

DIGITAL BANKING PLATFORM



**Innovating to a New Level
of Member Engagement**

DIGITAL BANKING PLATFORM THAT PAVES THE WAY FOR GROWTH

From one location to many branches, a thousand members to a million and more – VisiFI’s Digital Banking Platform is exactly what you need it to be. That’s because it’s the latest fintech solution that builds on our first-hand, credit union experience spanning more than 40 years. And once again, VisiFI does not disappoint.

USER-DEFINED

Give members what they want.

Capture and keep the coveted younger generations of members with digital banking capabilities that deliver the full range of services they want, with the convenience of on-the-go flexibility. Plus, strengthen relationships with current members who are growing more comfortable and dependent on digital banking.

MARKETING-DRIVEN

Uniquely branded to your credit union.

It’s all about the brand and VisiFI’s Digital Banking Platform enables you to leverage and elevate your brand with an embedded “Design Your Own Application” widget. Design digital branches on-the-go and create a professional, customized digital credit union that enhances your brand equity.

MODULAR

Adapts dynamically as you grow.

VisiFI’s Digital Banking Platform allows you to take your digital technology anywhere. It needs to go with a stand-alone, modular application that lets you add, modify or remove features to develop a virtual ecosystem that is suited to your credit union and your members.

ALL-IN-ONE

Forget integration issues.

Cost-effective, turnkey and comprehensive, VisiFI's Digital Banking Platform is an all-in-one digital banking solution that enables credit unions to support the user experience – eliminating fragmentation issues with data, processes and systems.

INNOVATIVE

Respond to member behaviors.

Leveraging AI and behavioral science, VisiFI's digital solution is built on a dynamic platform capable of evolving in response to technology advancements and user behaviors – so you continue to transform as the digital landscape changes.

SECURE

Protect members with the highest security levels.

Exercise complete control over member data with the ability to “build your own” security levels using a combination of six different measures – creating the ideal balance between security and convenience for your members.

INSTANT

Deliver real-time payments.

Implement the “power of now” with VisiFI's exclusive real-time data engine that enables you to be member-centric and data-driven – using real-time data to gain a greater understanding of how members use digital banking and adapt your systems and processes accordingly.

FLEXIBILITY TO CONFIGURE THE FUNCTIONALITY YOU NEED

The digital solution that gives you the ability to meet member preferences is also designed to give you everything you need to successfully design, deploy, manage, secure, engage, design and communicate. And that's just VisiFI's Digital Banking Platform base solution. Its all-in-one modular design easily configures with your existing technology system or can be added to the VisiFI core system. So, you're able to establish your integrated digital credit union ecosystem – then work with the VisiFI UX/UI design team to continually update, innovate the solution for the benefit of the member experience.

Standard Package Functionality

VisiFI's Digital Banking Platform does exactly what you think it should: providing members with remote, yet safe, access to their account.

Functionalities:

- Account Summary and Account Activity by Suffix
- Transaction Details (Pending and Approved)
- Cross-Account Viewing (Balances and History)
- Check Imaging
- Withdraw by Check and Check Reordering (URL Link)
- Member Documents (DMS) - Display Receipts, Checks related to Deposit and Member Safety Deposit Box
- Stop Payment
- eStatements, eNotice & Tax Forms
- Gift Card Rewards
- Remote Login from Credit Union Website
- Exporting to Excel, Search Functions

The Principal Only Payments functionality is available within the VisiFI Premium Package or the Third-Party Premium Package.



**ANYWHERE, ANYTIME HOME AND
MOBILE BANKING: AT MEMBER'S FINGERTIPS**

Member Configurations and Customizations Package

Personalized attention draws members to their credit union – and keeps them there. VisiFI's Digital Banking Platform offers a wide variety of personalization options, to satisfy each and every member.

Functionalities:

- Selfie (Member Image)
- Alerts & Notifications
- Text Message Preferences
- Account Alerts & Reminders
- Setup and Manage Subaccounts
- Account & Security Settings
- Account Lockout Reset, Forgot Password/
PIN Reset

Updating Phone Number/Email functionality is available in the Premium Package, both from VisiFI or third-party partners.



Administrative Console Package

On the credit union side, the Administrative Console Package ensures the complete management of both back-end and member-facing operations.

Functionalities:

- Reporting & Analytics
- File maintenance reporting
- Teller & Admin Level Login
- SiteScope - Ability to login as member (Support)
- Ability to manage Restricted Accounts, Account Locked Out, Clear Account Data, etc.
- Manage text areas, text alerts, email notifications, secure messages, memos, etc.

Transfers Package

When the need arises, members are able to use their digital banking features to access and move their money, both internally and externally.

Functionalities:

- One-Time Transfers
- Recurring Transfers
- Transfer to Other Member
- Transfer to Other Member Nicknames

Marketing and Communication Package

Communicate with your members and cross sell products and services using tools that are customizable to your credit union brand.

Functionalities:

- Footer Marketing Banner
- Mobile Banking Login Marketing Message
- Text Notifications and Communications
- Email Notifications and Communications
- Cross Sell Marketing
- Special Memos
- Secure Messaging (Individual and mass)



Administrative Console Package

With the freedom and accessibility of digital banking comes an increased need for security. VisiFI delivers it with the tools that keep data safe and provides members with great confidence.

Functionalities:

- Multi-Factor Authentication (Login Code)
- Out of Band Authentication
- reCaptcha
- Remember My Device
- Biometrics, Username, Password
- Challenge Question
- Cloudflare technology to manage volume, attempts and other configurations

User Experience Design Package

Extend the look and feel of your credit union with the ability to create a branded digital branch your members can recognize and access no matter where they are located.

Functionalities:

- Customized logos
- Branded colors (Headers/sub-headers)
- Menu and submenu designs (Icons and layout)
- Marketing Pop-Menu Customization
- Custom Text Areas for offers messaging and promotions

**MANAGE AND ENHANCE
SERVICES TO EACH OF YOUR MEMBERS**

ADD PREMIUM ENHANCEMENTS AND THIRD-PARTY PRODUCTS

With the robust VisiFI Digital Platform, there's no need to "settle" for anything or wait for product updates to get what you need right now. And, with the ability to add premium enhancements and take advantage of third-party products, there are literally no limits when it comes to what you're able to offer members for digital banking.

VisiFI Premium Package

You know what your members expect. VisiFI offers the premium features that set you apart from other financial institutions and credit unions, with digital account opening for non-members, card management and person-to-person payments.

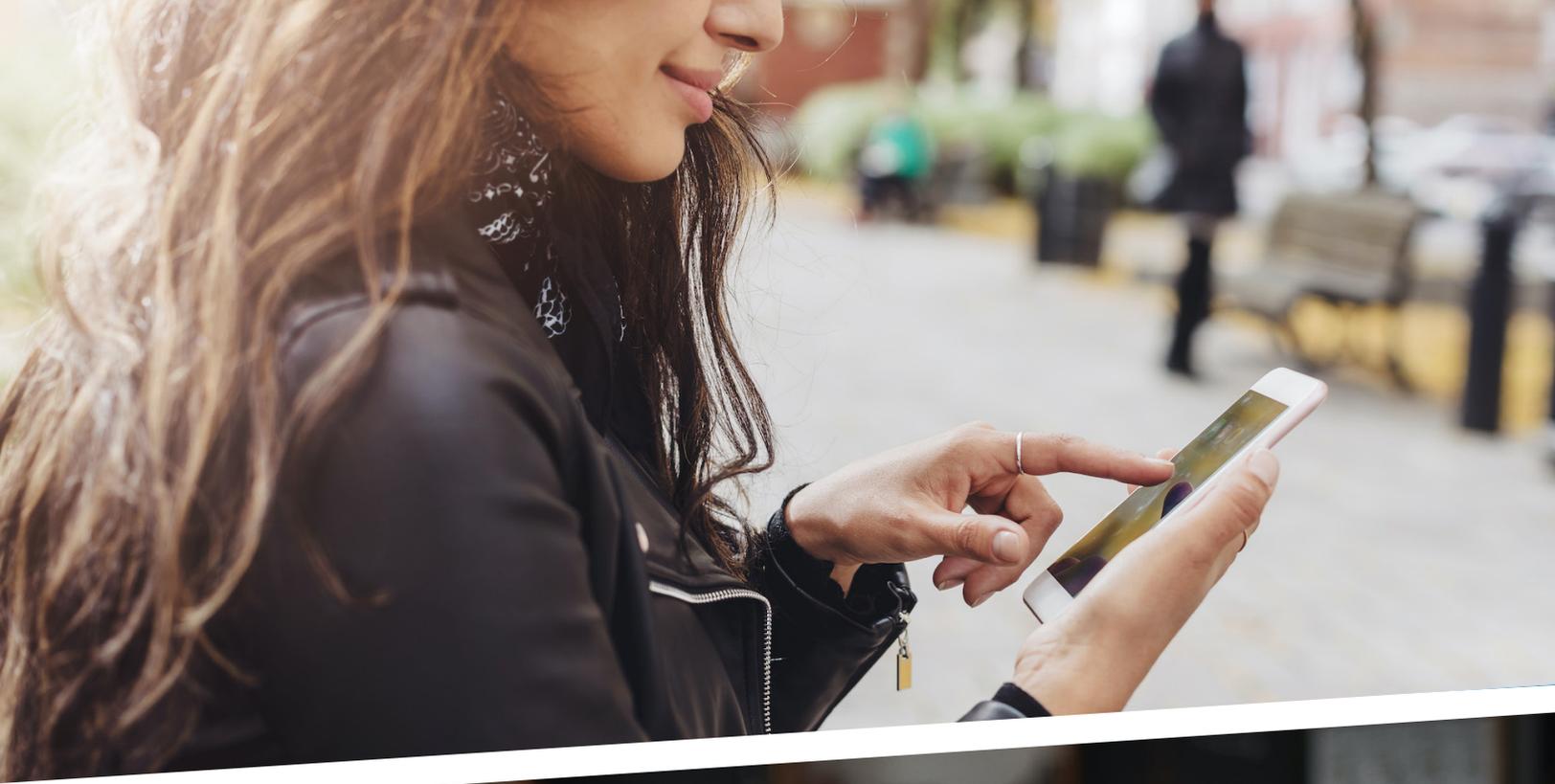
Third-Party Premium Package

VisiFI has over 100 third-party integrations that provide seamless interfaces and optimal performance to enhance member value and experience. You're able to select those that make the most sense for your members and your budget. Some of these include text alerts (CDYNE), bill pay, credit card and credit score (SavyMoney), Chatbot (Kore.ai), voice banking, real time payments (Zelle), lending (MeridianLink) and more.

Disclaimers: Application Infrastructure and Hosting

Our security protocol utilizes Cloudflare to assist with digital account monitoring and fraud prevention. Standard pass-through license fee based on the number of users may be required. To support multi-factor authentication and text alerts included in the base package, there is a pass-through charge for the text message itself from a third-party partner, CDYNE.





DISCOVER VISIFI'S DESIGN STUDIO

Go Digital, Stay Personal

Give your members the experience they want by transforming brick and mortar branch offices into intimate, fully branded and satisfying digital storefronts and experiences. Best of all, do it in a way that allows you to provide true full-service capabilities to members, with the ease and intuitiveness of an all-in-one technology that simplifies your transition to the digital banking world.

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Digital Branch Design Studio

Login to widgets. Screen to screen.
Create the Digital Branch you have always wanted.

[Forgot your Password?](#)

[Pick up where you left off](#)

First time in the Digital Branch?

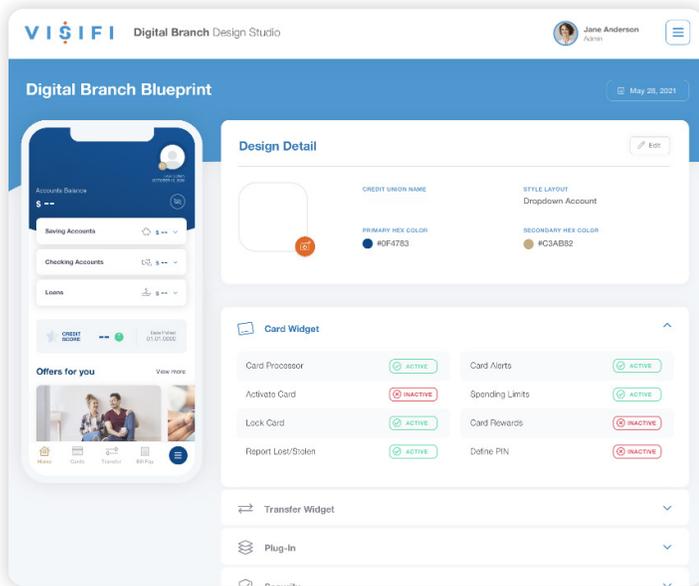
[Activate your Studio](#)

From Your Imagination to
Your Digital Branch



MAINTAIN PERSONAL MEMBER EXPERIENCE THROUGH EVERY TOUCH POINT

The Digital Branch Design Studio ensures the flexibility to mix and match designs and features, thus allowing the ability to present an online environment that mirrors the in-branch experience.

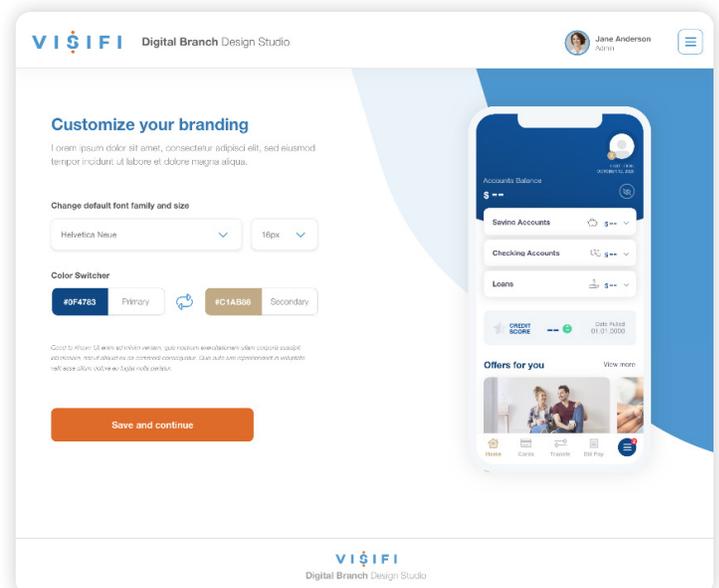


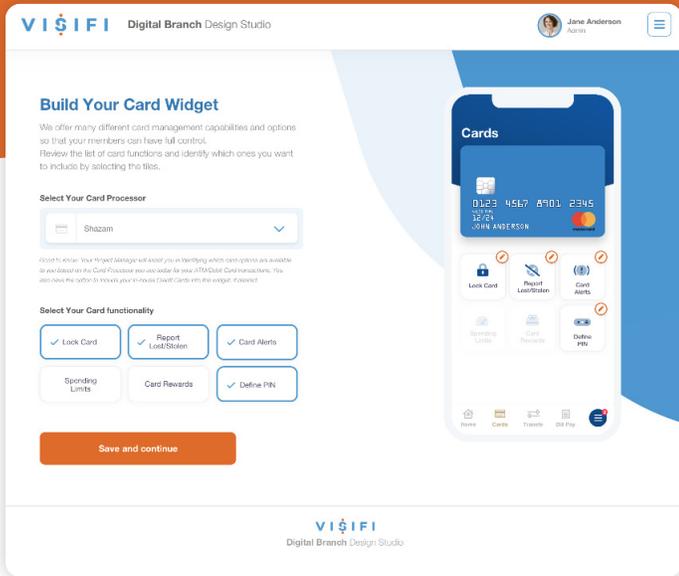
Branded and cohesive, like you:

wide personalization options, including logo and branded colors or elements.

Easy and quick to reduce complexity:

accelerate the development of your new digital branch with our drag and drop design studio.



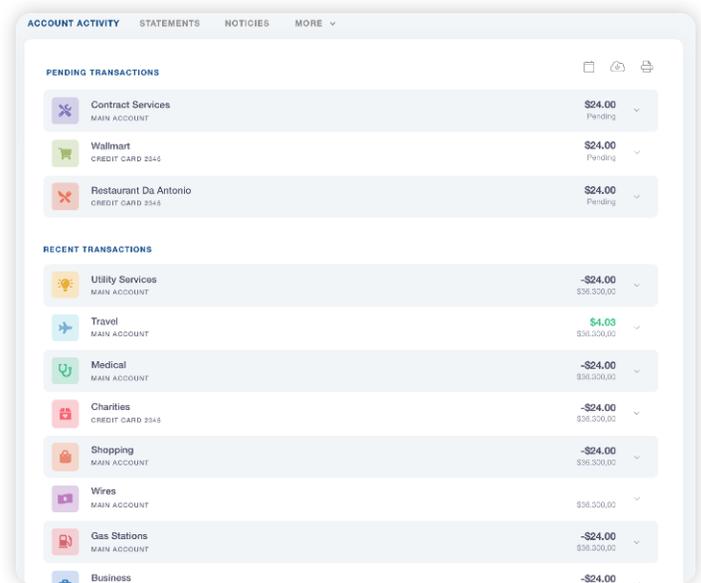


A widget for any functionality you may need:

design all the digital services you want to offer, from standard functions, to cards, transfers and member configurations. Control the plug-ins and security options as well, all-in-one digital blue print.

A shared place to build on new services:

the Digital Branch Design Studio offers a dashboard where your staff can review and share comments on the functionalities included, or to be included, in the digital branch.

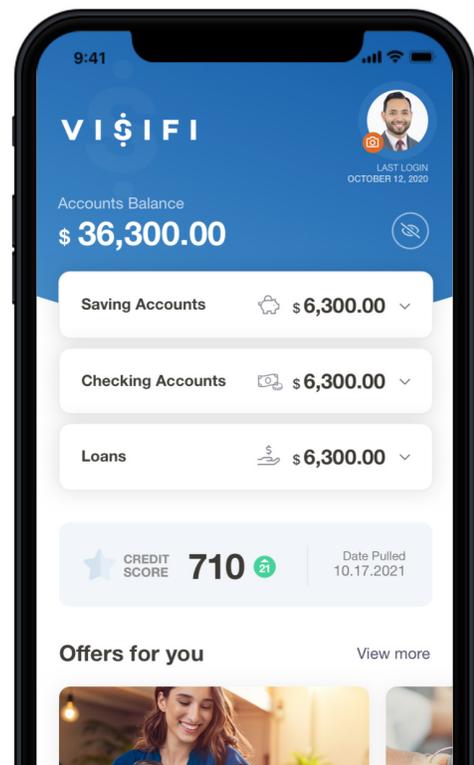
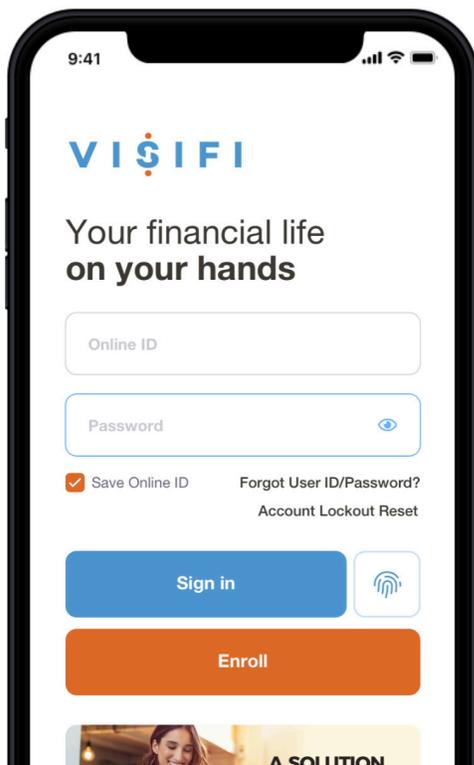


The Digital Branch Design Studio creates a new way for Credit Unions to service their members and adapt to change, ultimately simplifying the digital transformation process using a real marketing-driven approach.

INNOVATING WITH PURPOSE

As financial institutions compete more aggressively for younger generations, we know that creating real connections with members goes beyond designing trendy front-end interfaces. To consistently deliver great experiences to members, solutions need to go deeper to eliminate the risk of fragmented data and processes, increased costs, security issues and the Frankenstein effect that creates too many inefficiencies. At VisiFI, our approach to digital banking is built on a deep understanding of the credit union supply chain from a working knowledge of current business processes to the anticipation of future challenges.

For us, it's the culmination of more than 40 years as a core provider of innovative technology that powers some of leading credit unions – building financial strength, generating membership growth and improving operational efficiencies. Today, we continue to advance our product offerings into digital, data and end-to-end applications that provide our clients a comprehensive suite of applications that allows members to expect a consistently reliable banking experience – every time.

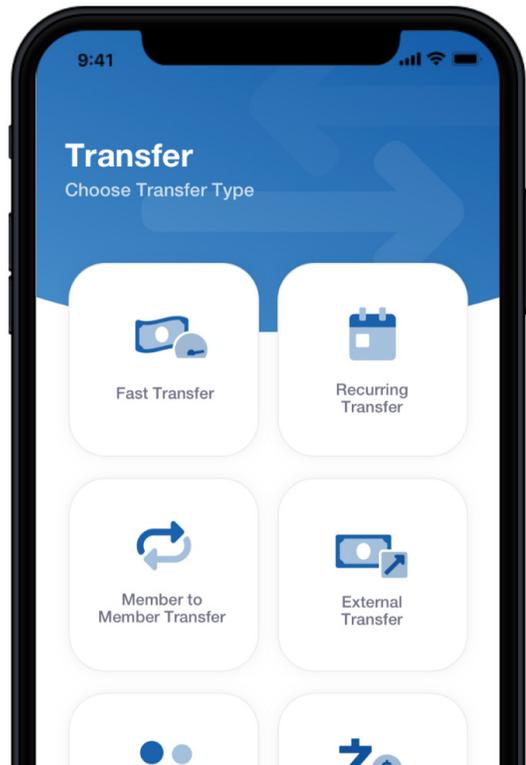


A Single Provider for Greater Simplicity.

When it comes to systems integration, complexity grows with the number of providers. VisiFI simplifies things by providing a complete digital banking solution that enables credit unions to deliver a digital-first banking experience through a unique application, thus eliminating fragmentation, avoiding multiple-vendor lock-in and offering an easy way to lower cost without sacrificing quality, security and innovation.

Cloud, modular and agile.

VisiFI's Digital Banking solution is an agile, SaaS application, making it the perfect modular add-on for your existing IT infrastructure. The openness of the platform makes it easy to integrate with data, processes and systems through a comprehensive API catalogue. The agility of the solution delivers greater freedom to determine the precise level of customization you want to have. Whether you choose standard or highly-customized, VisiFI's Digital Banking Platform adapts to any phase of your digital transformation journey.





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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