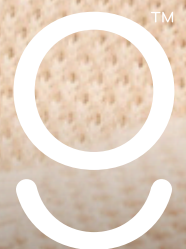


Introducing cuOnline+

Community banking,
completely online.

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

- Responsive design
- Simplified processes
- Digital onboarding

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

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Simpler online banking for your members

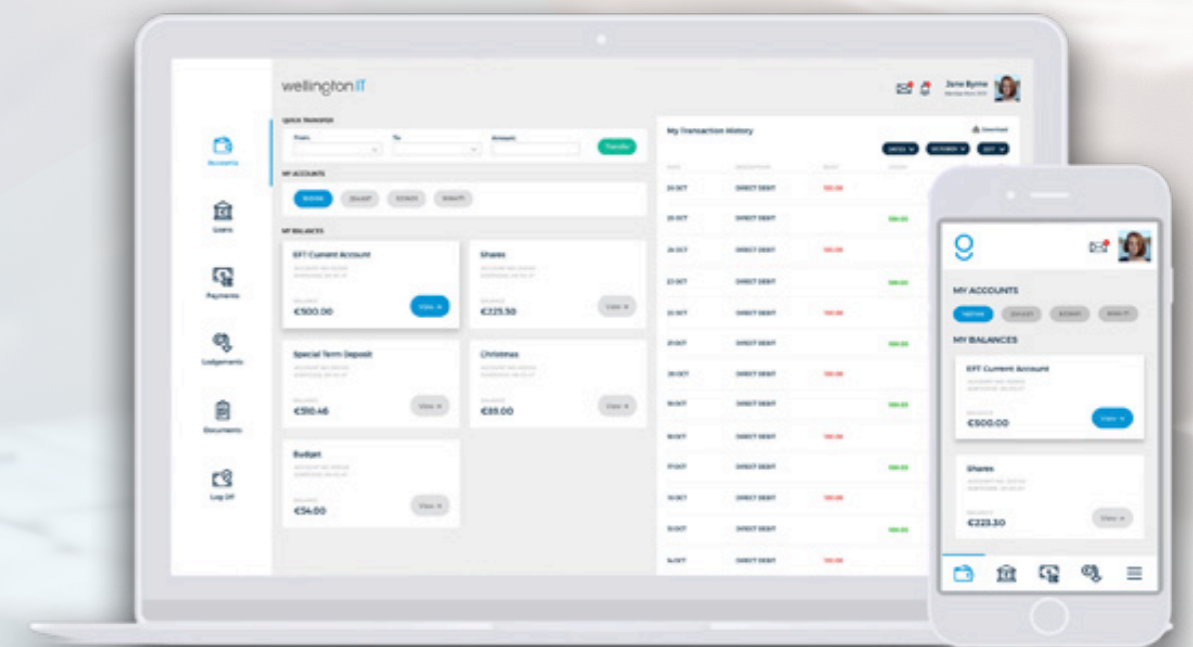
With cuOnline+ members can view all balances, make transfers to other accounts, set up direct debits or standing orders and make online payments.

Members can update their personal details at any time, whether that's their address, employment status or PIN/password, saving the Credit Union time and money on posting out forms and new PINs.

Members can also manage and add new Payees.

cuOnline+ comprises of

- Balances at a glance
- Online payments
- Accurate loan calculator
- Apply for loans online
- E-signatures for agreements or declarations
- All possible via an easy-to-use member interface
- Digital Member Onboarding, including automatic ID Verification



Increase your loan book

Your members can apply for a loan, by completing information and uploading supporting documents, such as ID and proof of address. An accurate loans calculator allows the member to understand the payment terms of the loan.

Your staff can manage these applications quickly and easily, and choose to:

Accept

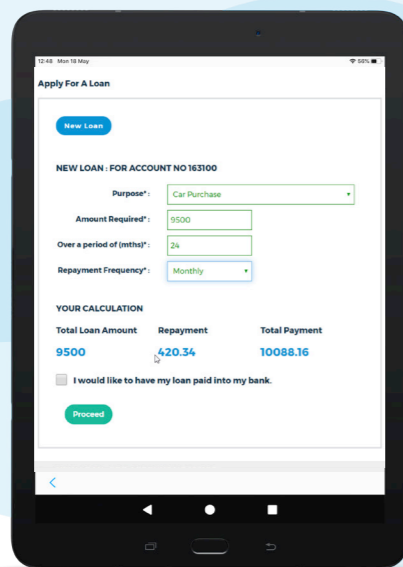
A Credit Agreement and Member Declaration are sent to the member's online account for them to electronically sign, and the money can be in their account that very same day

Reject

Reject the application and send an accompanying email explaining why their application was not successful

Request information

Request more information from the member to support their application, such as a recent utilities bill



e-Signatures

Allowing for time and cost efficiencies

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

Allowing your members to e-sign documents also saves you time and money.

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. Since they are all stored online, you don't need to keep hundreds of boxes of paperwork stored in your office.



Offering our members the ability to e-sign documents has been brilliant. They no longer have to take time out of their day to visit the branch, nor do they have to post signed forms back, which typically delays their loan. Once they are accepted for a loan and e-sign their Credit Agreement, they are extremely likely to have the money in their account that same day.

Carol McHarg,
CEO, 1st Alliance Credit Union.

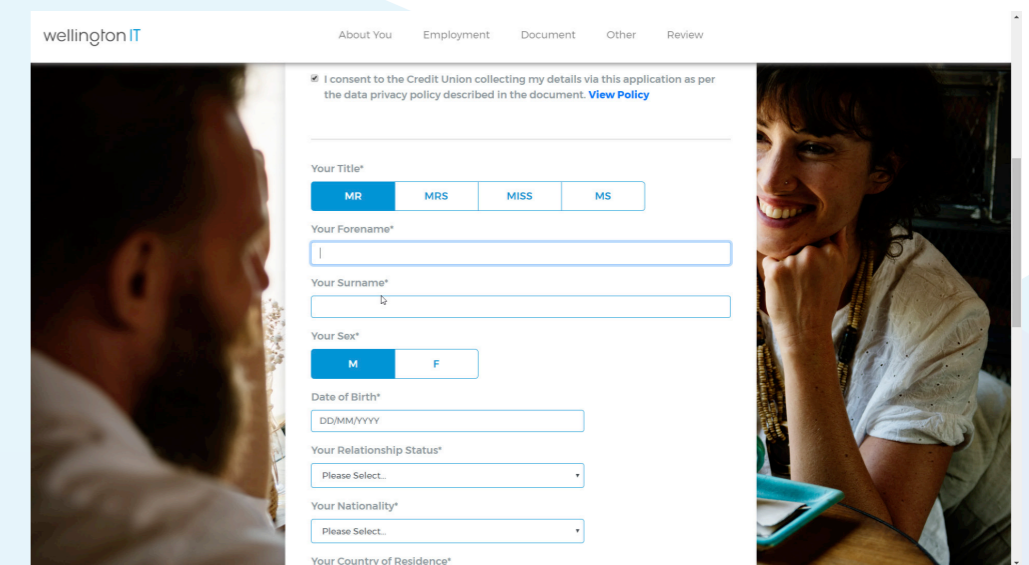
Boost new membership

Digital Member Onboarding allows prospective members to join your Credit Union online.

They simply input their information, upload a form of ID and perform a liveness test. Automatic ID Verification will compare the ID submitted to the liveness test and let you know whether it's validated.

Allowing prospective members to join themselves saves Credit Unions approximately 45 minutes per new member application and has been proven to increase new membership by almost 50%.

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?



Digital Member Onboarding offers real convenience for our new members who can apply and upload their supporting documents straight from their devices. We always strive for members to be able to do as much of their business with HSSCU as possible from the comfort of their homes and this was a key addition to our services.

In addition, our member demographic has grown and we are seeing an increase in members joining from new geographical regions in Ireland and in different fields across the healthcare industry.

Pádraig Power,
Marketing Manager, HSSCU.

cuMobile

With cuMobile your members can manage their Credit Union account on the go. They can check their balance, make payments, change their password and PIN and even apply for a loan - all at the touch of a button!

Biometric log-in via fingerprint or facial recognition offers a safe and secure log in experience and the option to have your logo on the app provides credibility.



Available on iOS or Android



Secure log in with biometrics



Built-in loan calculator



Document upload



Ability to e-Sign documents



Easy to manage account

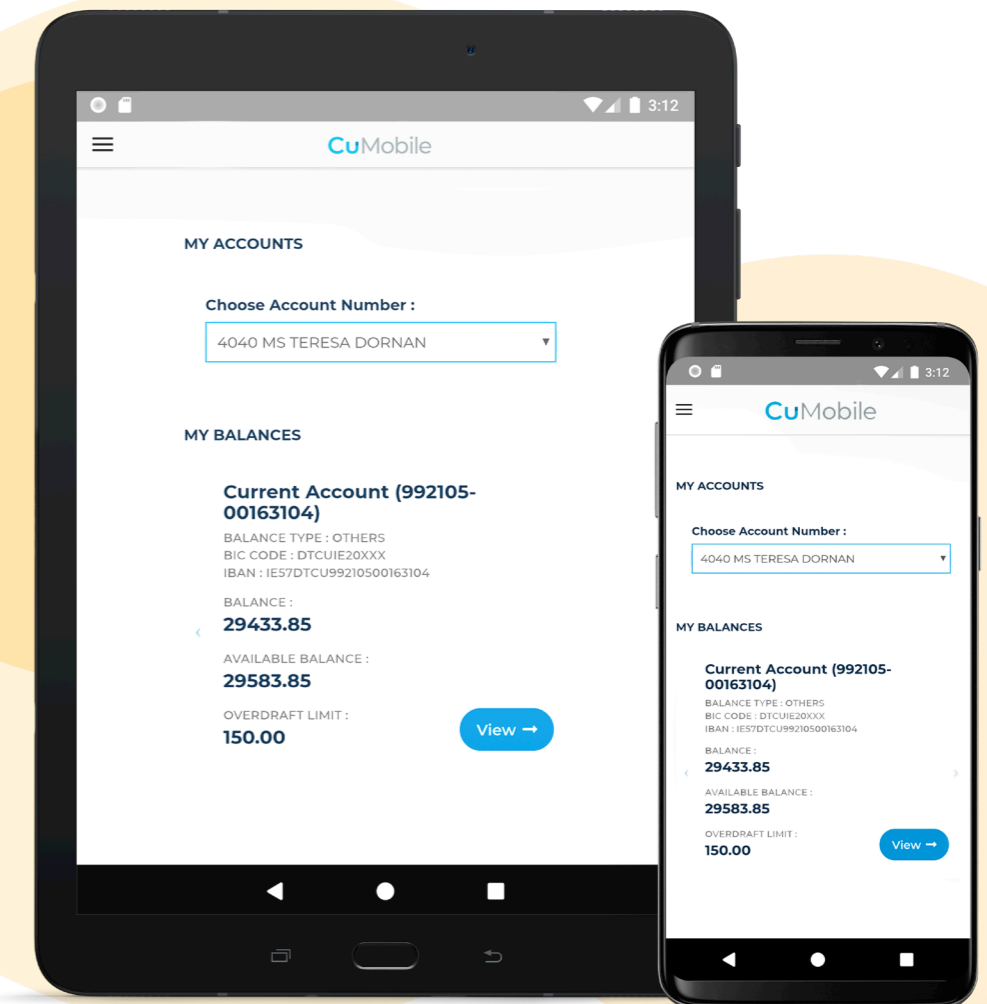


Branded for your Credit Union

Revolutionise your Credit Union

Interested in implementing cuOnline+ in your Credit Union?

Contact us today at sales@well-it.com and revolutionise your Credit Union today.



Get in touch to learn
more about cuOnline+
for your Credit Union

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