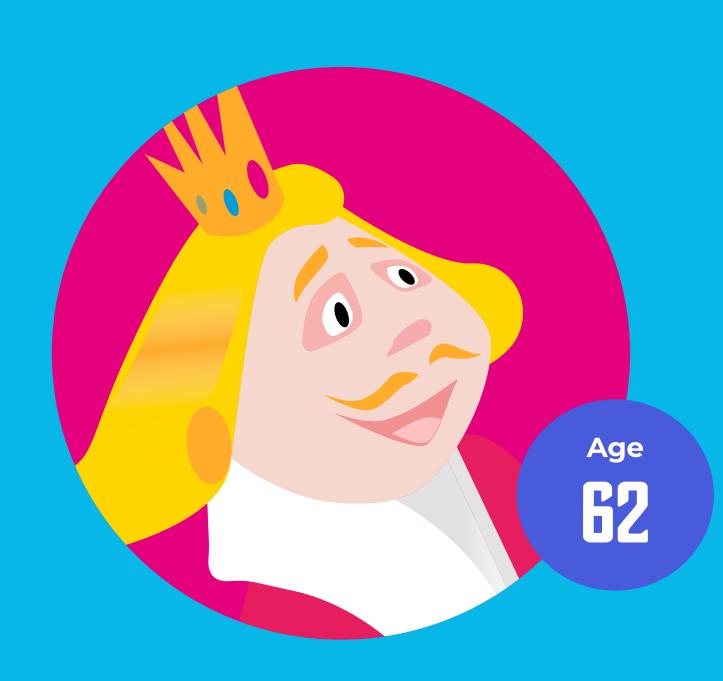


## Credit Union Member Journey



The King of Hearts has been a loyal member of his local Credit Union for over 40 years. Although he has a mobile phone, it isn't smart and he only uses it to text his friends and family.

He is very community focused, and when it comes to managing his finances, he prefers face-to-face communication. As such, he makes weekly visits to his local branch. Here he typically makes withdrawals or adds to his savings account, and catches up with the staff he knows so well.

#### **Journey Scenario**

He wants to be able to support his community and manage his finances through his local Credit Union. He doesn't want to be forced to go online as he prefers human interaction.

### Success for the King of Hearts

He would like to be able to continue to manage his personal finances in-branch without losing the personal touch.



Alice is a 19 year old student living in Wonderland. She uses her smartphone to stay in touch with friends, for online shopping, streaming music and TV and managing her finances. She is very digitally savvy and knows how to shop around for the best deal. She has an existing account with Revolut and up until recently she thought a Credit Union only offered savings account.

#### **Journey Scenario**

Alice wants to take out a loan to help her manage her college costs. She saw an advert on Facebook for her local Credit Union offering loan rates with a great interest rate and she is interested in joining up and taking out a loan.

#### **Success for Alice**

Alice would like to be able to join her local Credit Union and avail of their loan offering. As an avid smartphone user, she expects to be able to do most (if not all) of this online.

4 Transact

# 





ALICE "I want it all and I want it now"



3 Borrow



a member of his local CU.

**On-boarding** 

**CU Admin** 

<sup>2</sup> Engage

One of the tellers has invited The King The King of Hearts is already

show him their online banking facility. They helped him get set up quickly and walked him through the services provided within it. Now The King of Hearts can have the best of both worlds

of Hearts to a new members zone to

with an online and in-branch service.

The King of Hearts wants to withdraw money from his CU account. The teller gets his signature on a digital pad now instead of a paper form. This is a new service, but works the same as before and he is in and out in five minutes!



The King of Hearts is in a hurry today and the CU is queued out the door. He uses their Kiosk in-branch to make a quick lodgement. He can't miss lunch with the Queen of Hearts or it's off with his head!



Alice uses her Credit Union's Ioan calculator through her mobile banking app to calculate repayments of a loan. It's a great rate so she completes an application through her mobile banking app, uploading all of the required supporting documentation.



Alice now has a full current account with her local Credit Union. She didn't think this was possible with a Credit Union but she is loving the new service, and a small overdraft facility is really helping her to manage her finances.

**PAYAC Current Account** 

The King of Hearts is delighted

to be able to have a full current

account with the Credit Union

he loves. His new debit card

arrived in the post yesterday

and he is planning to switch

over everything from his old

bank in a few weeks.



**Journey Stages** 

Member

Stages

Alice joins her local credit union online. Digital member onboarding allowed her to apply, upload supporting documents and see the status of her application all online. Using her smartphone she completed facial recognition to verify her ID. She is now a member of Wonderland Credit Union!



cuOnline+

Alice downloads her Credit Unions mobile banking app so she can view her balance, make payments and set up direct debits from her mobile phone. Touch ID technology using her fingerprint provides a quick and secure method for her to log in to her online banking.



Services







2020

ID Scanning / Roadmap Biometrics

NEW Mobile App

Budget a/c management online

AML 5/6

including WTR2



**SCION Core Platform** 



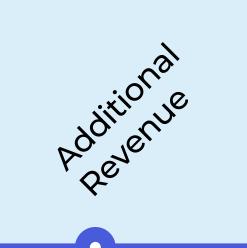
Kiosks / ATMs



DaaS

Process

**On-line Loan Application** 







CUSOP E2E Automated Decision Revolving Credit

MARPS MPCAS Mortgage Module