

# MEMBER SERVICES

Bring your member relationships into focus by utilizing a member services platform that offers a 360° view of all relationships within a single system.

Age: 31

Credit Score: 726

Member Since: 2003

12 Month Revenue: \$325.41

Cross Selling:  
Overdraft Privilege

Savings:  
\$2,673.79

Checking: \$1,276.32

Employer: TBR Consulting

Notes: Debit Card Reissue on 12/07/19

Member  
Risk Score:  
324

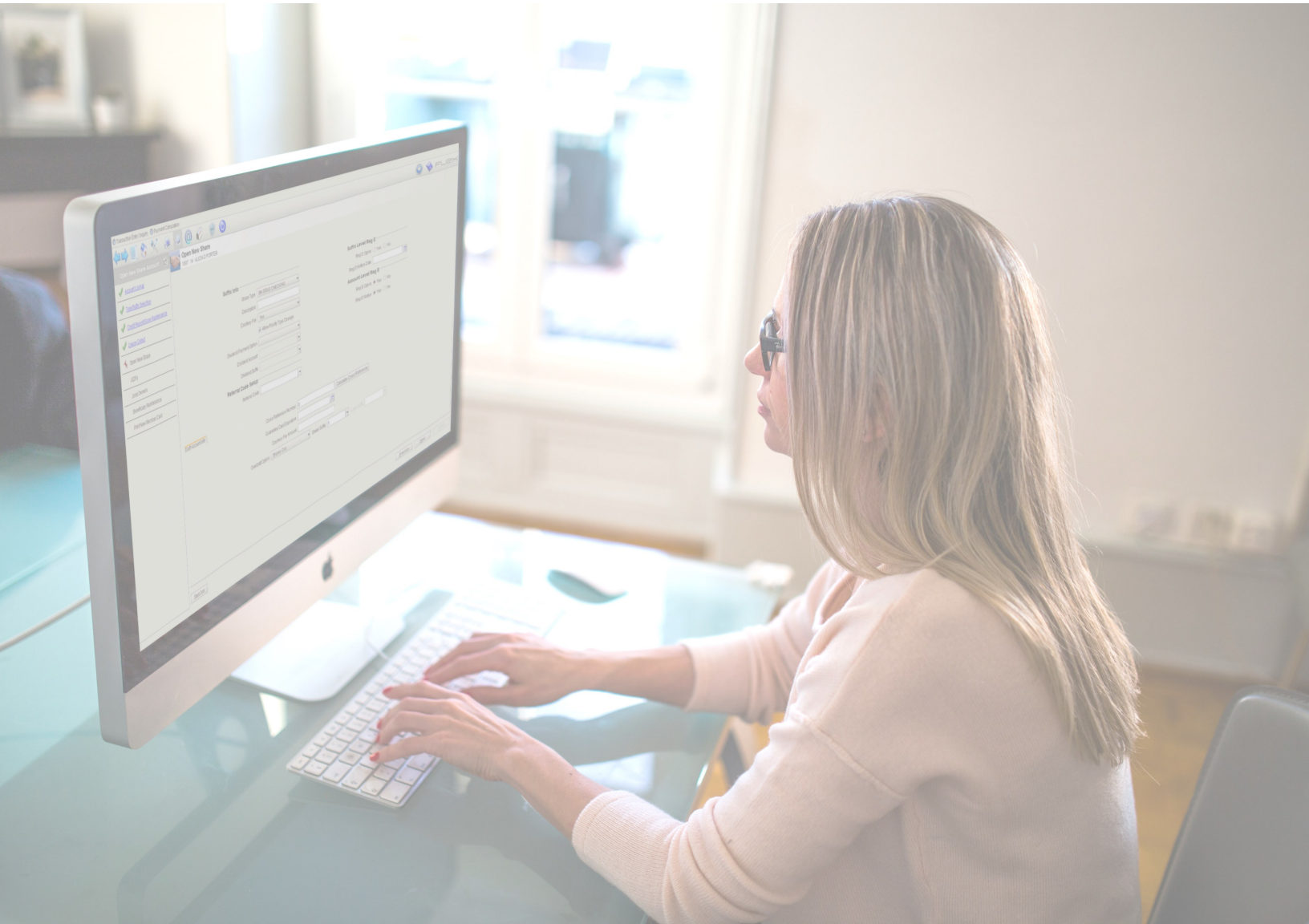
Joint Account Owner:  
Bradley Davis

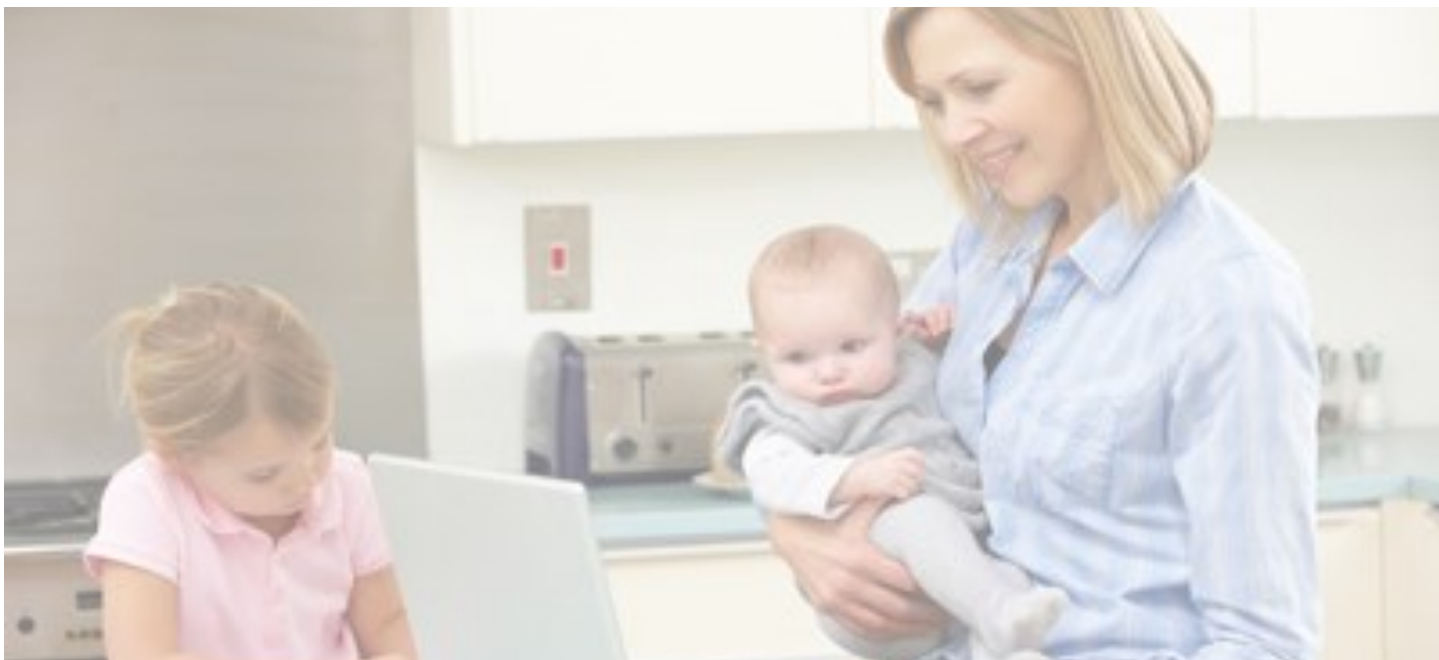
Date of Birth:

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# New Accounts





## **New Accounts**

Your members need products and services that save time and simplify their lives. The stay-at-home mom that has a difficult time leaving the house with three young kids should have the ability to open a new account from the convenience of her kitchen. The frequent traveler who is rarely in town when your branch is open should be able to order checks online. Additionally, members who may not have the cash readily available to make a loan payment will breathe a sigh of relief knowing they have the option of making their payment quickly and easily on-the-go.

While your mobile product suite will take care of members that can't make it in to your branch, it's important that your MSRs have the tools to serve members in-branch, such as member identity verification, photo ID scan, signature capture, cross selling and relationship pricing.

## **Member Identity Verification**

MSRs don't need to question the validity of a new member's identity on their own. When opening an account, verification measures are fully integrated into the new account workflow and reports are retrieved for member account qualification, including cross-check and OFAC reports.

Less manual entry is required by the MSR as member information is retrieved from the account qualification and is automatically populated in member information fields.



## Photo ID and Signature Verification

The screenshot displays the FLEX software interface for member services. A window titled 'New York State DRIVER LICENSE' is overlaid on the main screen. The license information includes:

- Owner:** AMY HOLCOMB 465-91-0663
- ID:** 012 345 678
- CLASS:** D
- DOCUMENT:** SAMPLE, LICENSE
- Address:** 2345 ANYPLACE AVE, ANYTOWN NY 12345
- DOB:** 06-09-85
- SEX:** F, **EYES:** BR, **HT:** 5-09
- ISSUED:** 09-30-08, **EXPIRES:** 10-01-16

The background interface shows a member profile for 'AMY HOLCOMB' with a photo and various account details. The bottom of the screen features a navigation bar with options like 'Member Information', 'Automatic Transfers', 'Cards', 'Document Manager', etc.

With photo and signature verification, MSRs can quickly and unobtrusively scan driver licenses, passports, employee badges, social security cards and any identification to fit your operation.

Store multiple images, perhaps one for each owner, on the account. The primary image displays right on the member services screen, and alternate images are just a click away.

FLEX Photo ID and Signature Verification requires no additional servers, no special backup procedures, and is operated entirely by the MSRs. Backups, upgrades and enhancements are managed entirely by FLEX so that you can focus on serving your members.

## Cross Selling

While credit unions typically plaster their websites with the services they offer, don't falsely assume that members are aware of all the ways your credit union can improve their lives. In a world of multi-tasking and mostly-divided attention, the best time to inform members of products and services is when they are face-to-face with an MSR.

FLEX provides push-marketing capabilities at the MSR counter. These are automated prompts to the MSR promoting credit union offerings which are displayed according to the qualification and needs of each member. Cross selling platforms should monitor selling attempts as well as selling results. FLEX allows the credit union to associate new account openings with a particular employee or advertising campaign—leaving no good deed unnoticed.



## Relationship Pricing

A typical account won't drive new members to your credit union. They want a customized experience with personalized perks and rewards. When a new member walks into the credit union to open an account, MSRs should be able to identify services that are not only essential to your credit union's success but also bring convenience to the member.

FLEX provides built-in reward checking as part of the relationship pricing framework. This allows credit unions to provide high-yield checking accounts to members and other quality benefits such as free nationwide ATMs, based on adoption of specific credit union products. Everyone has a style and members should be able to control theirs.

# Mobile & Desktop Banking



## Mobile and Desktop Banking at Your Members Fingertips

Through technology, we are better able to manage one of our most valuable resources, our time. Members expect time-saving technology when using mobile and desktop banking that offers simple, easy-to-use features and conveniences. Features, such as mobile deposits, allow members to deposit checks any time, any place. Confirming whether or not a check was deposited or cleared can be done just as easily, right through the member's mobile app or desktop banking account. Transferring funds to internal accounts within the credit union or to external financial institutions can be done with just a few steps. Applying for a loan doesn't require pen and paper or the amount of time and hassle it has in the past. With electronic signatures, members can review, sign and return all documents with a tap or click.

Provide your members with a unified mobile and desktop user experience.



### Account Management

Real-time transfers, loan payments, cash advances and history.



### Remote Controls for Cards

Reduce fraud. Disable and enable debit and credit cards with the touch of a button.



### Loan Application

Provide mobile and desktop lending. Reach your users on their terms.



### Check Images

Allow users to view cleared check images.



### Remote Deposit Capture

Provide an integrated RDC solution without the need for third-party applications.



### Bill Pay

Allow users to access bill pay from within mobile and desktop banking.



### Institution Transfers

Move money between financial institutions using a single platform.



### eAlerts

Set account alerts based on balances, transactions and payment reminders.



### ATM/Branch Locator

Built-in location services for ATMs, branch and shared branch locations.



### Document View

Display account statements, receipts, loan forms and any other document types.



### Income Tracking

Track Income vs. Expenses and rolling daily account balances visually.



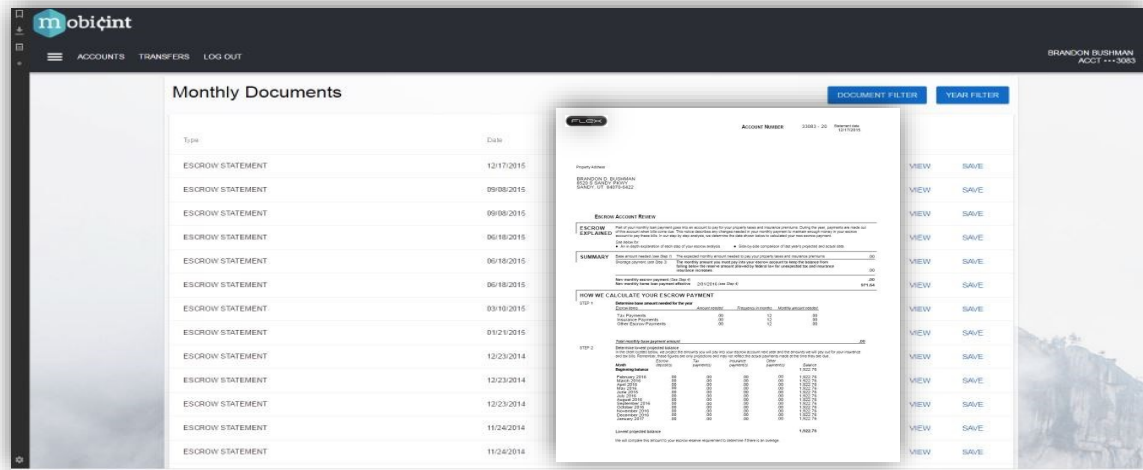
### User Controls

Change username, password, email settings, account descriptions and manage active devices.



## eDocuments

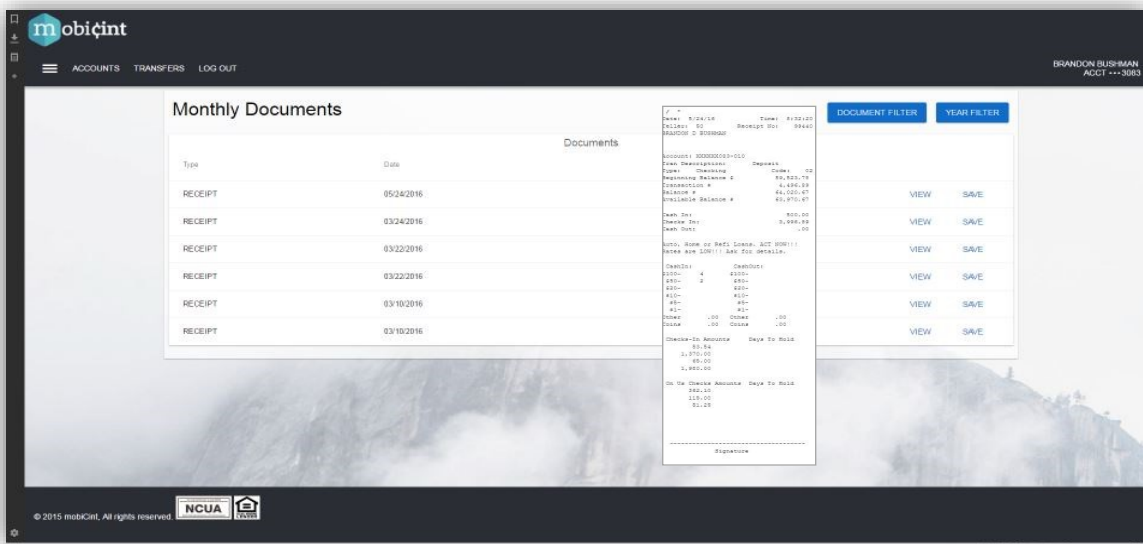
With loan documents, membership agreements, signature cards, tax documents and eStatements—the eDocument possibilities that your members can access are endless. FLEX provides an online portal to all documents your members expect access to.



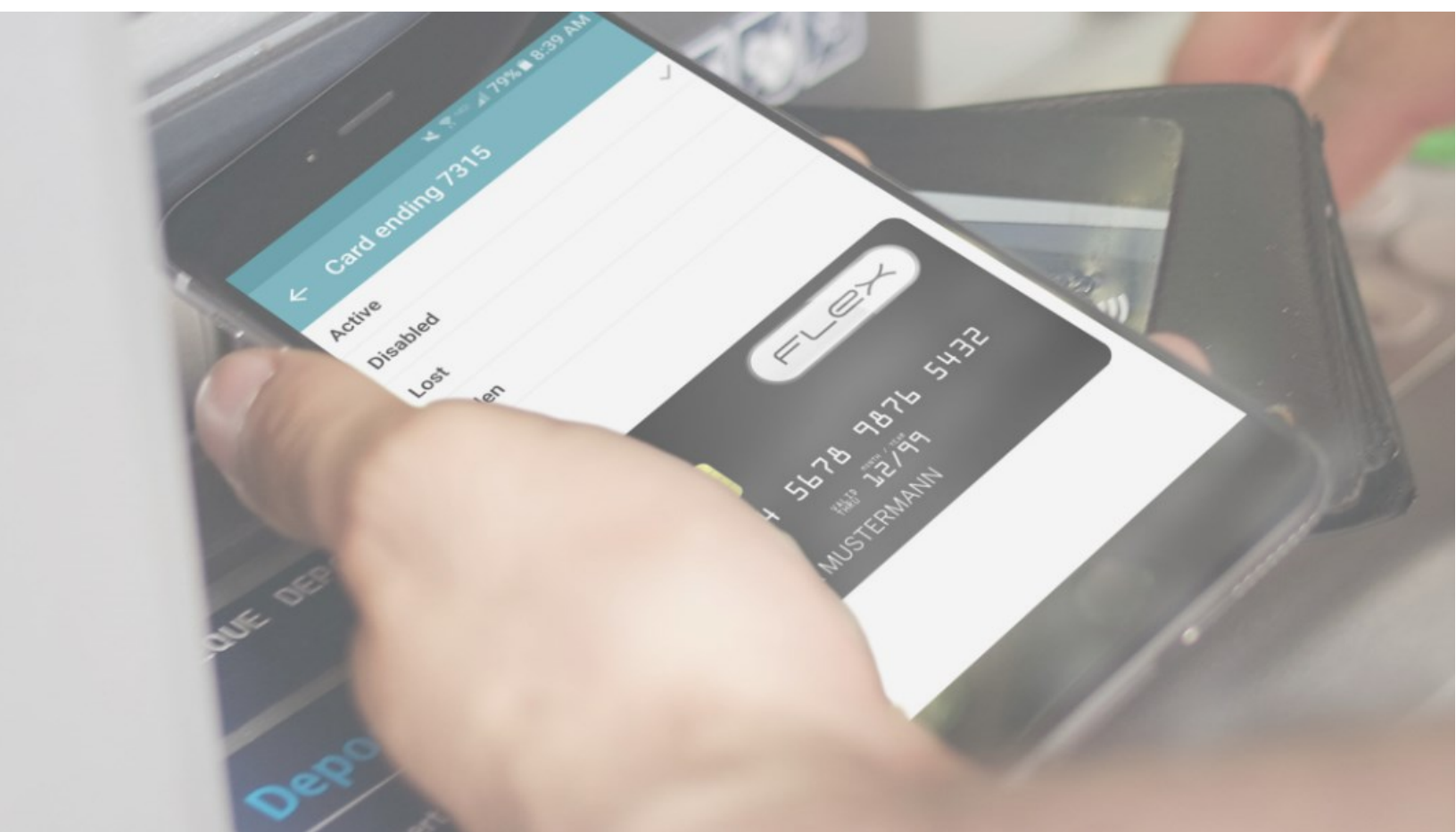
eDocuments are a cost-efficient way to deliver information to your members. All document types and notices are automatically converted to PDFs and instantly archived to each member's account, which are accessible in desktop or mobile banking.

## eReceipts

Allow your members to retrieve all receipts from within desktop and mobile banking without requiring special PC programs to view the receipt.



# Cards





## **Complete Card Management from Within the Core**

Debit cards are often times the most frequent touch point members have with their credit union. Don't settle with casting a wide net that hopefully meets the needs of your entire membership. Rather, create a precise image of an ideal member to market your debit card product to. What are his or her spending habits like? What are the amounts of their largest transactions? What is the most they spend in a one-day shopping spree? Come up with several different member profiles that dig into the granular detail of their spending habits. Then, create unique and customized card types for each member profile. Set daily limits for ATM, POS transactions and maximum debits for each card type. This is the step that will give credit unions control over the member that needs to be closely managed yet liberates the stable member to spend freely.

FLEX can manage, maintain and update cardholder information directly to any card processor. Simplify card management with a single point of entry for all card options.

## **In-house Credit Cards**

For credit unions that do not have a strategic focus on credit card income, outsourcing may be the right option. However, there are benefits to running an in-house credit card program, such as cost, control, flexibility and analytics.

FLEX provides real-time card information and history to MSRs. Members will have direct access to their cards through desktop banking, mobile banking and audio response. Even small card portfolios can benefit, and still take advantage of charge-back processing, fraud protection, card embossing and rewards programs offered by the processors of choice.

## Instant Issue Cards

Have your members been left waiting for their cards when opening a new account or during the card renewal process? Wait no more. Instant issue will allow your credit union to create new cards on-demand for all card types.

With FLEX, you can create plastics on demand, transmit new card files in real time to any card processor and allow members to set their own PIN. Staff will enjoy a single point of entry for card data, making their life easy as well.



## Remote Controls for Cards

Allow members to control the status of their debit and/or credit card through your mobile app.

FLEX Remote Controls for Cards is an on/off switch that lets your members freeze their account in seconds with your mobile app or internet banking to prevent new purchases, cash advances and balance transfers if members misplace their card.



Cardholders can temporarily freeze their accounts at any time. However, some activity will continue, including bills that merchants mark as recurring, as well as returns, credits, dispute adjustments, payments, interest, and certain other exempted transactions.

Embedding remote controls for cards into mobile technology is precisely what Joe Foster, CEO of Hallco Community Credit Union in Gainesville, GA, has done. *"Today our members have mobile remote controls for their debit and credit cards. This provides my members with the ability to stop fraud and enjoy peace of mind when using their Hallco Community CU debit and credit cards."*



# Document Management



## Core-Driven Document Management

Documents should be easy to archive and easy to find, benefiting both the credit union and your members. Saving paper and keeping costs down should be an expected benefit within your credit union software. From reports to loan documents and member statements, seamless integration spells efficiency. With built-in document management, file retrieval can occur at the member account level and direct integration with e-signature providers can be achieved.

## Built-in eSignature Management

Obtaining member signatures in-branch can be inconvenient. Using DocuSign®, anything from membership applications to loan documents can be signed and processed remotely in minutes.

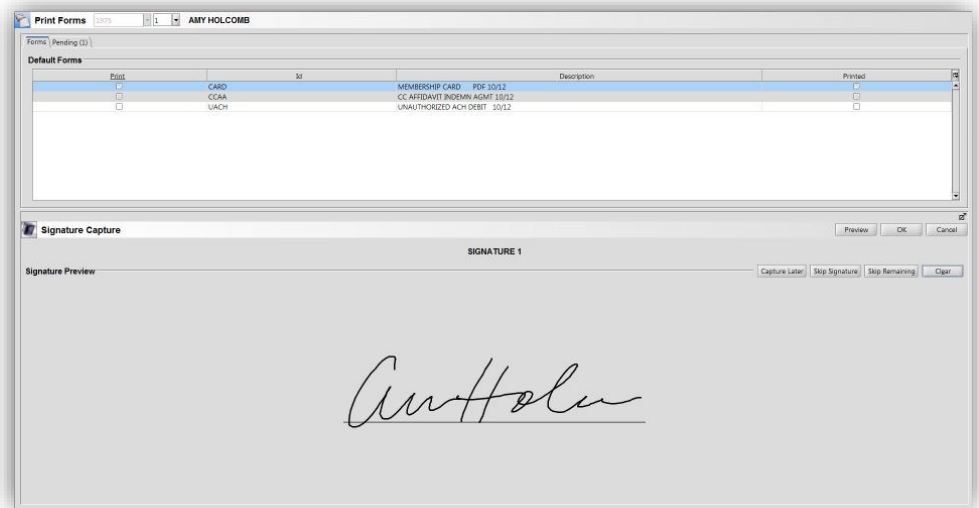
Quality member service is what credit unions aim to provide. Obtaining signatures on paper and in person can be inconvenient and is one more area where you might lose opportunities in a crowded financial space. Improve member experience and offer convenience with DocuSign® integration. Members can sign documents any time, any place and on any mobile device (iOS, Windows or Android).

With DocuSign®, electronic documents are sent for signature instantly along with automated reminders, saving credit union staff from making follow-up calls and speeding up the signature process. Rather than handling paperwork, faxing or snail-mail, credit unions can now leverage this technology to increase operational efficiency.

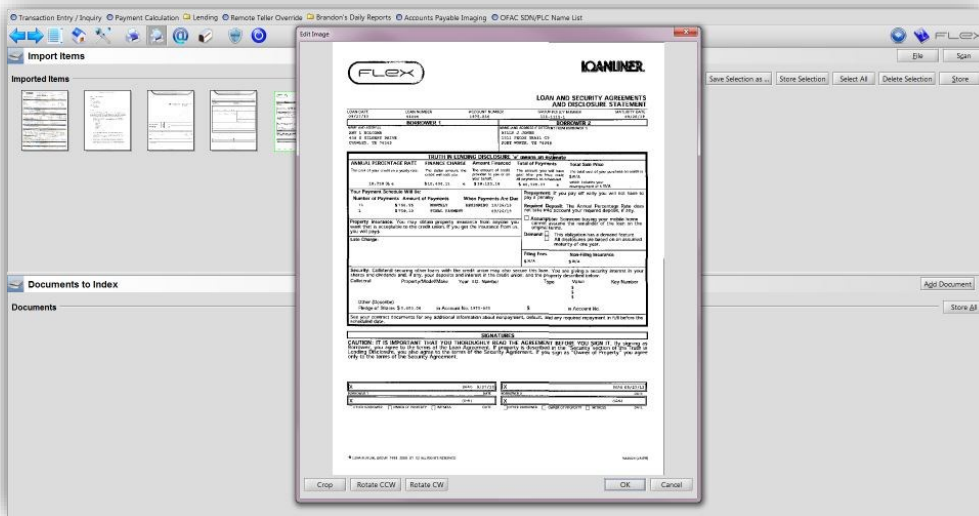


## Signature Capture

Send, sign and manage signatures securely and seamlessly. Capture a member's signature electronically when performing transactions, funding a loan or opening an account without complex workflows or separate software.



## Document Imaging



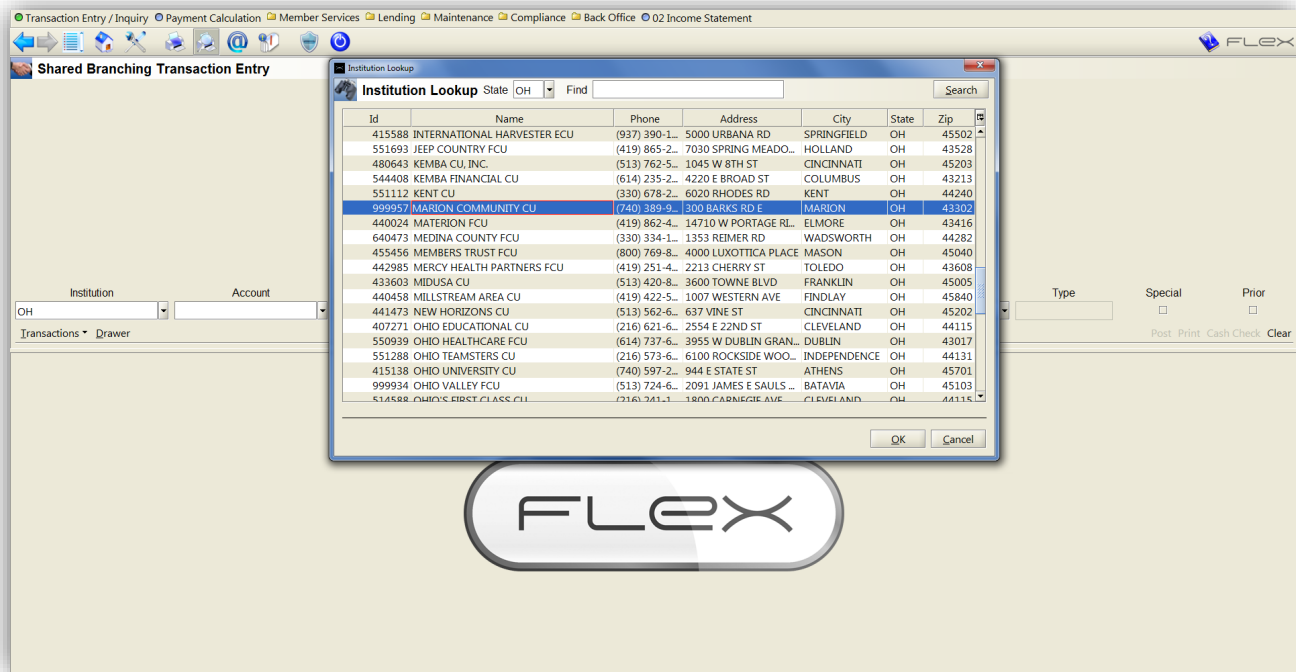
An imaging solution that allows staff to index scanned documents into the same database as core-generated items means any document related to a member can be accessed from a single point. No separate software or cumbersome indexing process required.

FLEX Document Imaging allows credit unions to scan high volumes of documents with relative ease. Duplex scanning, use color, adjust the resolution and other document attributes to the requirements of each item. You also have full control over the catalog of each document. Documents may be viewed or printed from any PC at any location, or at home by the member.

# Shared Branching

Shared branching offers convenience to your members, allowing them to make deposits, withdrawals, transfers, loan payments and more, regardless of their location.

Both issuing and acquiring are part of the FLEX core solution. No need for third-party shared branching software.



- **Issuing**

Give your members nationwide access at any shared branching service center. FLEX supports the Unified CO-OP shared branching network platform from within the core. Seamless and real time, boasting superior uptime and reliability, FLEX Shared Branching puts your credit union where your members are.

- **Acquiring**

Access the shared branching network in real time on any workstation without additional software or a separate cash drawer. Your MSRs will have a single balancing procedure for members and non-members alike. FLEX shared branching incorporates other core-driven technologies as part of the member service process, including Check-21 teller capture, receipt printing, history inquiry, etc.





The Unified CO-OP shared branching mandate was one of the largest network implementations for FLEX in recent years. The programming required to meet the mandate's deadline was 18 months in the making for the FLEX clients that were pushed live. This mandate, as well as all others including regulatory compliance, was provided at no cost to FLEX credit unions.

This effort did not go unnoticed by the FLEX user base:

*"Thank you for not charging like the "big guys". Proud to be a partner with FLEX. This is the kind of service I expect from DP providers. A mandate should not be a charge to credit unions."* - Vidya Iyengar, CEO, Marion Community Credit Union

# Operations



## Operations

We live in a world where less has become more. Tasks that used to take hours or weeks to complete, now process in a matter of minutes. The right technology enables you to improve your credit union's operational efficiency, getting more done than ever before. With increased efficiency comes more revenue that doesn't require hiring more staff. Your members per full-time employee ratio should be a general indicator of how efficient your staff operates with their available technology.

## ACH Processing

ACH processing doesn't need to occupy the first few hours of staff daily procedures. ACH items can automatically be transmitted to the credit union network through a secure virtual private network. By employing a host-to-host environment the need for a dedicated transmitting PC, special FTP software and a trained staff member are all eliminated. With the right technology partner, you shouldn't have to worry about interface changes, certification fees, network upgrades or regulatory compliance.

## ACH Origination

We live in an ever-changing payments world where your members need to send and receive money at their convenience. Both you and your member should be able to set up transfers to or from any financial institution in moments. By extending this functionality to desktop and mobile banking you'll allow members to transfer funds with any other account they have access to, even if it's at another financial institution, all while on the go.

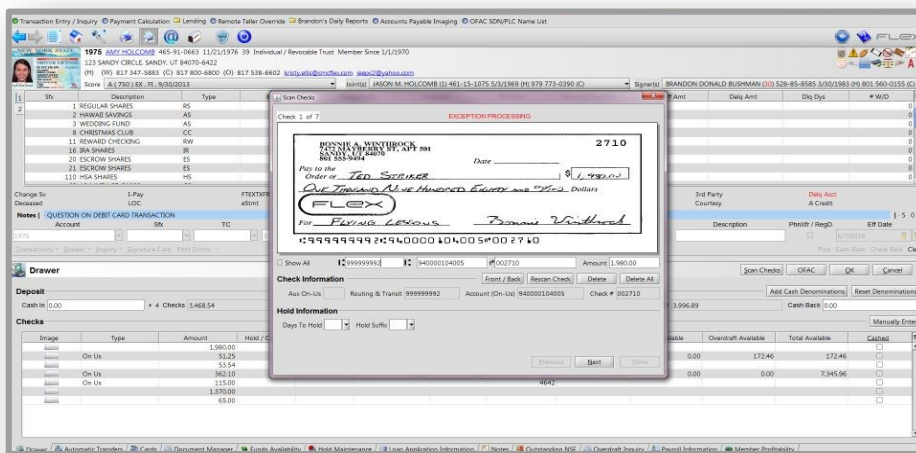
The screenshot shows a web application interface for "External Account Management". At the top, there is a navigation bar with "ACCOUNTS", "TRANSFERS", and "LOG OUT" links, and a user profile for "ALICIA PORTER" with account number "ACCT \*\*\*1507". On the left, a sidebar contains links: "START NEW TRANSFER", "VIEW SCHEDULED TRANSFERS", "VIEW EXTERNAL TRANSFERS", "EXTERNAL ACCOUNT MANAGEMENT" (highlighted), and "TRANSFERS HELP". The main content area is titled "External Account Management" and includes a table for "External Accounts" with columns for "Description", "Account number", "Routing number", and "Type". Below the table is a section titled "Link External Account" with instructions: "To link an external account, please find your routing and transit number plus your account number and enter it below along with an account description. Once this step is done, two transfers will be made into the account. You will need to verify access to that account by entering the amount of those transfers." The form contains fields for "Account type", "Routing number \*", "Account number \*", and "Account description \*". To the right of these fields is a business check image showing a routing number of 1025 and an account number of 1025. At the bottom, there are links for "ACH TRANSFER DISCLOSURE" and a "SUBMIT" button, along with a link to "SEE BUSINESS CHECK EXAMPLE".

# Share Draft Processing

Regardless of asset size or membership base, share draft processing is the payment backbone for credit unions. FLEX allows credit unions to provide members access to their funds in individual accounts, without the need of an additional third party.

FLEX provides automation directly with the Federal Reserve or any corporate credit union. Draft items can automatically be transmitted to the credit union network through a secure virtual private network. Additionally, check images are available for member view and retrieval via desktop or mobile banking immediately upon clearing.

## Check-21 Teller Capture



Check-21 teller capture has revolutionized banking and the way checks are handled. It allows the credit union receiving a check to create a digital version, eliminating the need for further processing of the physical check.

Processing checks can be far more efficient when using a Check-21 teller capture system that is built within the core platform. Having this system built-in provides all MSRs with the ability to scan checks at the time of transaction, eliminating check entry errors. Checks can also be viewed immediately within member history by the staff (through the core) and by the member (through desktop or mobile banking). FLEX verifies the individual check amount using OCR and aggregates the total amount of all checks deposited.

Check fraud? No worries. FLEX incorporates Advanced Fraud Solutions TrueChecks® platform from within Check-21 teller capture, preventing fraud at the frontline.



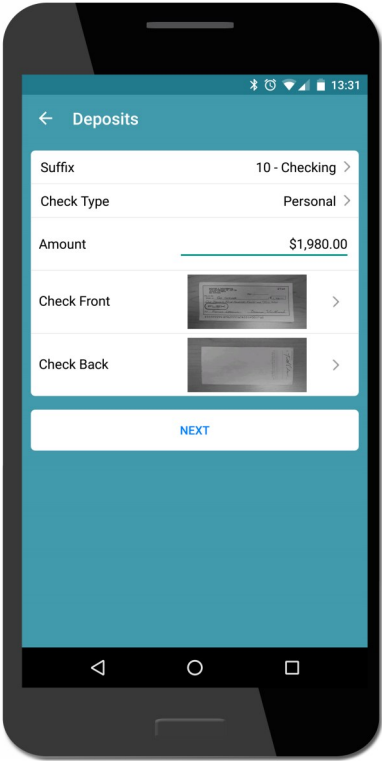


### Remote Deposit Capture

RDC has changed member behavior and has transferred routine staff interaction with checks to a less costly channel. With RDC, members are able to deposit checks from their mobile devices. Using advanced image detection and capture technology, check images are validated prior to credit union submission.

Because of the unique FLEX infrastructure, remote deposit items are processed in the same way as Check-21. This means fraud prevention and image validation beyond the MSR counter. The system then builds all items into a single, unified cash letter eliminating the need for multiple file transfers.

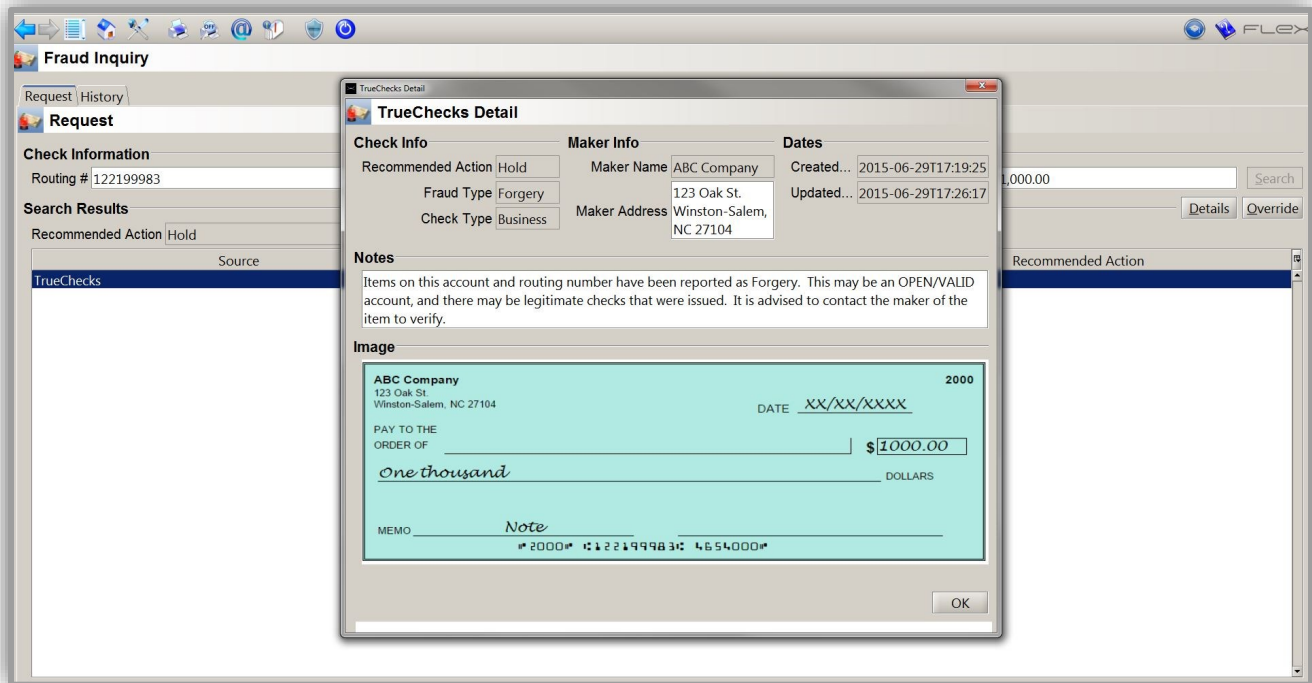
With RDC fraud on the rise, it's also important to cross reference other deposited items, including Check-21, ACH and share draft files to ensure the same check is not deposited more than once.



## Fraud Prevention with TrueChecks®

FLEX provides check fraud prevention through integration with Advanced Fraud Solutions TrueChecks® platform.

This integration enables your credit union to verify scanned checks using the TrueChecks® database and receive real-time notifications of fraudulent items. Potential problems with a check are automatically flagged at the time of check capture and real-time Reg CC recommended actions and associated risk messages are provided to frontline staff.



The TrueChecks® database is comprised of data from over 1,500 financial institutions, processors, and optional third-party sources. Real-time responses are delivered on counterfeit, NSF, closed account, duplicate, and other fraudulent items automatically. The cross-check process is virtually transparent to the MSR and happens in micro seconds.

## Cash Dispensers, Recyclers and Coin Dispensers

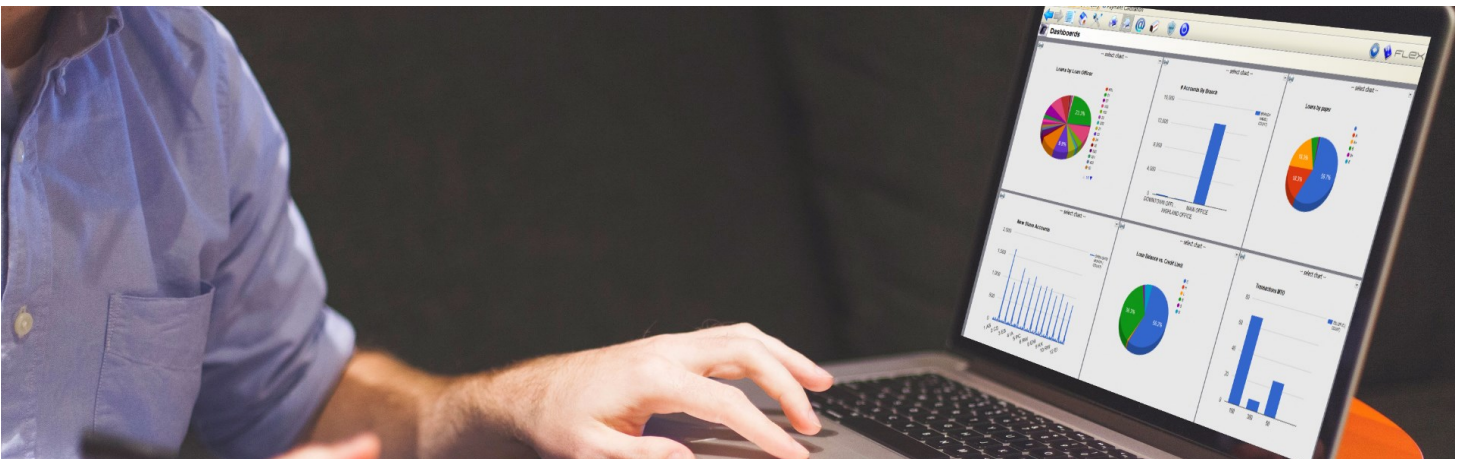


FLEX provides built-in integration for cash recyclers and dispensers without the need for third-party software. Cash machines are managed from a single location and support unlimited connections. All major cash machine manufacturers are supported by FLEX, including Arcattech, Diebold, Glory, Talaris/DeLaRue and Unisys. Because of core system integration, the GL is completely integrated with the cash machine, removing the hassle of managing cash drawers and dealing with a separate vault.

## Dashboard Reporting

Dashboard reporting is a valuable credit union function. Credit unions can uncover profitable insights and increase their bottom line by tracking key performance indicators such as financial statements, member growth satisfaction, loan information and more.

Multiple chart types and reporting functions are provided for complete credit union customization. Additionally, with the use of web-service technologies credit union management can access dashboard reports from outside the credit union on any device.





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FLEX has disrupted the credit union core system marketplace by enabling efficient solutions for digital transformation and sustainable growth. FLEX will allow credit unions to launch a full-service digital banking suite with innovative member facing technologies and automated services. Credit unions will buy back lost time by remapping the digital journey and increasing member loyalty.

