



**ALWAYS  
BUILDING TO  
SOMETHING  
BETTER**



**VisiFI Company  
Profile**

**VISI FI**



# FROM FOUNDATION TO FAÇADE – WITH VISIFI, CREDIT UNION TECHNOLOGY WILL NEVER BE THE SAME

It's an interesting place to find yourself. In an environment where relationships are everything, technology increasingly defines your ability to generate growth, streamline processes, improve decision-making, and meet demands for a more engaged, member-driven experience. Success requires the careful balance between form and function, strategy and aesthetic, present and future.

**The architect in this new environment is VisiFI.**

We understand the landscape of today's credit union environment – and we're adept in our ability to build solutions that enable our clients to stand out against the skyline. Through a combination of **financial strength**, extensive **credit union experience** and

continued **investment in innovative technology**, VisiFI has built and refined a more intelligent, **end-to-end, real-time technology platform** that combines our in-depth industry knowledge and highly intuitive suite of real-time, online solutions to deliver a fully managed, comprehensive, highly secure Software as a Service (SaaS) ecosystem. **This enables credit unions to build financial strength, generate membership growth and improve operational efficiencies.**

Like any new architecture, VisiFI is changing the way the credit union industry looks, operates and responds – from the inside out. And in the process, we are supporting a new relevance and vitality that delivers on the promise of technology, while strengthening the relationships that ensure continued growth and expansion.

“With the establishment of VisiFI, we want to transform the way chartered Financial Institutions perform in the market. We will help them operate more efficiently in meeting the demands of the next generation, to effectively apply advanced technology, while ensuring their security and compliance levels remain at the highest quality.”

*- Roger Willey, Chief Revenue Officer, VisiFI*

## TRANSFORMING VISION INTO TECHNOLOGY

It's not enough to know that change is necessary. VisiFI makes it happen. We see the credit union industry and its unique position within the financial services sector. Our solutions are built exclusively with this in mind, from our comprehensive solution platform, to our modular add-ons that integrate with existing systems, and our full-service digital capabilities. So, cutting-edge technology becomes the point of distinction, paving the way for the future – and the ability to compete in the ever-changing consumer finance market.

# GLOBAL CAPABILITIES LOCAL SENSIBILITIES

A single building, a city block, an entire community, country or continent – if the world teaches us anything, it's that we are linked in many ways. Whether connected by geography, industry, organizational goals or individual interests, it requires a roadmap that not only tells us where we are today, but also paves the path forward. **VisiFI has the financial strength to lead with confidence and collaboration.**

VisiFI is part of Deda Group, the IT branch of the Italian company Lillo Holding, a prominent organization worth **\$3.4 billion** (revenues 2019), with a history that spans more than **100 years**. Here in the United States, VisiFI demonstrates Deda Group's ongoing entrepreneurial approach to business and technology as we continue to extend our international presence into areas and industries where we can offer significant advantage.

**From Hawaii to New York, VisiFI serves credit unions nationwide**, carefully creating a customer care methodology that is embedded in our solutions, which continue to innovate the technology landscape. In fact, our solutions are in use by 120+ credit union clients, representing more than 650,000 members with a wide degree of diversity.

The common characteristic they all share is the peace of mind that comes from the confidence of working with a company with the **financial strength** to ensure that the people you're doing business with today will still be here tomorrow. So, the investments you make in your systems and technology will continue to generate the results you need and expect.

**20%**

of company revenue invested in R&D



**100+**

employees throughout the U.S., backed by an international scalable team



**650K+**

members served



**120+**

credit union clients



## STRENGTH TO STAND THE TEST OF TIME

Just as credit unions deliver a financial foundation that builds lasting, financially sound relationships, **VisiFI is building a new architecture that better reflects the needs of the credit union industry and the stability that financial strength brings.** It's a thread that is woven throughout the global organization to which we belong.

From businesses and public administration to fashion, grocery and other industries, **our expertise and experience in a variety of markets informs our strategy in the development of IT and software solutions** – making us well-suited for managing credit union relationships, payment flows and transactions – from core to compliance to consumer.



“ We have a long-term strategy to grow worldwide. Our banking & financial software segment is the most relevant area in which we pursued the Group’s international development, in the USA with VisiFI and in Mexico with Dedamex. ”

- Marco Podini, CEO and President, Deda Group

## GROWING, EVOLVING, EXPANDING

Building a sustainable technology ecosystem to support our credit union clients is critical to their success – and ours. VisiFI’s **three-phase approach** ensures we’re making the right investments in key strategic areas to remain on track to becoming a \$50 million company:

### Establish Foundation and Investment

By combining EPL and Intech with Deda Group to unite technology, people and processes, VisiFI builds intelligent solutions that leverage financial stability and business efficiency to achieve a shared mission to the member experience.

### Drive Awareness and Expansion

New partner alignment, customer engagement, service excellence and product evolution all help to drive awareness, expansion and sustainable growth into the next phase of VisiFI’s development.

### Fuel Optimization and Growth

As credit unions continue to adopt VisiFI’s real-time, full-service platform, modular services and digital transformation technology, we are able to optimize these existing technologies, while paving the way for growth through new client acquisition and new product introductions.

**240%** INCREASE IN DELIVERY RATE

**\$3M** ANNUAL INVESTMENT IN SOFTWARE DEVELOPMENT

**26** NEW MODULES

**76** CLIENTS LIVE ON THE NEW UI IN 30 DAYS

**4** MAJOR CORE RELEASES

**8** SERVICE RELEASES

**16.5%** ORGANIC GROWTH

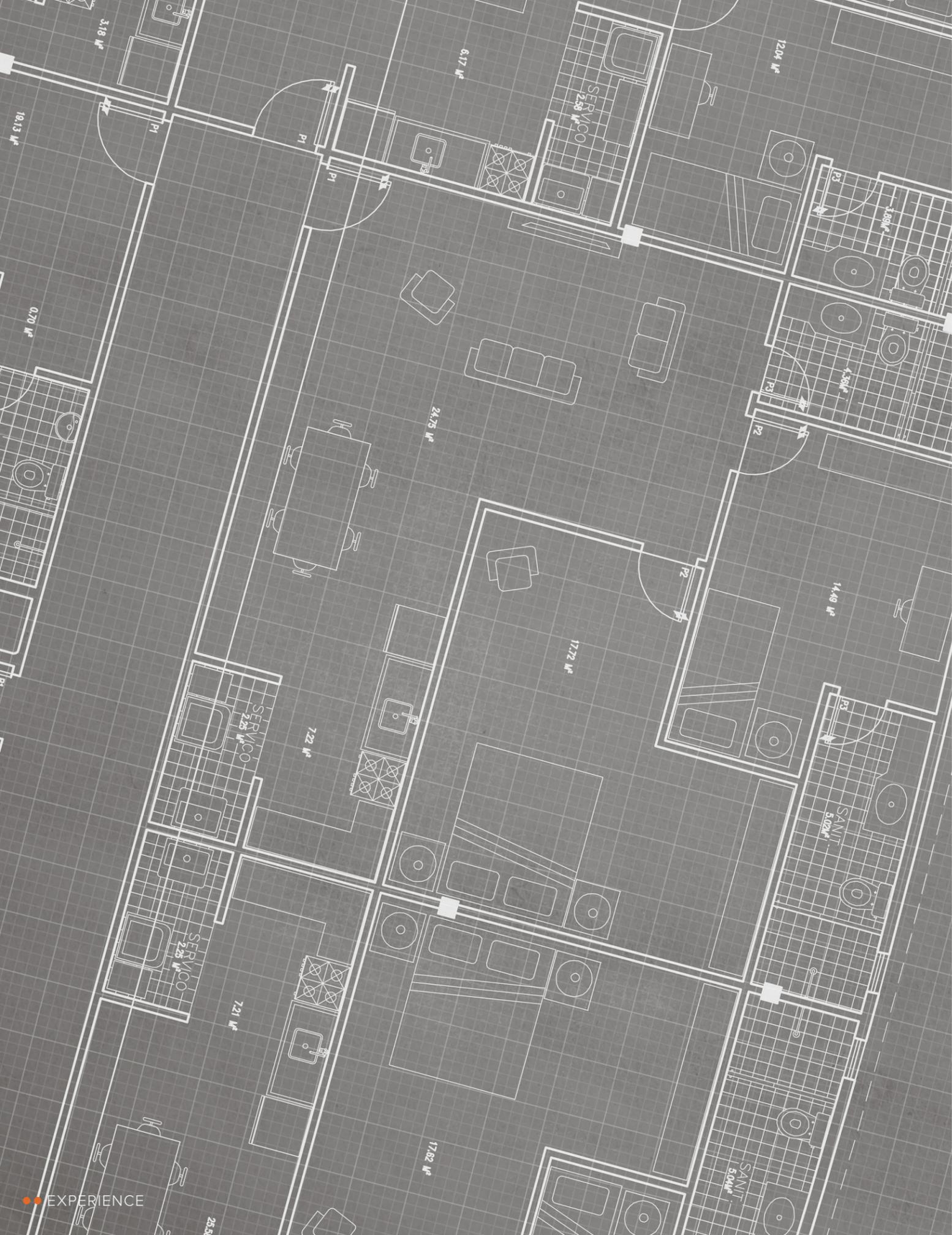
**31%** OVERALL GROWTH IN ONLINE DIGITAL CHANNELS USERS

**164%** OVERALL GROWTH IN MOBILE

## COMBINING FLEXIBILITY AND FINANCIAL SUSTAINABILITY

It’s one thing to promote our own financial strength. VisiFI also architects solutions that expand credit union capability in a financially sustainable way. As such, we’re able to provide an end-to-end core technology platform, powered up with fully integrated modular online and mobile banking solutions. We do it in a way

that allows us to expand resources and deliver scalable projects from short-term enhancements to long-term development strategies. These strategies provide the credit union with the flexibility to grow and compete according to the opportunities and challenges of an ever-changing scenario.



# CREDIT UNION TECHNOLOGY – IT'S WHERE WE LIVE

As familiar as a well-established main street, as exciting as the gleam of a new ground-up design, or as practical as a multi-use development – VisiFI knows that each credit union maintains its own brand in the marketplace, offering its own distinct experience to members, partners and employees. With more than 40 years of industry-specific experience, and a CUSO rooted history, VisiFI leverages our knowledge to develop integrated software solutions that are designed to improve **operational efficiency, implement member-facing strategies, and keep pace with emerging market needs.**

While credit unions share a common industry, each holds a unique position along the evolutionary path of technology adoption. **VisiFI's ecosystem approach emphasizes collaboration** between our people and our clients, flexibility in the implementation of our technology, and a completely secure environment.

Clients have the ability to choose between our **end-to-end proprietary core technology platform** which provides a proven set of solutions and services that continue to grow as part of a shared strategy and common set of tools designed to align operational, technological and relationship goals. As a result, they gain the benefits of a **one-stop-shop provider** – from core to compliance. On the other side, **our open systems approach** – served by API connectors – allows credit unions the flexibility to generate the necessary returns from investments in existing technology.

Our customers move past what's possible with their existing technology, extending their reach beyond geographical boundaries and expanding their scope and networks across the community, the region and the country.

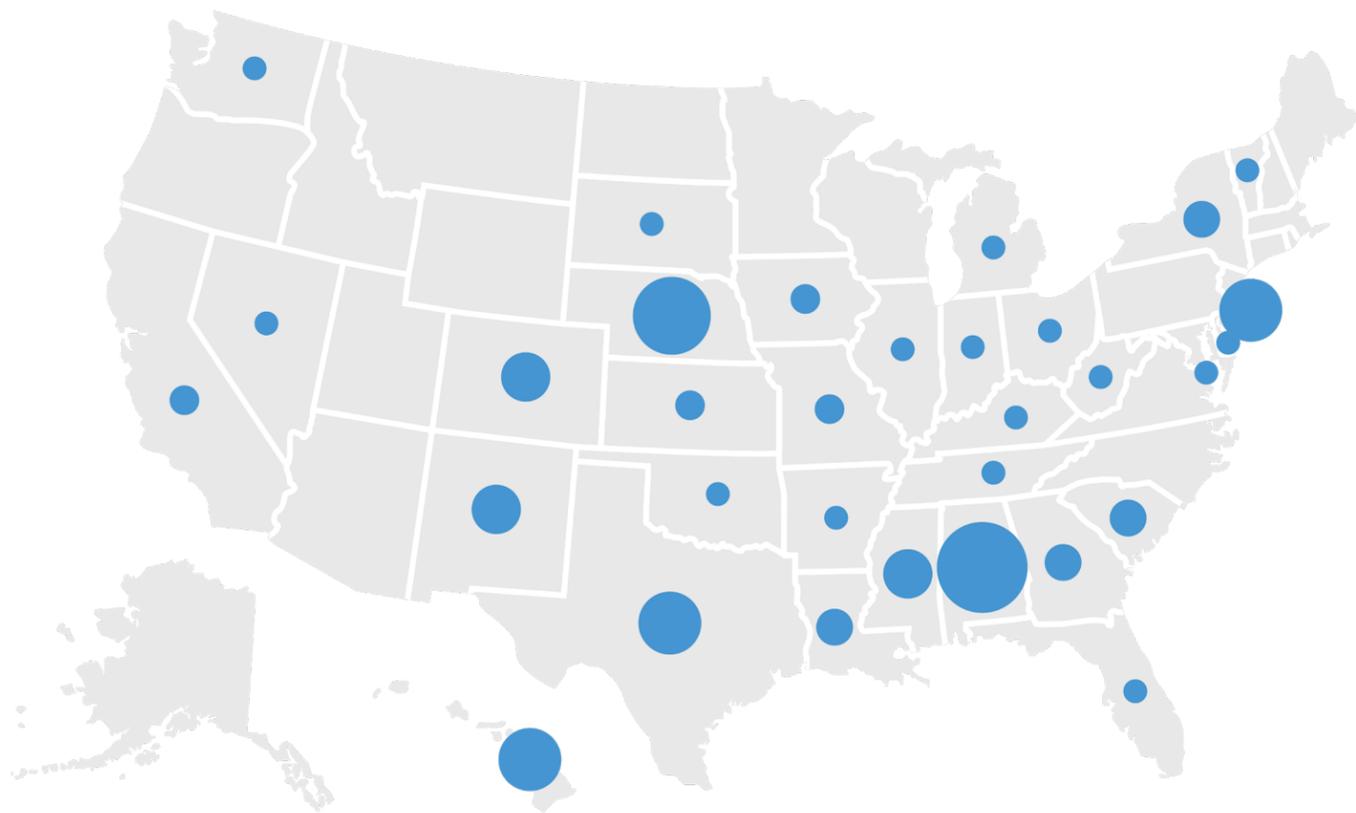
# LOCAL SOLUTIONS THAT ARE SHAPED BY A WORLD VIEW

While VisiFI's singular focus is on real-time technology solutions that drive advantage for credit unions, our relationship with our parent company, **Deda Group** allows us to draw on **25 years of experience in managing and developing an international core banking system that facilitates banking processes in Europe, Latin America and the U.S.**

Its proprietary core technology platform is multicurrency by default and informs a wide knowledge of international financial intuition needs and models,

along with the capability of distilling this expertise into solutions and services built around the financial institutions' current and future needs.

**This knowledge can also be applied to VisiFI's credit union solutions – ensuring early response to changing market conditions,** such as the introduction of cryptocurrencies, the development of new compliance issues and the assurance of the highest possible security and protections.



## USA

- 120+ Clients
- 230 Projects related to add-ons solutions
- 2 Data centers



## MEXICO

- 6 Financial institutions
- 250+ Small-medium sized enterprises
- 2 Data centers



## ITALY

- 20 Medium-large banks
- 100 Cooperative banks
- 10+ Financial intermediaries
- 5 Service outsourcing centers

## KNOWLEDGE IS POWER

VisiFI knows a lot about developing technology solutions that are intuitive and effective. That's because they're based on the main vertical business process of the credit union and backed by a team with first-hand, subject-matter expertise and organizational experience to deliver enhanced technology tools, and improve back-end efficiency and member-facing solutions in such key areas as:

**General Core | Accounting | Lending | Compliance | Digital Channels | Data Management  
Cards and Payments | Member Services | IT Services**



## INNOVATION WITH PURPOSE

Viewed on any landscape, innovation seems to take center stage – from the elements used to the ways they are configured, to the intent and thinking behind the idea itself.

**With VisiFI, our technology, solutions and services are better described as innovation with purpose.**

For us that means not only building on the experiences we've gained over the past 40 years in the credit union industry, but also understanding the challenges and limitations these organizations face, identifying opportunities to excel and implementing new capabilities that continue to lead to advancements – in operations and processes, growth and expansion, security and compliance, member experience and digital solutions. Because without purpose, innovation is simply an accessory.

**Thanks to innovation, VisiFI is designing the future of credit union IT and solutions, with a business model that is built on two strategic pillars – a common strategic vision that supports development of credit unions and the delivery of an end-to-**

**end technology platform that address all the key business needs of these financial institutions.** So, instead of having to choose between the limitations of locked-down proprietary system or trying to piecemeal disparate systems, VisiFI provides a comprehensive solution that is:

- Powered by an **exclusive real-time platform** for instant data access and decision-making
- Backed by a **consistent set of financial resources** and a strategic development path for moving forward
- Enabled for **complete third-party independence**
- **Free from the risks associated with the industry's ongoing consolidation**
- Equipped with online and mobile banking solutions that **deliver on member expectations**

With VisiFI, credit unions become the change they seek in the marketplace – taking advantage of innovation that transforms features and functionality into true business advantage.

## DESIGNED TO WORK THE WAY YOU DO

Instead of forcing the user to conform to the technology, VisiFI offers a solution that fully serves the technology needs of the organization – even accommodating ongoing growth, expansion and preference when and how it makes sense.

### VISIFI SOLUTIONS OVERVIEW

#### FULL-SERVICE CORE TECHNOLOGY PLATFORM



From core to compliance - this comprehensive, end-to-end platform flows in sync with the credit union.

#### MODULAR SERVICES



Added as needed - VisiFI provides the flexibility to mix and match ancillary solutions to meet the specific needs of the organization.

#### VIRTUAL CREDIT UNION



Meet member demands - with a platform that supports mobile and digital capabilities for anywhere, anytime access.

“ With the Real-Time General Ledger we are now able to run our financials on demand, and no longer have to wait for this data until the next day. This is not only a crucial timesaving element, it also allows us to set the foundation for a data-driven organization. Having instant access to information about how we are performing helps us to make informed decisions on the fly. ”

- Michael Santoro, CFO, Peach State Federal Credit Union

## USHERING IN THE NEXT BIG THING

Accessing limitless services and account information from a device that is small enough to fit in the palm of a member’s hand – and even with their wireless connectivity, online and mobile banking solutions connect members to credit unions in ways never before possible. It’s another way VisiFI enables credit unions to meet members where they want to be.

**A pioneer in the development of one of the first online solutions for the U.S. credit union industry, VisiFI has continued to implement technology to improve member loyalty and build a digitalized environment that ultimately creates a positive virtual experience for both.** With online and mobile banking, as well as cards and payments solutions, we create a seamless connection that delivers mutual benefits, such as:

- **Freedom and flexibility**, plus maximum security through multi-factor login and high-risk transaction notifications.
- **Person-to-person payments** and ACH origination to move money between people and institutions
- Convenience of **debit and credit card issuing** and management
- Ability to **use data for predictive money and cash management**, savings automation, credit score, debt consolidation, cross-selling and transaction monitoring

And with easy setup, better workflow management and reduced costs, **VisiFI digital solutions enable credit unions to deliver greater convenience and control – without sacrificing security.**

## CREATING A HIGH PERFORMING CREDIT UNION



**Greater Member Satisfaction and Loyalty**



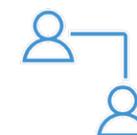
**Focus on Business, Not Technology**



**Make More Informed Decisions in Real-Time**



**Operate in a More Reliable and Secure Environment**



**Simplify and Streamline Operations**



**Save Money**



VisiFI enables credit unions to build financial strength, generate membership growth, and improve operational efficiencies through a combination of our in-depth industry knowledge and highly intuitive, comprehensive suite of real-time, online solutions, delivered in a fully managed, highly secure, Software as a Service (SaaS) ecosystem.

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