

wellington IT Credit Union Member Journey



Brigid

"Community is everything"

- loyal member
- branch user
- prefers the personal touch

Brigid is a 62 year old grandmother of five living in Ireland. A now retired teller, she has been a loyal member of her local Credit Union for over 40 years. Although Brigid has a mobile phone, it isn't smart and she only uses it to text her friends and family.

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

Journey Scenario

Brigid wants to be able to support her community and manage her finances through her local Credit Union. She doesn't want to be forced to go online as she prefers human interaction.

Success for Brigid

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



Eamonn

"I want it all and I want it now"

- new member
- online user
- favours transparency and accessibility

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

Journey Scenario

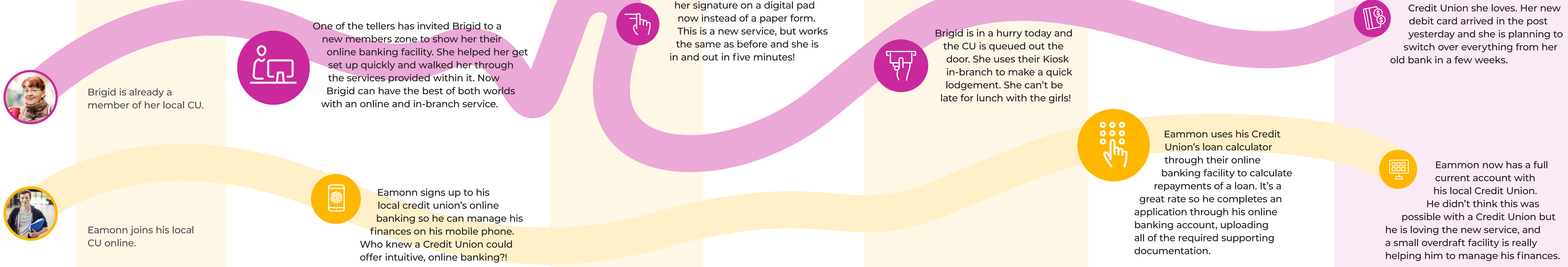
Eamonn wants to take out a loan to help him manage his college costs. He saw an advert on Facebook for his local Credit Union offering loan rates with a great interest rate and he is interested in joining up and taking out a loan.

Success for Eamonn

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



Member Stages



	Digital Member On-boarding	SCION Core Platform (Including Money Point Integration)						PAYAC Current Account
	CU Admin Responsive Website	cuOnline+	Digital Signature Pads	A5 Scanners	Kiosks / ATMs	On-line Loan Application		
Wellington IT/Products/Services								
Member Benefits	Access anywhere 24/7 Any device	Intuitive member experience Digital account management Lodgements / Fund Transfers / Payees Document Management Mobile Access E-Signatures	Fast and efficient Document review	Fast and efficient service at the counter	Express lodgements/ withdrawals No more queuing	Loan calculator Electronic Loans Form Document Upload E-Signature	Full Banking Capability Debit Card Overdraft	
Credit Union Benefits	Easy Approvals Reduced document handling	Fast Efficient Compliant No manual end-of-day process!	Paperless signature at the counter	Automated and streamlined ID and address verification	Efficient Compliant Free up staff to focus on lending	Streamlined CCR Minimal Document Handling No Manual end-of-day process!	Additional Revenue Increased Member Loyalty No manual end-of-day process!	
2020 Roadmap	ID Scanning / Biometrics	NEW Mobile App Budget a/c management online AML 5/6 including WTR2				DaaS E2E Automated Decision Process Revolving Credit	CUSOP MPCAS MARPS Mortgage Module	