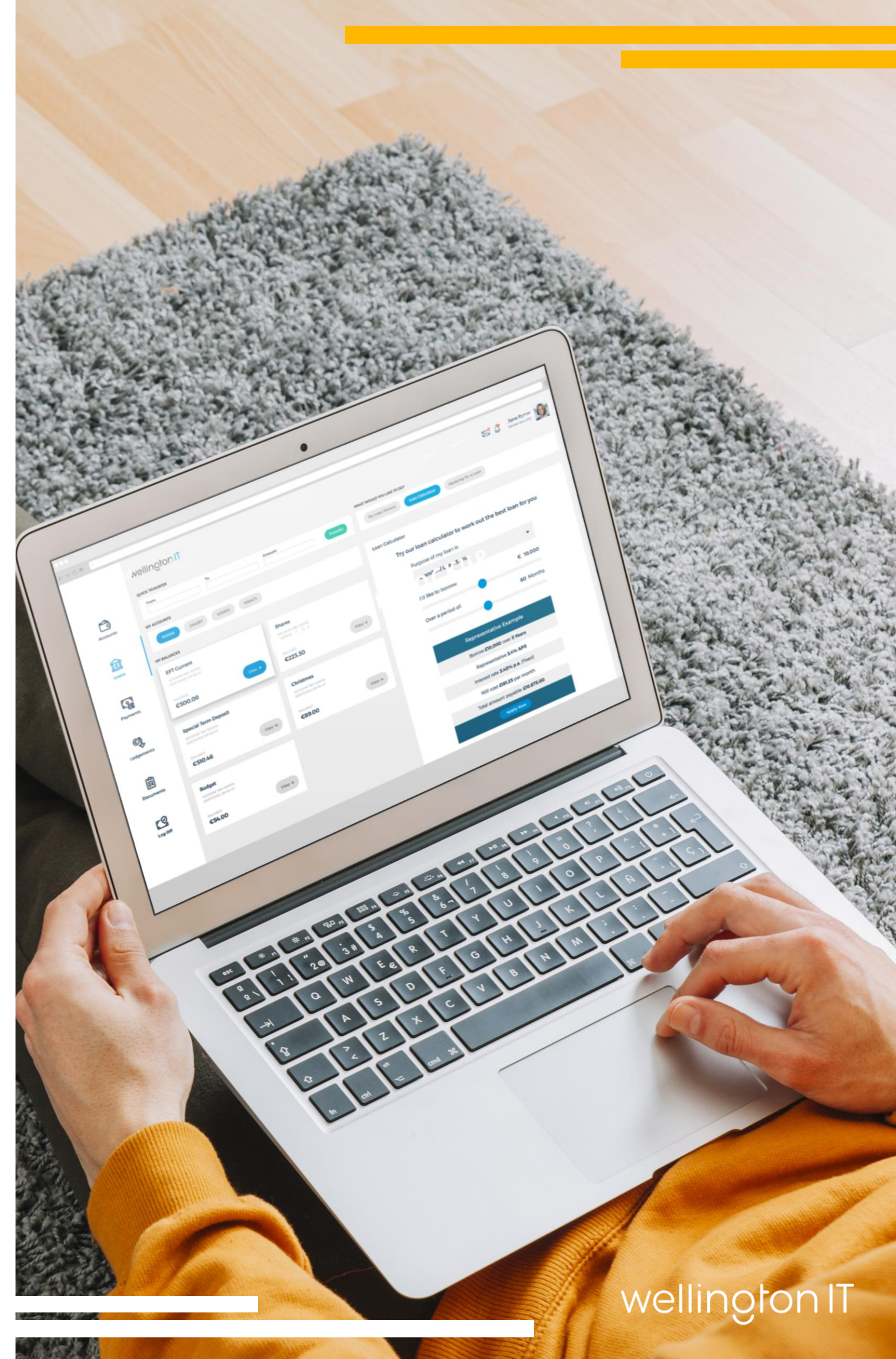
Community banking, completely online.

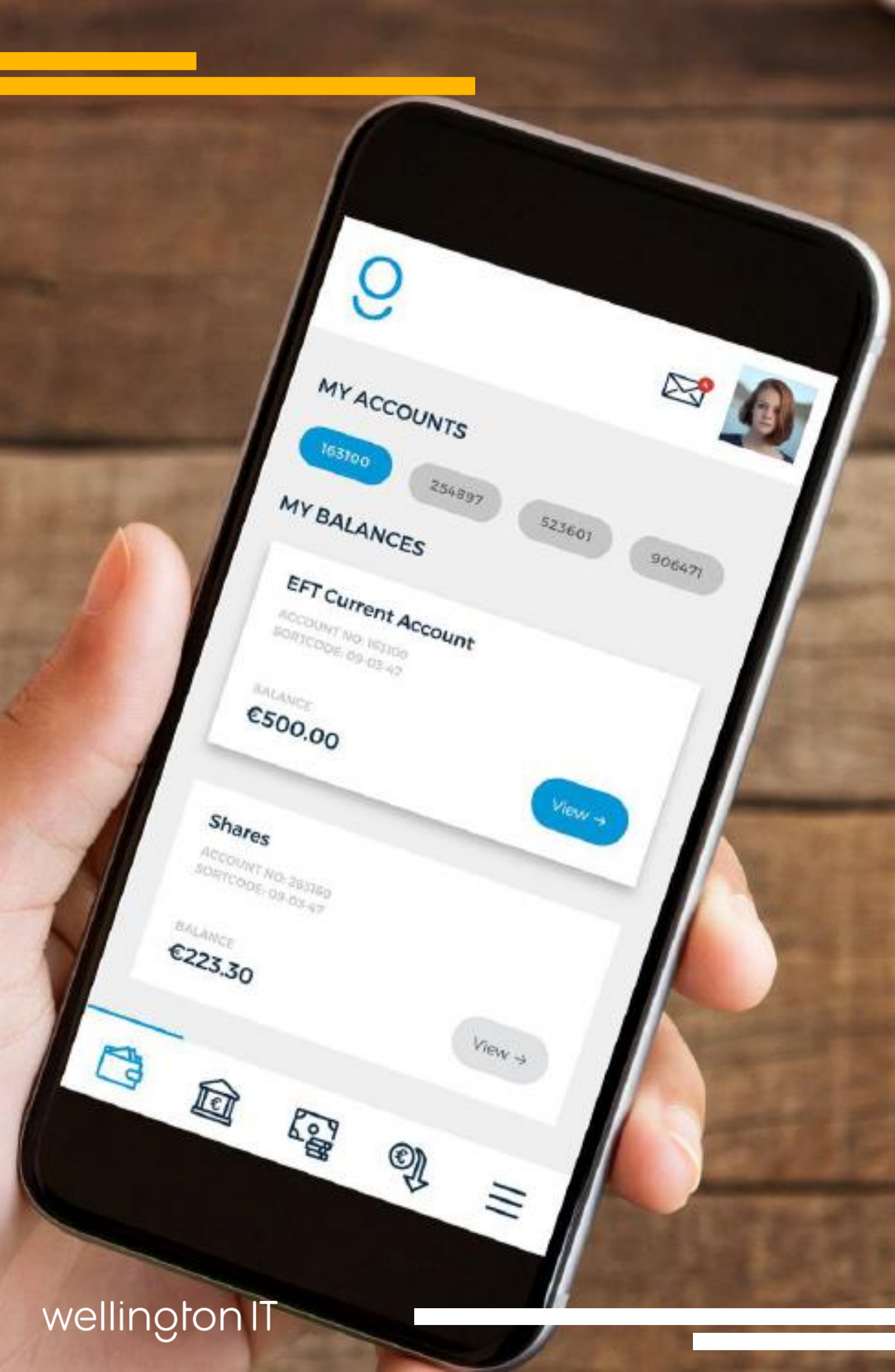
Give your members 24/7 control of their finances, **wherever they are.**

cuOnline+ has been designed and developed in-line with customer feedback on what you need to become the premier financial provider in Ireland. Through surveys, workshops and focus groups, we've created an **alternative to the community banking of the past.**

The easier your members find accessing their online accounts, the easier they'll find applying for a loan, or reaching out for budgeting help. Building this trust in your Credit Union as a modern, sleek, professional community bank is integral to ensuring you have a strong future, engaged members, and a **real seat at the table** in the financial services sector.

Improved user interface, simplified menus, stripped-back processes and straightforward account management mean **users finally feel in control**, and added personalisation and messaging features mean that to them, **you're more than just an app** - you're a provider they know, and a financial advisor they can trust.





Easy access, whenever, wherever.

Boundary-free community banking that gets your members engaged.

The improved functionality of cuOnline+ means your members can do more online than ever before, and the new look and feel means they'll take advantage of the opportunity.

A built-in loan calculator means that members can carry through from initial consideration to completed application, all within cuOnline+, keeping **them focused on your products and services**. We've also scaled up functionality across statements, payments, payees, lodgements, member messaging and document management, while **scaling back the amount of steps** members need to take to complete them.

All of this comes together to give your members the smoothest possible online experience. Moving away from a transaction-based mindset means your members can see you as a **complete financial provider**. Once they know you can be a holistic financial solution - why would they need to go anywhere else?



wellington IT

Register your interest in cuOnline+ for
your Credit Union today

[Just click here](#)

or drop us a line at

sales@well-it.com