



GROWING TOGETHER

**VISIFI CUSTOMER
CONFERENCE 2022**

**In-Depth Product
Focus: Build Your
Digital Oasis Pt 1**



Meet the
presenter



Jami Jennings

SVP of Digital Product Strategy

I have been with VisiFI for almost 15 years and have been in banking for 20 years. I started out at Wells Fargo as a Loan Officer and then moved to VisiFI as a Business Analyst. I later transitioned into Product Management and am blessed and honored to serve the mission of credit unions.

Dodgers vs. Indians

WORLD'S
SERIES
1920

EBBETS'
FIELD
BROOKLYN

Wilbert Robinson

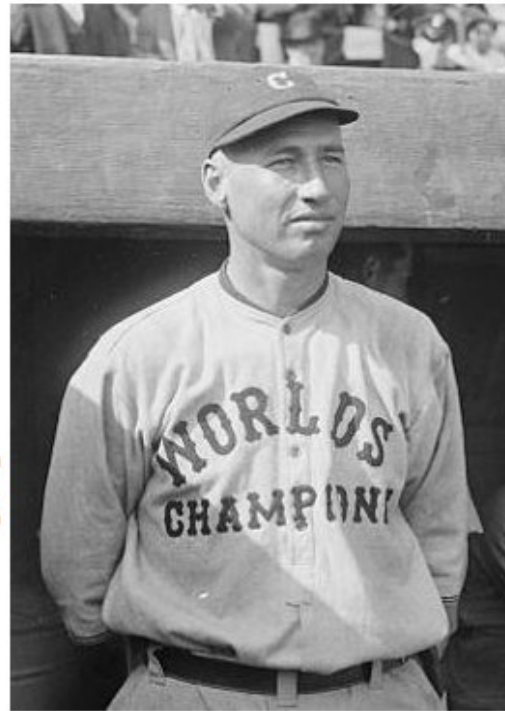
*The "Man o' War" of the
1920 Baseball Season*



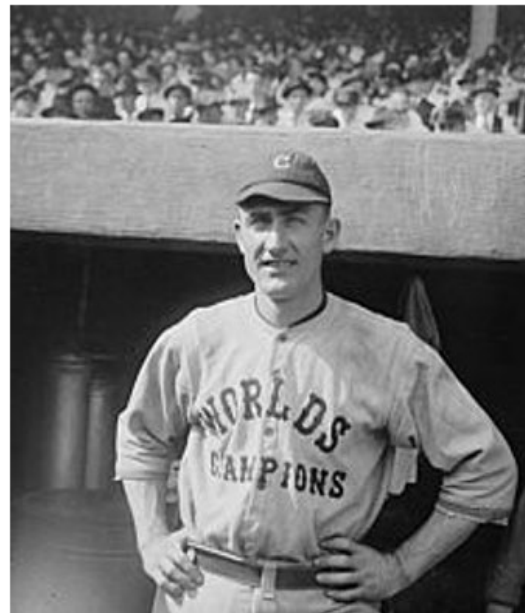


1920 World Series Cleveland Indians vs. Dodgers

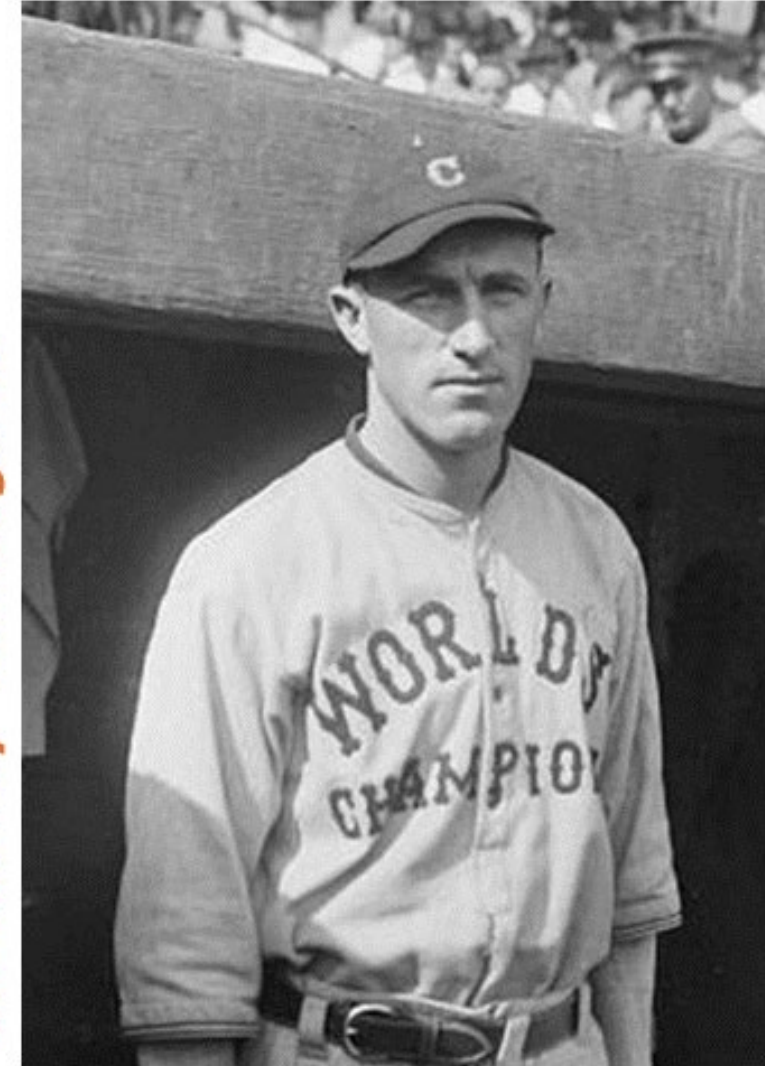
Jim Bagby



Elmer Smith



Bill "Wamby" Wambsganss





All American Girls League Club

2

1945 FORT WAYNE DAISIES • Front row (left to right): Annabelle Lee, Lavonne Paire, Ruth Lessing, Betty Trezzo, Margaret Callaghan. Middle row (left to right): Arleen Johnson, Irene Ruhnke, Penny O'Brian, Helen Callaghan, Yolane Tiellet. Back row (left to right): Chaperone Helen Rauner, Agnes Zurawski, Lillian Jackson, Vivian Kellogg, Audrey Haine, Faye Dancer, Manager Bill Wambigan.





Digital World Series



PLAY WITH US IN THE DIGITAL WORLD SERIES



MEMBERS DRIVE THE SHIFT

94%

Of Fintech's users consider "seamless integration" as very important.

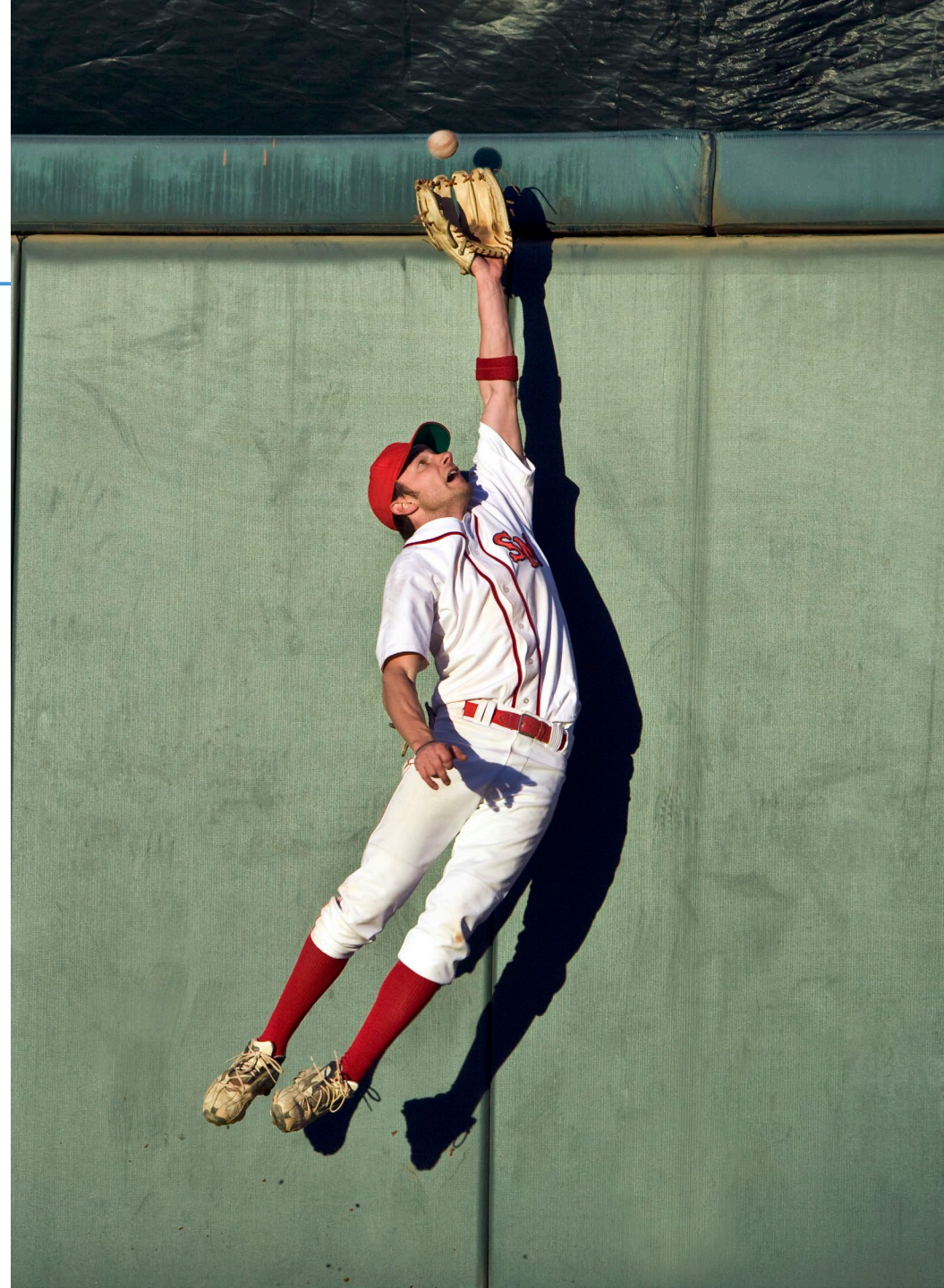
45%

Of Fintech's users currently can see all their financial products in one place.

25%

Of Fintech's users interact with their app daily.

Source: «CU Payments Outlook: How active member relationships drive long-term growth», White Paper, 2021.



A close-up photograph of three baseballs. One is in the foreground, slightly to the left, showing its brown leather texture and red stitching. Two others are behind it, one above and one below, partially obscured. The background is a dark, textured blue.

What We Asked?

- How Do we Help Credit Unions Compete & Serve Their Members so they don't go to a larger bank or fintech's for their digital needs?
- How Do We Grow Member Loyalty when they are using other apps to serve their needs?
- How Do We Grow Deposits and Loans while competing against fintech's?
- How Do We Attract New Members digitally?

What We Did

- Market Research/Fintech Technology
- Incorporated Behavioral Science
- Integrated our multi-culture experience and Leveraged our Core (Tunnels to Develop New Proprietary Products)

Digital Lending

This solution ties directly into the Digital Account Opening module, **sharing data to avoid repetition and speeding up** the process, automating underwriting steps with JD Power integration and streamlining the approval process through an administrative dashboard.

Digital Account Opening

Whether applying for a loan or just wanting to join, the **Digital Account Opening** module guides the consumer through the process, **painlessly** and **quickly**

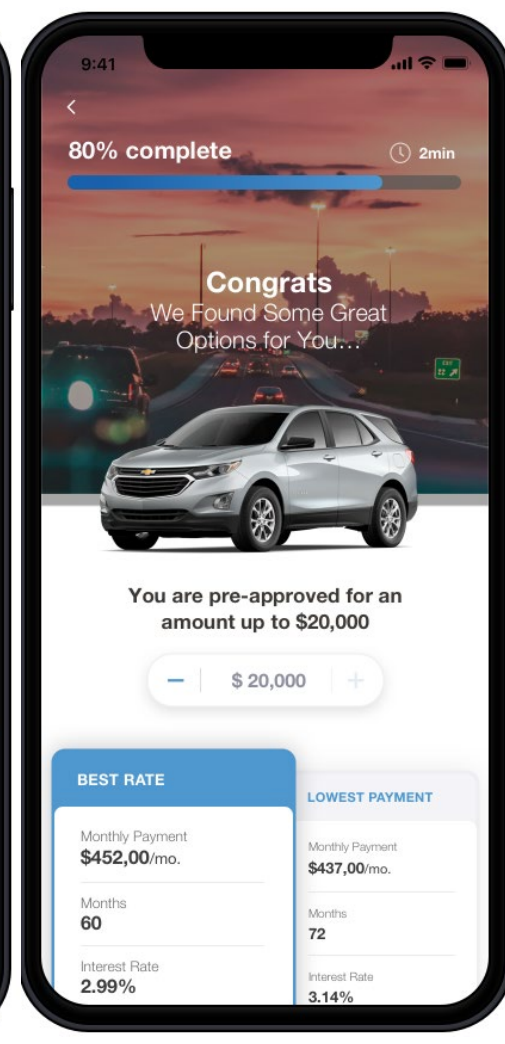
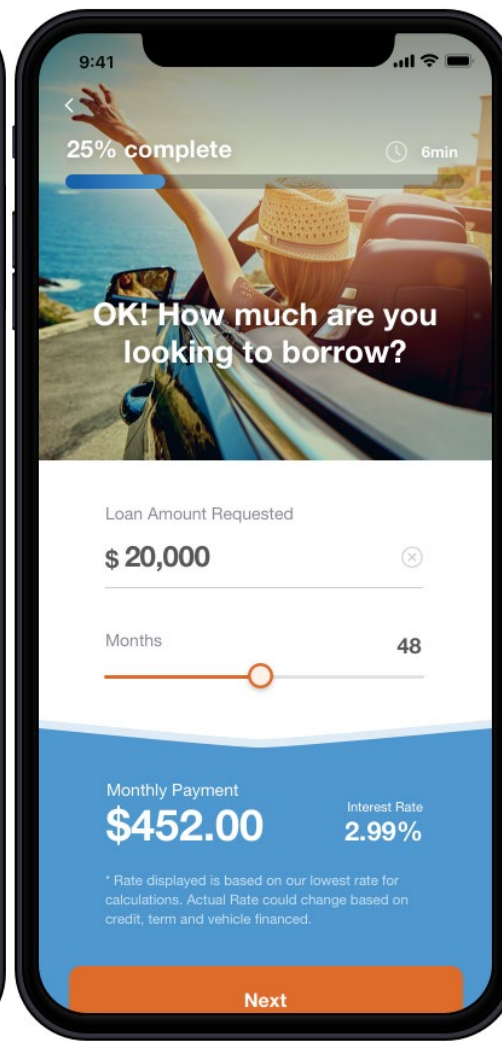
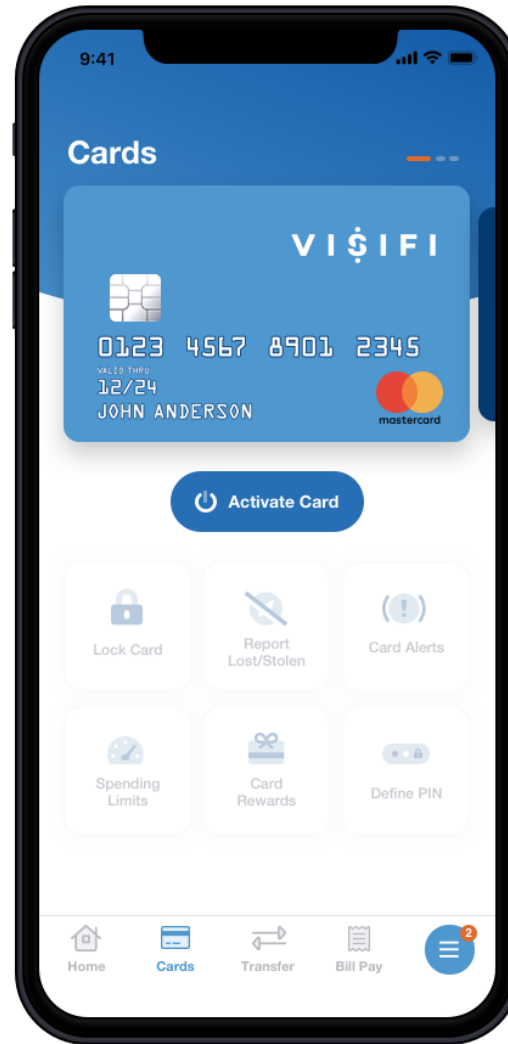
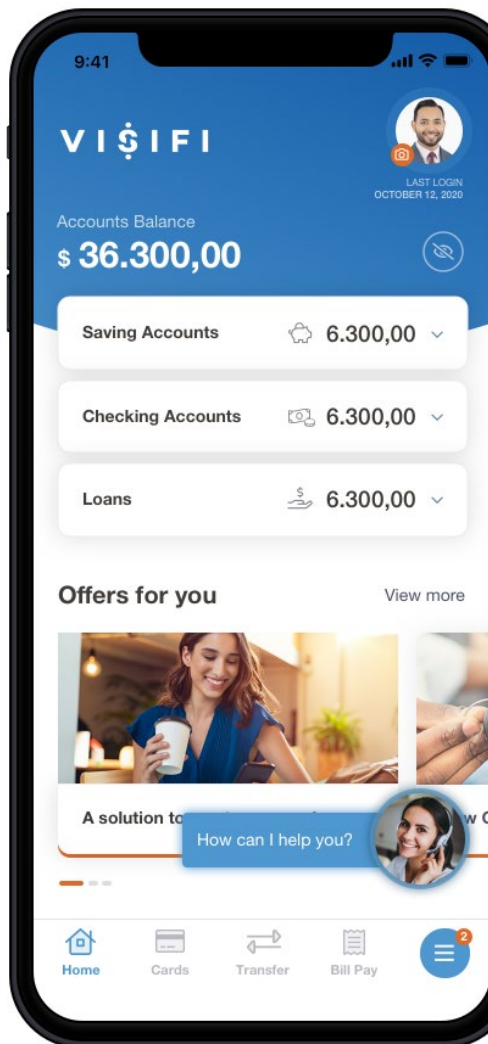
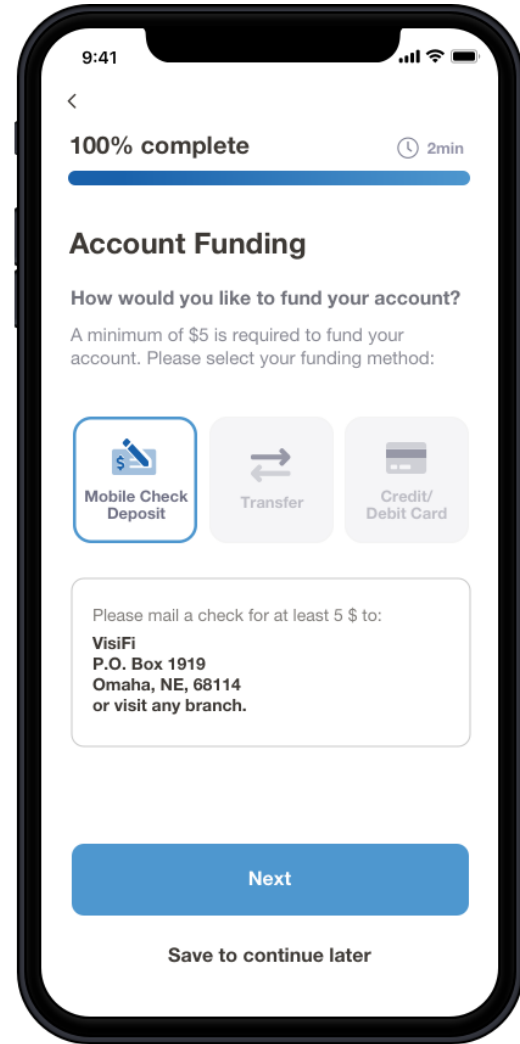


Digital Banking

Our **award winning online and mobile solution** is fully featured and completely customizable, running on a robust security platform that keeps your members engaged, secure and happy.



All-In-One for Real: Digital Account Opening + Digital Banking + Digital Lending



Aventa

CREDIT UNION

Enhanced digital banking for a fully improved user experience

+20%
new members

+12%
Mobile Visits

+17%
Remote Deposit Capture

"We have a three-year digital roadmap: we want to continue to be on the edge with new technologies, to deliver more security and safety for our members. We stand and build on members' needs. VisiFI has the knowledge to accompany us as we move forward"

Greg Mills, CEO of Aventa Credit Union.





Partnering to exceed member's expectations in the digital era

+17%

new members

+36%

Remote Deposit Capture

+27%

P2P Payments

+70%

Card Management

"Our mission was to make an impact with our members and provide technology that no one has ever thought of. We wanted to be the pioneers of digital technology and partnered with VisiFI to develop it. We are just getting started and so far the results are higher than we expected."

Angelo Fanaras, VP & CIO





CREDIT UNION BENEFITS

**ONE PARTNER, LESS
COMPLEXITY**

POSITION FOR GROWTH

**EXCEED MEMBER
EXPECTATIONS**

GO DIGITAL, STAY PERSONAL

**MAKE A DIFFERENCE IN THE
FINANCIAL SERVICES ARENA**



MEMBERS BENEFITS

**FORGET COMPLEXITY, ENJOY
SIMPLICITY**

**GET A SEAMLESS DIGITAL
EXPERIENCE, ONE LOG IN**

**MANAGE MONEY EASILY, FROM
ANYWHERE**

PROTECT PERSONAL DATA

**IMPROVE FINANCIAL
WELL-BEING**





Digital Account Opening

Getting tickets for the game can be difficult and time consuming! With VisiFI's Digital Account Opening your fans can get a life-time pass to all games (home and away games) to your credit union in minutes! Fast, easy and convenient. No lines, No hassle. Premier Box Seating!



Meet the Panelist



VISIFI

Mario Ignazzito

Chief Product Officer
DEDAGROUP NORTH AMERICA Inc.

+30 years spent in the cooperative banks' world
across many countries



Meet the presenter



Suzanne Pharr

- Director of Members Services and Lending/Director of Data Management and AI
- Over twenty years of working in the financial services industry.
- An advocate for credit unions and a passionate believer in the philosophy of "People Helping People."
- Former Vice-President of Operations and Compliance for mid-size credit union in South Carolina.
- In 2017 transitioned from working in a credit union to working for credit unions by joining the team at VisiFI.
- Graduate of the University of South Carolina.



What Is Digital Account Opening?

Digital account opening (DAO) is the process of empowering an applicant to quickly, easily, and securely open an account digitally. Digital is now the “everyday” banking channel, and DAO is accelerating at a rapid pace.



78% Prefer to Bank Digitally

More than three quarters (78%) of Americans prefer to bank digitally. Slightly more Americans prefer to bank via mobile app (41%) than via their bank's website (37%).



Why are CU's Slow to Implement?

Fear... Fear of fraud, security and the unknown.

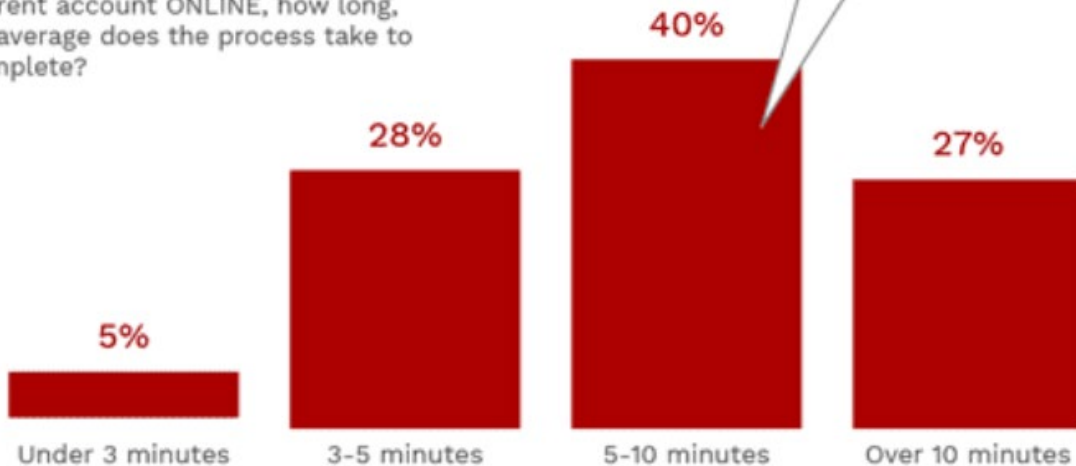


Lack of Speed and Simplicity Inhibits Growth

“population expects speed, simplicity and intuitive design when they want to open a new checking account”

Time required to complete **online** checking account opening

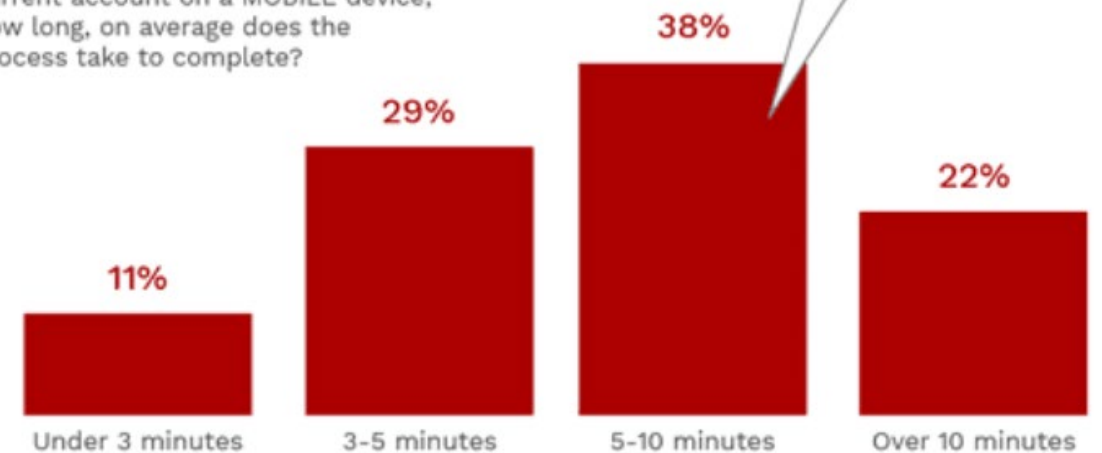
If you allow opening a checking/ current account ONLINE, how long, on average does the process take to complete?



SOURCE: Digital Banking Report © October 2021 The Financial Brand

Time required to complete **mobile** checking account opening

If you allow opening a checking/ current account on a MOBILE device, how long, on average does the process take to complete?



SOURCE: Digital Banking Report © October 2021 The Financial Brand

Start a New Application

Confirm your eligibility and apply for Credit Union membership.



Individual Membership

jami.jennings@visifi.com

jami.jennings@visifi.com

Start

Continue App

Continue working on y

20% Completed

7 min

Enter your applicatio

English

Personal Information

Scan your ID

Scan your Government Issued ID/Driver's License, or US Passport.

For a better result, please turn off camera flash

Front Side



How Fast Can You Open An Account?

Do you think we can come in under 3 minutes... in the less than 5% category? Let's See!



2022 Roadmap

Feature/Integration	Roadmap
Additional Search Criteria	June 2022
Additional Sort Option to Application Queues	June 2022
Auto-Check Whether Applicant is Already a Member	June 2022
Improve Email Composer for Configuration and Message Center	June 2022
Admin Option to Enable/Disable Auto-Generated Emails	June 2022
New Core Integrations: Spectrum®	June 2022

Feature/Integration	Roadmap
ChexSystems Integration	Q3 2022
Option to Bypass Credit Report Pull	Q3 2022
Support Additional Share Accounts for Existing Members	Q3 2022
Support Additional Share Draft Accounts for Existing Members	Q3 2022
Signature Pad Integration	Q3 2022
DocuSign Online Signature	Q3 2022
Application Auto-Approval	Q3 2022



Feature/Integration	Roadmap
Support Soft Credit Pulls	Q4 2022
Support Additional Product Types: Certificate of Deposit (CD)	Q4 2022
New Core Integrations: CUnify®	Q4 2022
New Core Integrations: MBS Essentia®	Q4 2022
Support Additional Product Types: Money Market Accounts	Q4 2022
Support Additional Product Types: Club Accounts	Q4 2022





Don't Be Afraid of the Ball

Digital Account Opening can be scary... how can we get the fans comfortable with digital tickets?



Digital Lending

Catching a game ball can be a life-changing event! With VisiFI's Digital Lending your fans are guaranteed a fly ball... when they are ready!

Don't worry... its easy and safe... each fan will have their custom fit glove ready in hand!

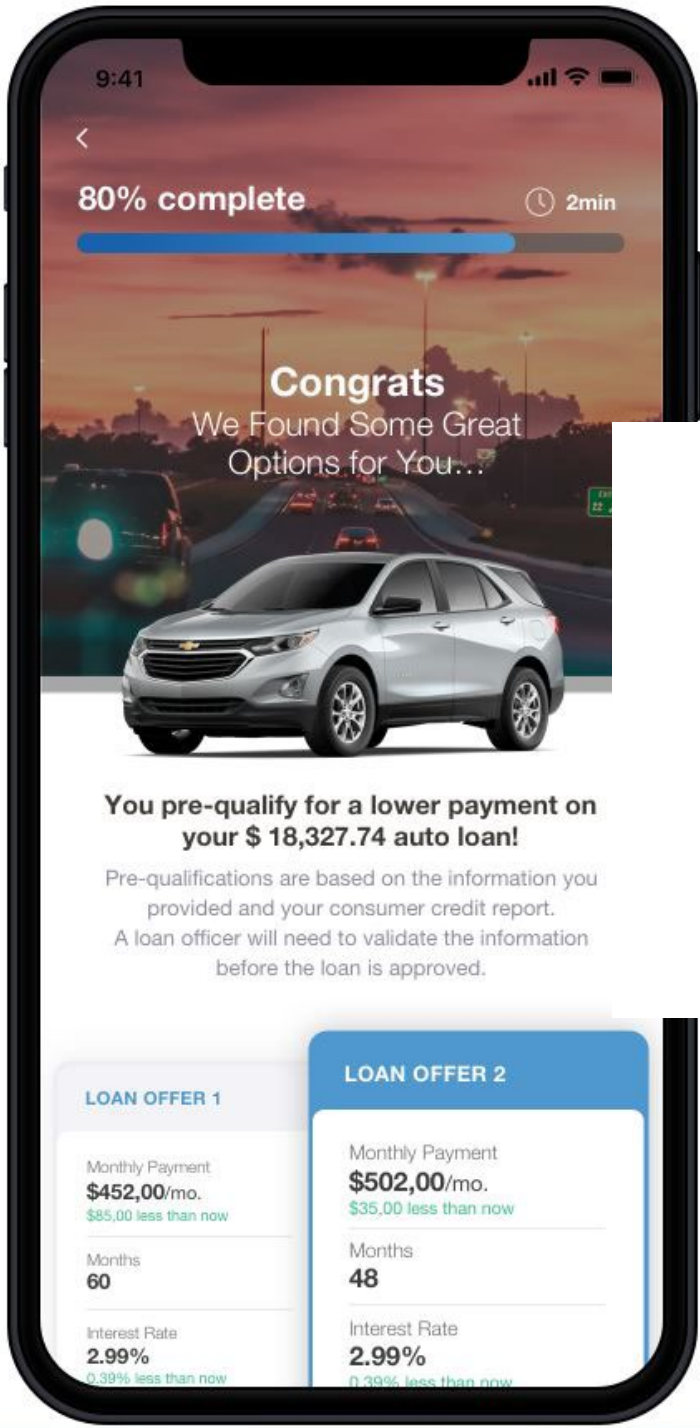


Meet the Panelist



Mike Tomasello

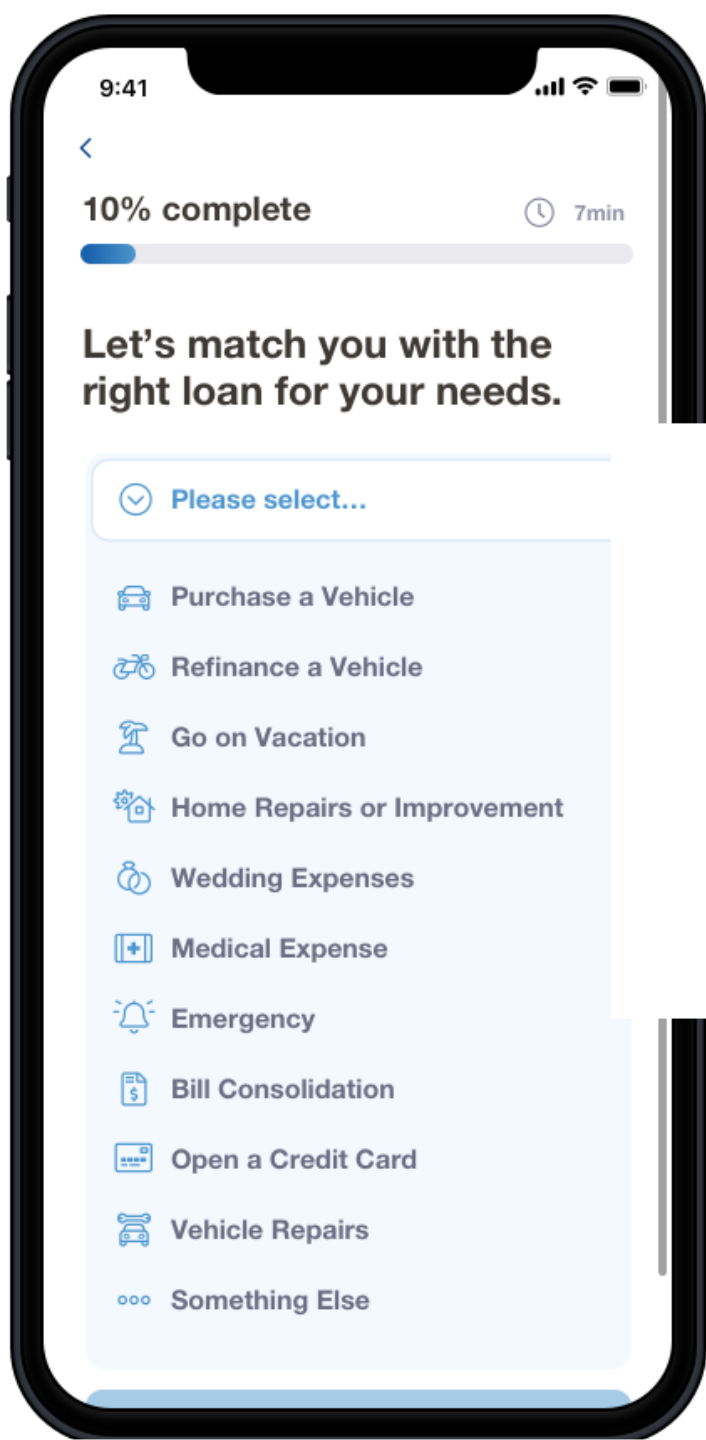
As a Lending Product Specialist, Michael Tomasello is responsible for system conversions, client change requests, and developing new programs that assist Visifi's clients in being more efficient and technologically up to date which ultimately helps their membership. Prior to joining the Visifi team, Michael served in various leadership roles with credit unions ranging from \$100M to \$4B in asset size over the last 20+ years.



Loans are Personal...

When it comes to loans, not every consumer wants the same things. Some are looking for better rates while others are driven off lowest payment. Some want options and others just are looking for a pre-approval. Regardless of what motivates them, we have the digital application that provides customization and is easy to navigate.





Gloves for All Sizes

When conducting market research, we learned that members do not realize they can get a loan for anything! This design shows members the possibilities are endless!



Watch It Come to Life

9:41 25% complete 6min

OK! How much are you looking to borrow?

Loan Amount Requested
\$ 20,000

Months **48**

Monthly Payment **\$452.00** Interest Rate **2.99%**

* Rate displayed is based on our lowest rate for calculations. Actual Rate could change based on credit, term and vehicle financed.

Next

9:41 25% complete 6min

OK! How much are you looking to borrow?

Loan Amount Requested
\$ 20,000

Months **48**

Monthly Payment **\$452.00** Interest Rate **2.99%**

* Rate displayed is based on our lowest rate for calculations. Actual Rate could change based on credit, term and vehicle financed.

Next

9:41 25% complete 6min

OK! How much are you looking to borrow?

Loan Amount Requested
\$ 20,000

Months **48**

Monthly Payment **\$452.00** Interest Rate **2.99%**

* Rate displayed is based on our lowest rate for calculations. Actual Rate could change based on credit, term and vehicle financed.

Next

9:41 25% complete 6min

OK! How much are you looking to borrow?

Loan Amount Requested
\$ 20,000

Months **48**

Monthly Payment **\$452.00** Interest Rate **2.99%**

* Rate displayed is based on our lowest rate for calculations. Actual Rate could change based on credit, term and vehicle financed.

Next

9:41 25% complete 6min

OK! How much are you looking to borrow?

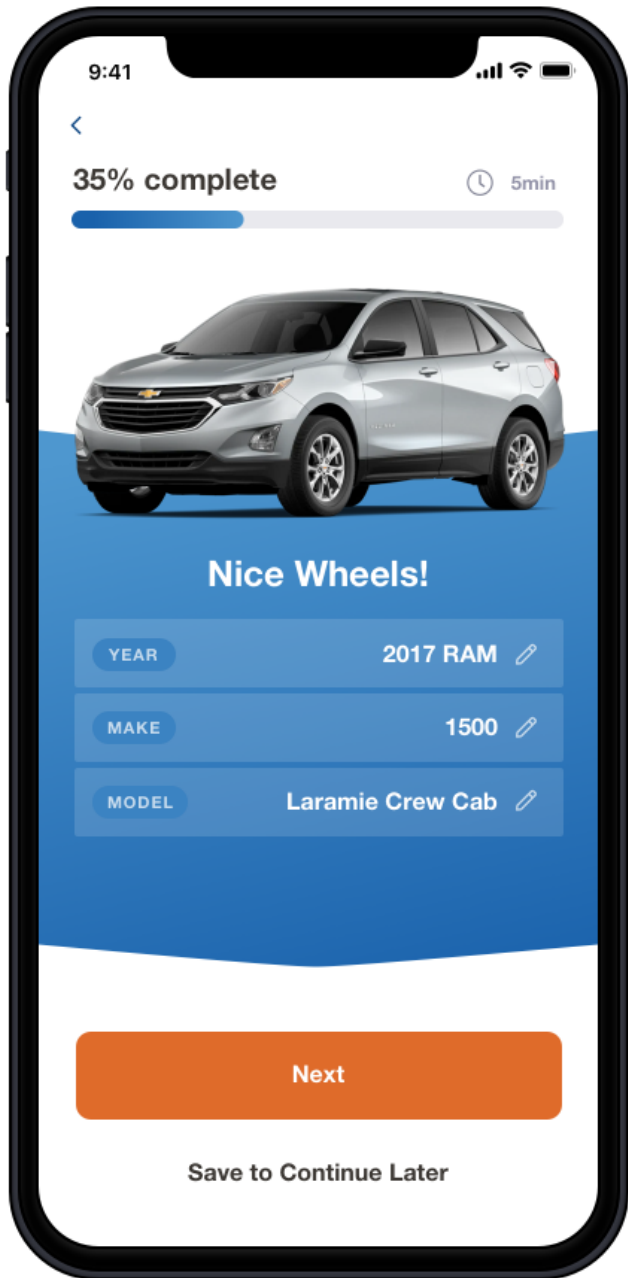
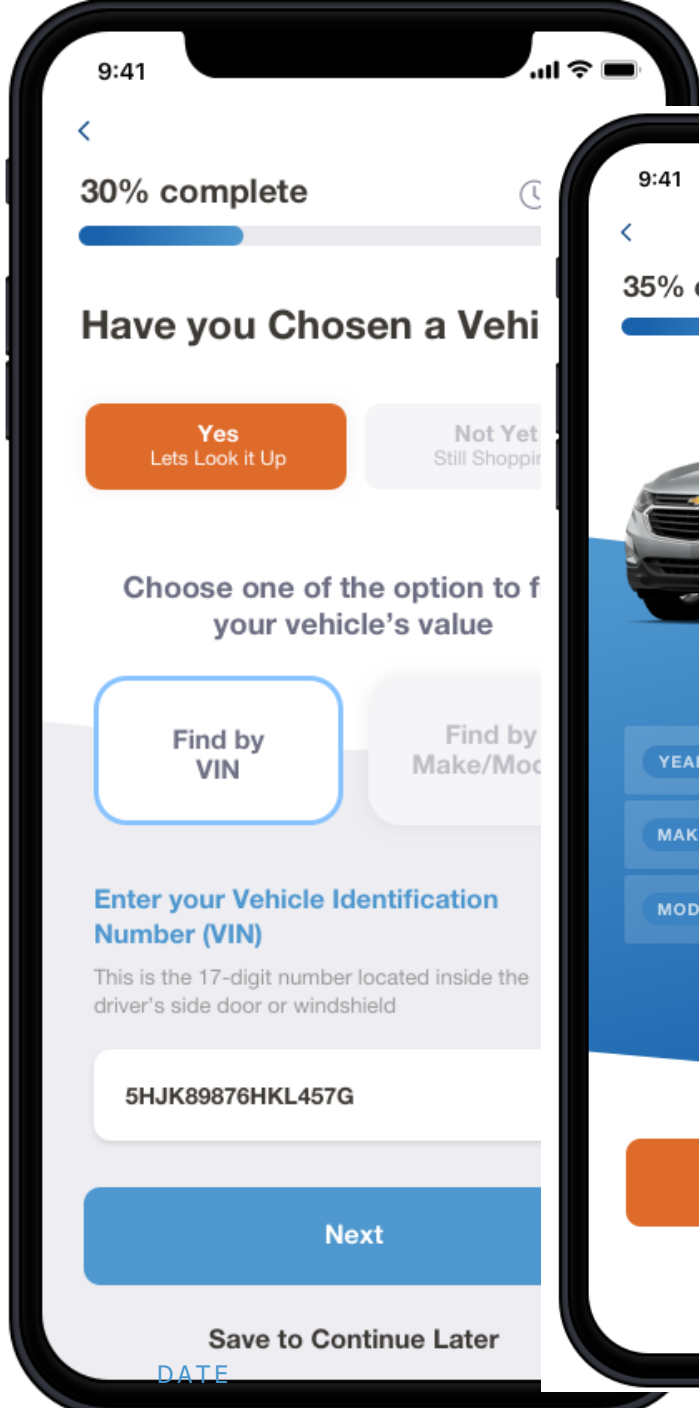
Loan Amount Requested
\$ 20,000

Months **48**

Monthly Payment **\$452.00** Interest Rate **2.99%**

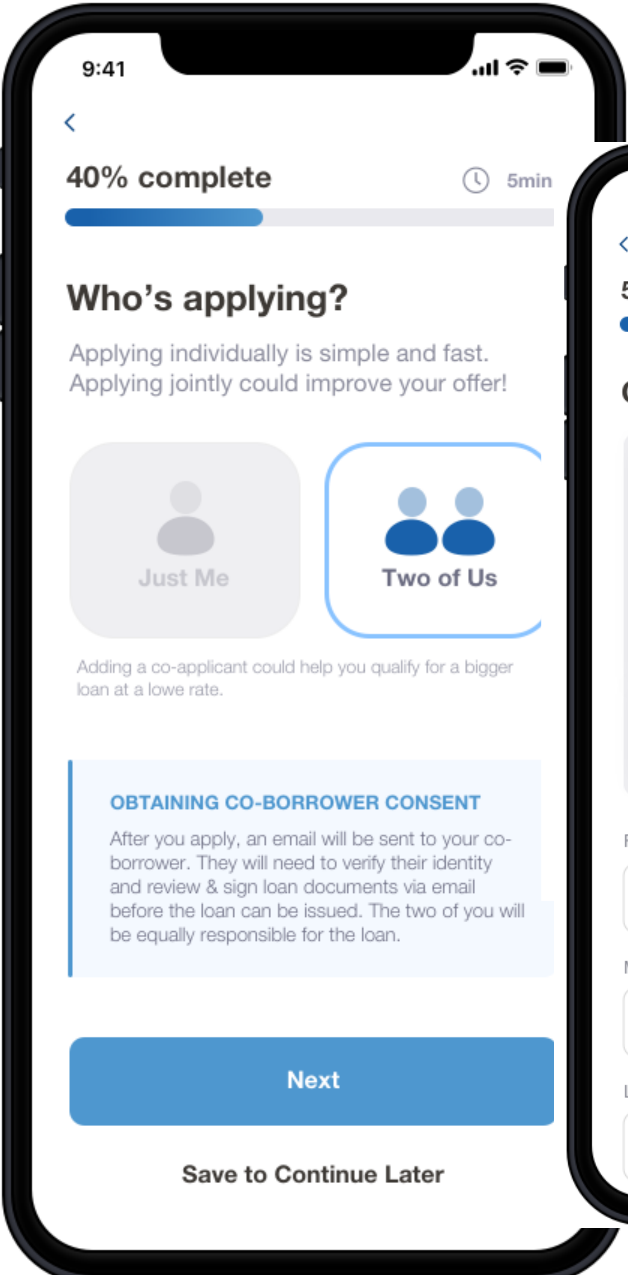
* Rate displayed is based on our lowest rate for calculations. Actual Rate could change based on credit, term and vehicle financed.

Next



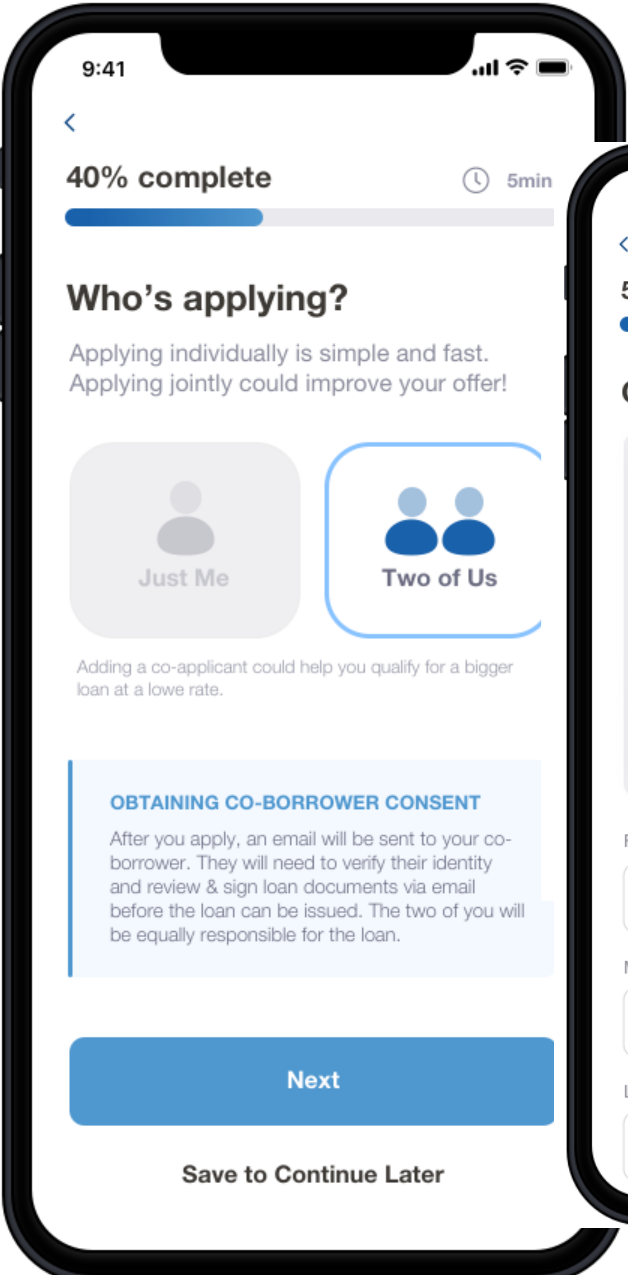
COOL & Efficient Integrations

VisiFI partnered with JD Power to integrate NADA and Chrome into our Digital Lending Application.



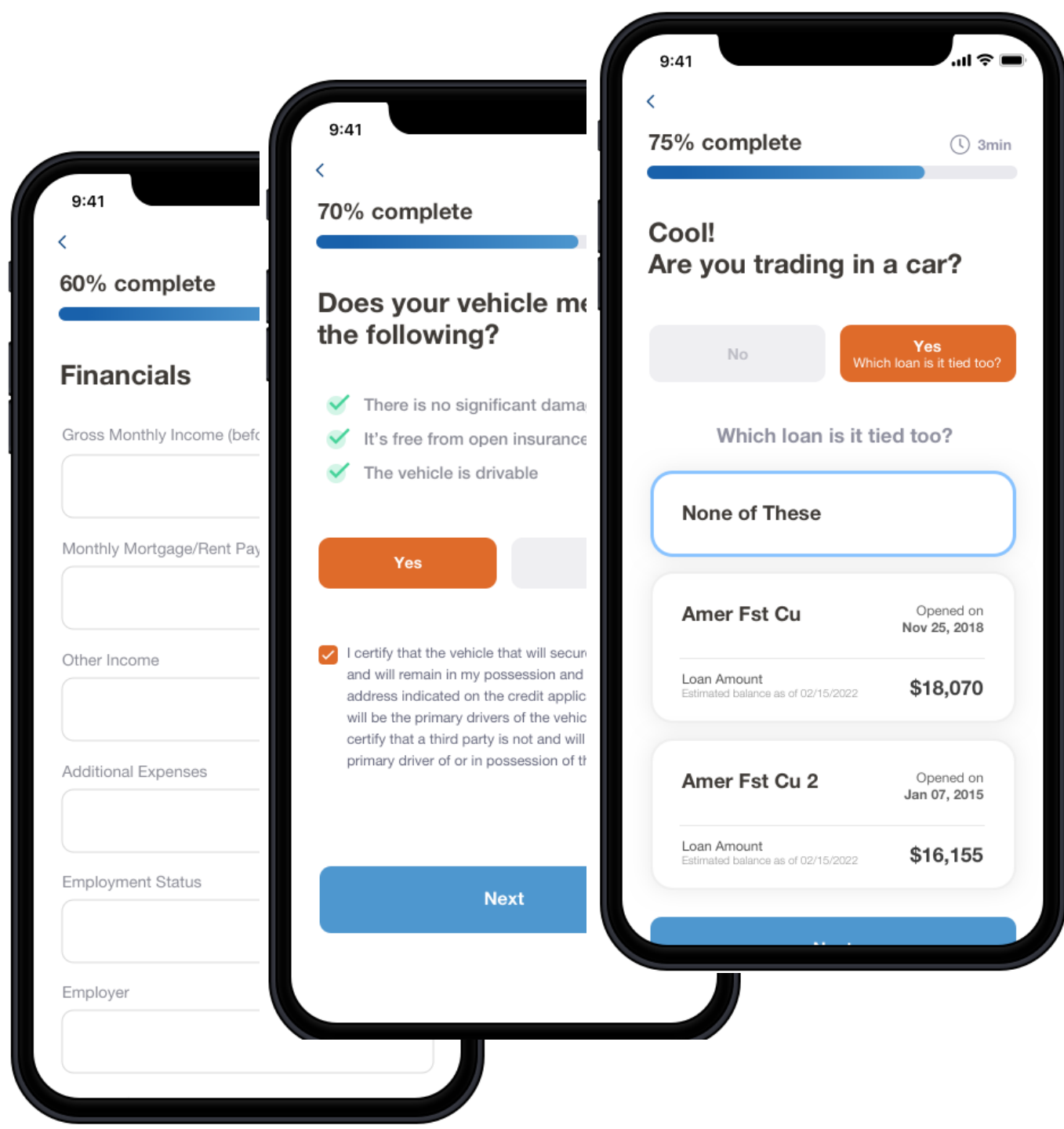
COOL & Efficient Integrations

VisiFI partnered with JD Power to integrate NADA and Chrome into our Digital Lending Application. We will also pull in the license from the core- no need for the member to complete an application when we already have the data!



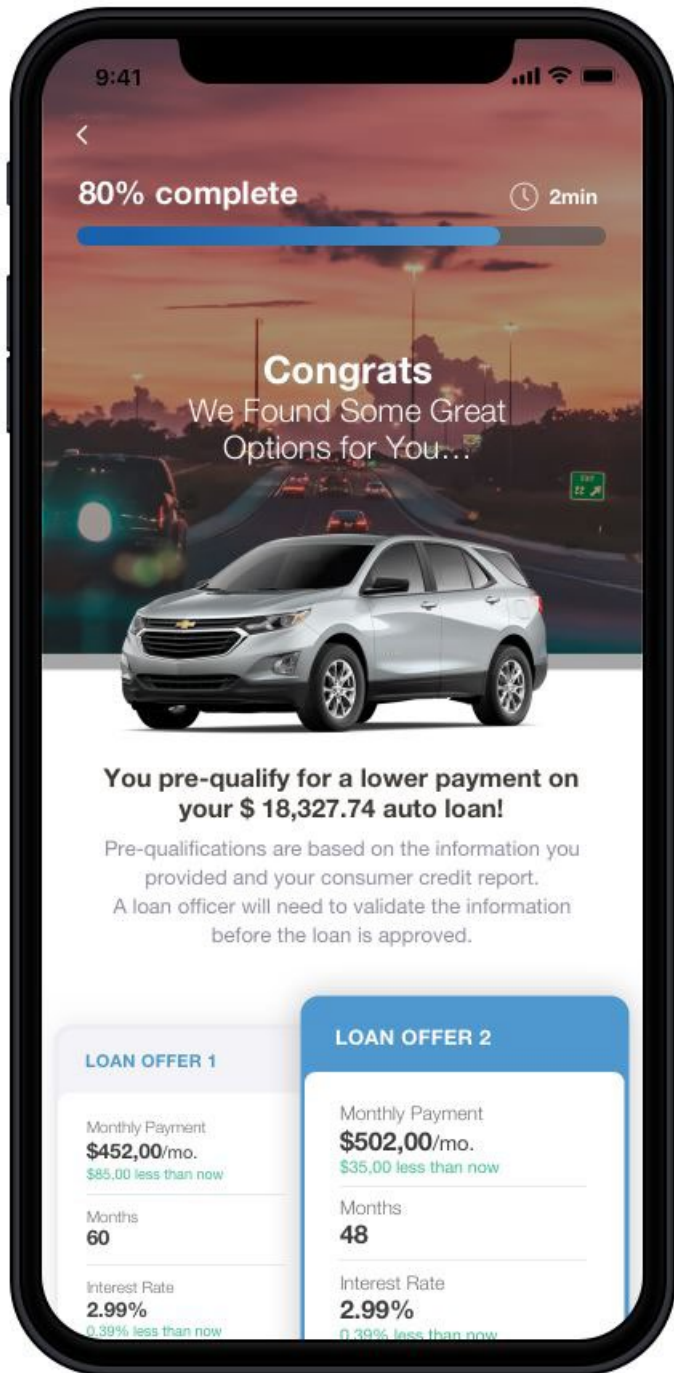
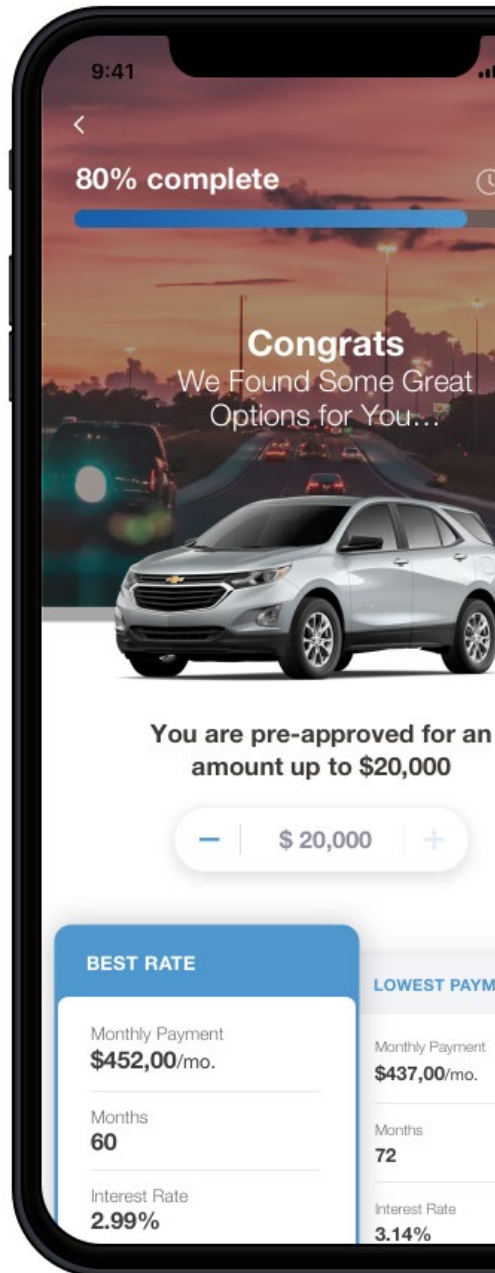
COOL & Efficient Integrations

VisiFI partnered with JD Power to integrate NADA and Chrome into our Digital Lending Application. We will also pull in the license from the core- no need for the member to complete an application when we already have the data!



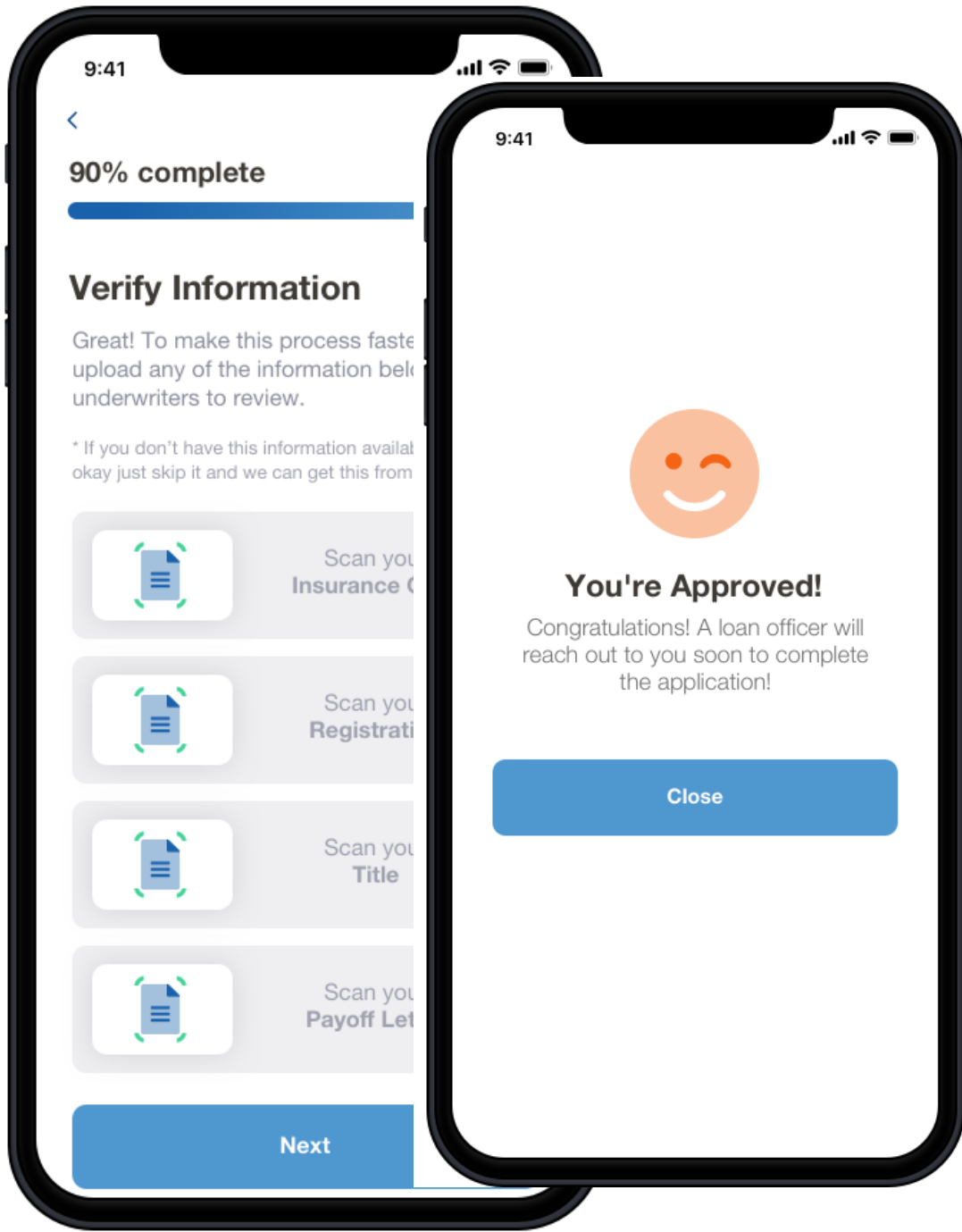
Everything You Need

Loan decisioning requires a lot of details and we wanted to make the experience enjoyable while we gather everything you will need!



You've Got Options

Whether your member wants a better rate or the lowest payment you can give them options!



Speed Up The Process

Some members are more tech-savvy than others and would rather scan and take an image of the necessary documents than wait. Others get overwhelmed with technology and uploading documents seems impossible. Regardless of your preference... we make it easy and carefree... do what you want the way you want to do it! No Worries.

VIŞIFI
Digital Lending Admin



Branch Application

The branch application is just as easy and convenient as the member application... except some more cool bells and whistles.

Home New Loan Refinance Credit Reports Reports/Extracts Configure My Profile Resources

Applications Retrieve Application

Scheduled Closings

Date Range Thru Find Clear Closing Officer

CLOSING DATE	TIME	WEEKDAY	BORROWER	CLOSING LOAN OFFICER	LOCATION
06/15/2021	7:45 PM	Tuesday	JAMES B BOS	Patty Johnson	Wall Street Branch 2nd floor
06/15/2021	7:45 PM	Tuesday	JAMES B BOS	Patty Johnson	Wall Street Branch 2nd floor
06/15/2021	7:45 PM	Tuesday	JAMES B BOS	Patty Johnson	Wall Street Branch 2nd floor
06/15/2021	7:45 PM	Tuesday	JAMES B BOS	Patty Johnson	Wall Street Branch 2nd floor

Records: 1 - 9 of 9

Applications from External Sources

Mobile Loan Applications Internet Loan Applications Imported Loan Applications

SUBMITTED	APPLICANT	AMOUNT	LOAN TYPE	HOME PHONE	CELL PHONE	WORK PHONE
12/28/2017 2:25:47 PM	Testy, Test T	\$1,000.00	Personal	402-555-1289	666-777-8888	402-555-1289
12/28/2017 2:25:47 PM	Testy, Test T	\$18,500.00	New Car	402-555-1289	666-777-8888	402-555-1289
12/28/2017 2:25:47 PM	Testy, Test T	\$1,000.00	Personal	402-555-1289	666-777-8888	402-555-1289
12/28/2017 2:25:47 PM	Testy, Test T	\$1,000.00	Personal	402-555-1289	666-777-8888	402-555-1289

Records: 1 - 10 of 57

Inbound Text Log SEND A MESSAGE

RECEIVED	CELL NUMBER	REGARDING APPLICATION	MESSAGE
12/28/2017 2:25:47 PM	8322770949	Not associated with loan	Dear Dr. Koo, My name is James Kim. I am your patient and pastor of Houston First Korean Baptist Church. I made a reservation at your clinic next Friday. C
12/28/2017 2:25:47 PM	8322770949	Not associated with loan	an you look at this X-ray picture? Can you see the mesial root tip on tooth 15? If you can see that would you make an appointment little early? Thank you

Dashboard

The scoreboard always gives you the information you need to see quickly... so does our Digital Lending Admin System... the Branch Facing of the product!

- Home
- New Loan
- Refinance
- Credit Reports
- Reports/Extracts
- Configure
- My Profile
- Resources

New Loan

Member Applicant Non-Member Applicant

Member Account Number Last name/First name or SSN to search for Member

Member Account Inquiry

*** Locating Member Information ***

Decisioning Assistant

SSN <input type="text" value="Unknown"/>	Credit Score <input type="text" value="500"/>	<div style="border: 1px solid #007bff; padding: 2px; text-align: center; width: 30px; margin: 0 auto;">C</div> <div style="border: 1px solid #007bff; padding: 2px; text-align: center; width: 30px; margin: 0 auto;">A</div>
Income <input type="text" value="500.00"/>	Expense <input type="text" value="100.00"/> = 20.00 %	
Base Rate <input type="text" value="5"/>	<input type="button" value="Check"/>	

SUGGESTED RATE
Fixed Rate due to Credit Score. **18.0000 %**

Calculate Loan Disclosure

To calculate the loan disclosure enter the details regarding this loan.

Amount Financed Interest Rate Number of Payments Scheduled Payment Amount

[More](#) ▾

-
-
-
-

New Loan

The Branch Facing is just like the member facing workflow but with some more cool features!

IFI | Digital Lending Admin

Mobile Request

Request Details

REQUESTED 12/28/2017 10:54:21 AM	AMOUNT \$1,000.00	TERM 24 Months
LOAN TYPE Personal	MEMBER ACCOUNT 10576007	

Applicant

JOHN L BESSLING
333 ADDRESS CHANGE LN - APT 3
OMAHA NE 68714

Home: 402-555-1289 DOB: 1/7/1959 12:00:00 AM
Cell: 666-777-8888 DL #: G01-555121 (NE)
Work: 402-555-3487 Income: 12
Email: j_bessling@gmail.com Credit Score: 780
TIN: 666-46-9095 Expense: 1

Co-Applicant
Not Applicable

Decisioning Result ✔ APPROVED

Congrats, Based off of the information you provided you will be approved. If you'd like to submit this information for us to review please use the button below and we will follow up with you.

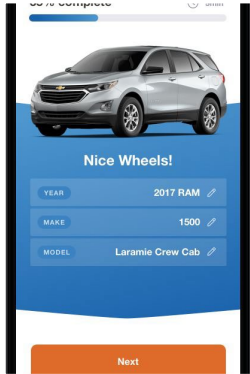
[New Loan](#) [Refinance](#) [Delete](#)

Origination of Loan App

Want to know if an app came through Mobile, Online or in Branch... that's easy! It's organized on the dashboard/scoreboard- just click and view!

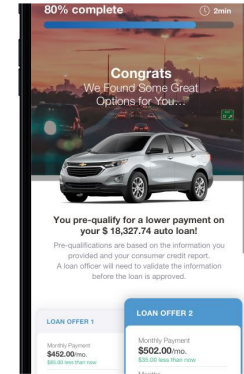


Digital Lending Integrations



NADA (Branch Facing)

- Partnership through JD Power
- Standard- Year, Make, Model, Retail Trade-In Value



Chrome (Member Facing)

- Partnership through JD Power
- Provides the image of the vehicle
- MSRP- Sticker
- Provides the VIN Lookup

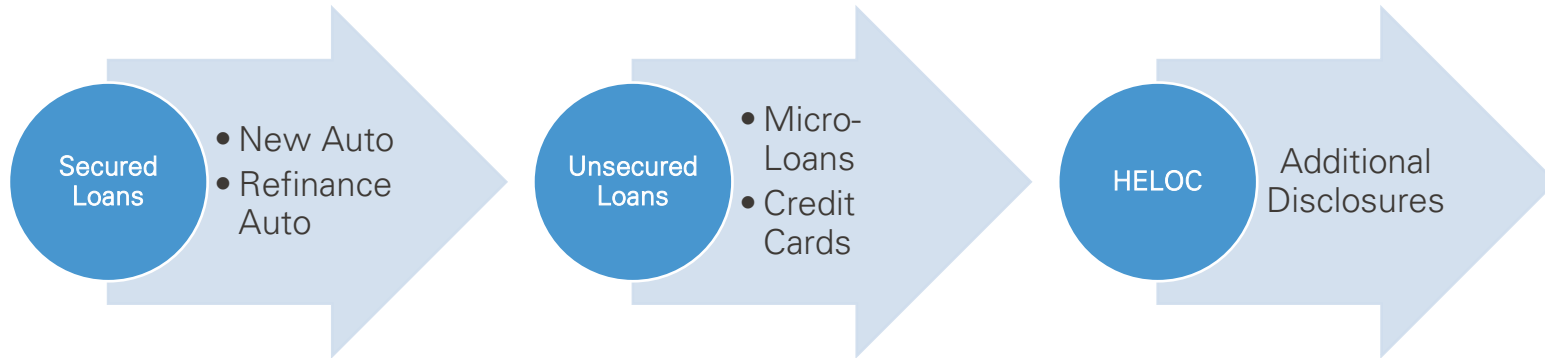
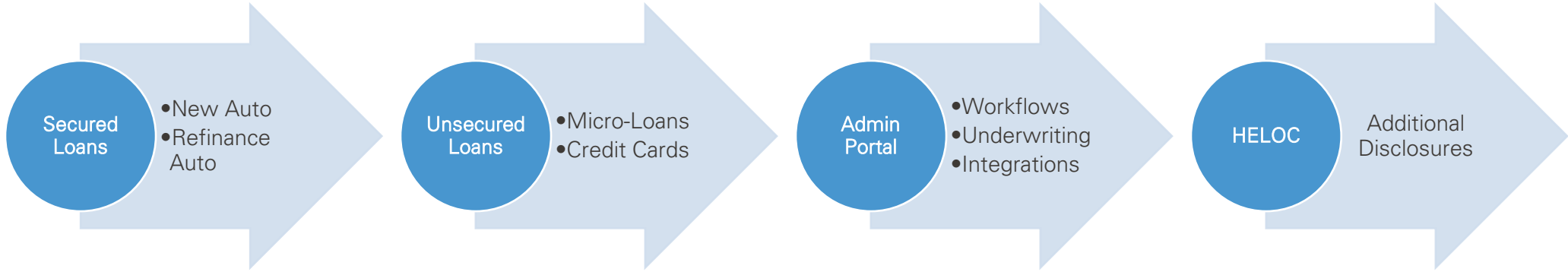


Digital Signature

- Today we offer an integration through DocuSign
- We are exploring additional options that are more cost-efficient



2022 Roadmap





2023 Roadmap

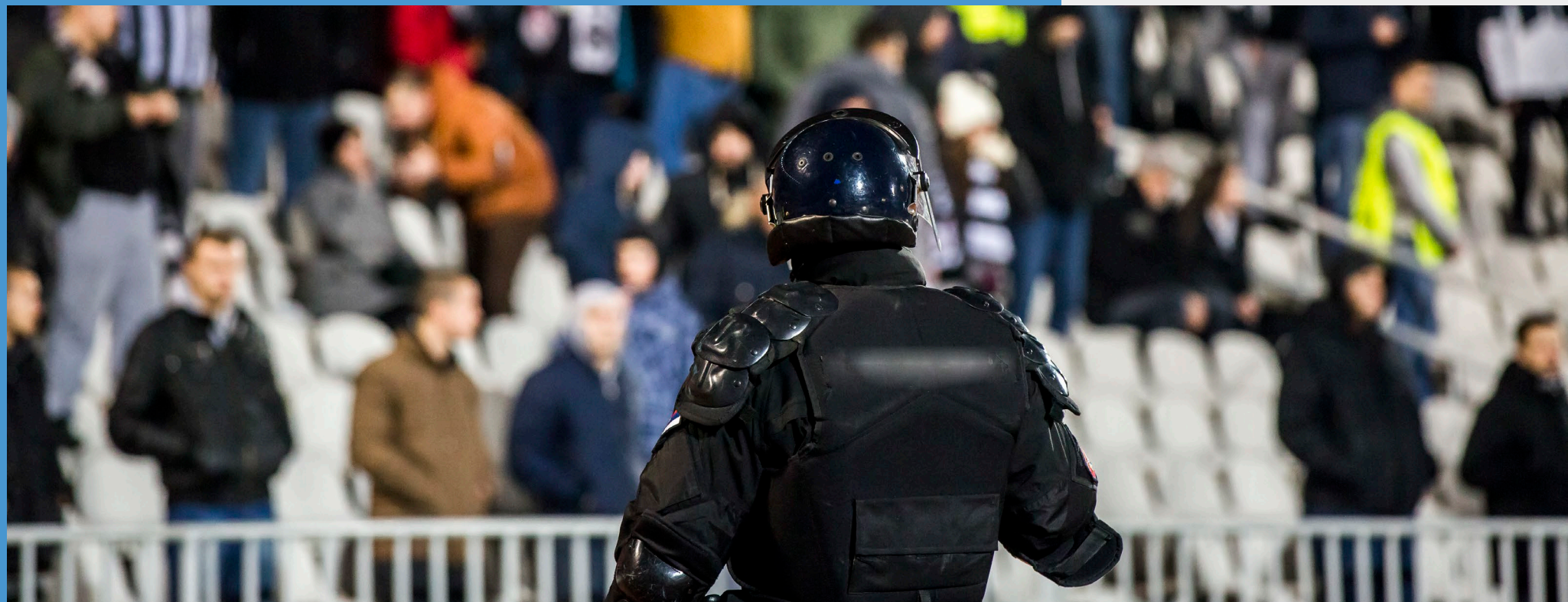
Functionality	Timeline
Non-Member Lending Workflow and if pre-approved link to Digital Account Opening	2023
Electronic Signature Options- More cost-efficient option	2023
Enhanced Auto-Loan Decisioning	2023
Automatic Savings- Pre-Qualification Engine- Tailored Loan Offers Based on AI Machine Learning and Algorithms)	2023
Enhanced Micro-Loan Automation Decisioning	2023
Buy Now, Pay Later	2023
Mortgage Loans	2023
Commercial Loans	2024





The Wave!

I think the fans are so excited about what we are doing with the Triple Play that I think its that time... time to do the wave!



Digital Banking Security



Meet the Panelist



VISI FI

Roberto Endrizzi

Roberto Endrizzi is the Chief Technology Officer international Business DedaGroup. With 20 years of experience in IT Roberto manages teams in three continents (USA, Mexico and Italy) with which he designs, projects and builds new infrastructures and software architectures to support our business.



86 Million Requests

Requests

86.88M



Data transfer

891.99 GB



Page views

11.41M



Visits

4.11M



API requests

7.29M



Traffic for cue-branch.com

[Print report](#) [Download data](#)

[+ Add filter](#)

Previous 3... ▾

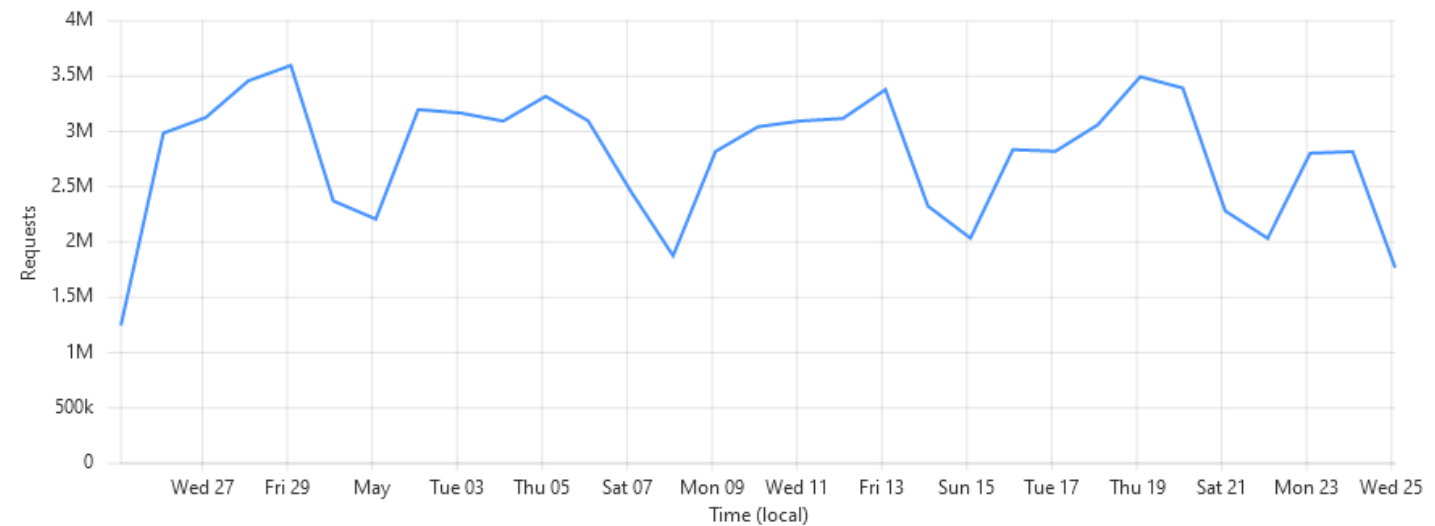
Requests summary

An HTTP request. A typical page view requires many requests.

[All](#) [Referer](#) [Host](#) [Country](#) [Path](#) [Status code](#) [...](#)

● Total requests

86.34M



★ HOME IS WHERE

the
CATCHER IS

CloudFlare 24/7

On average, we block thousands of attacks per day.



91K Attacks

Previous 30 Days

Threats

Total Threats
Previous 30 days

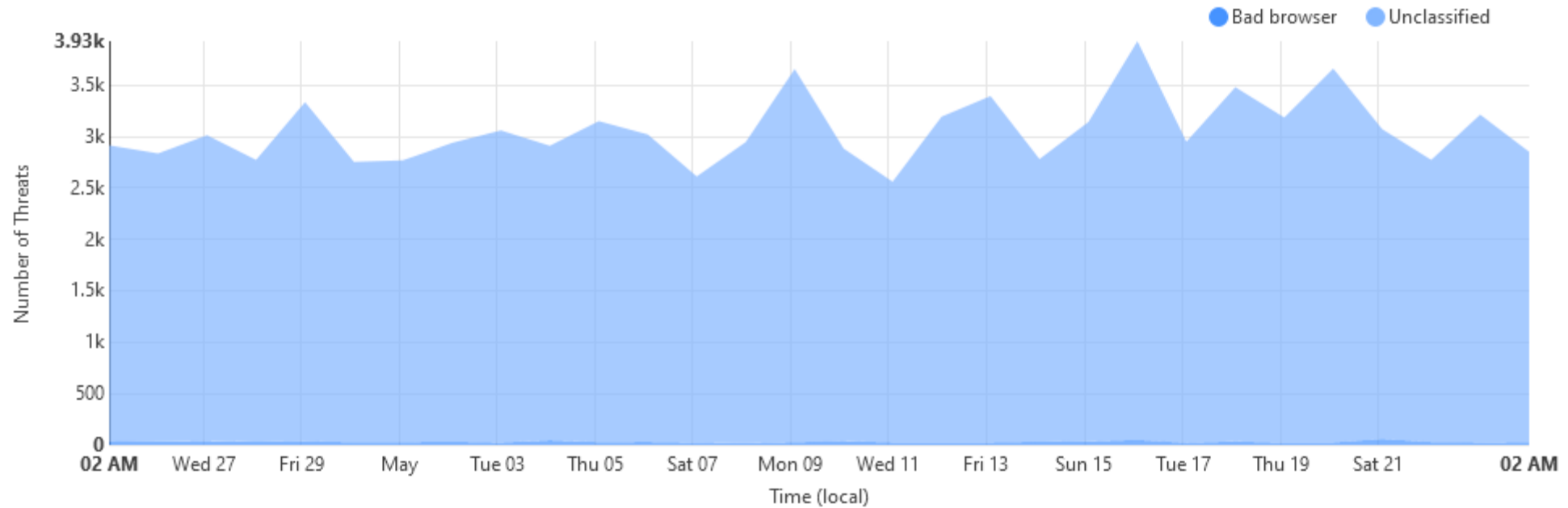
91.74k

Top Country
Previous 30 days

DE

Top Threat Type
Previous 30 days

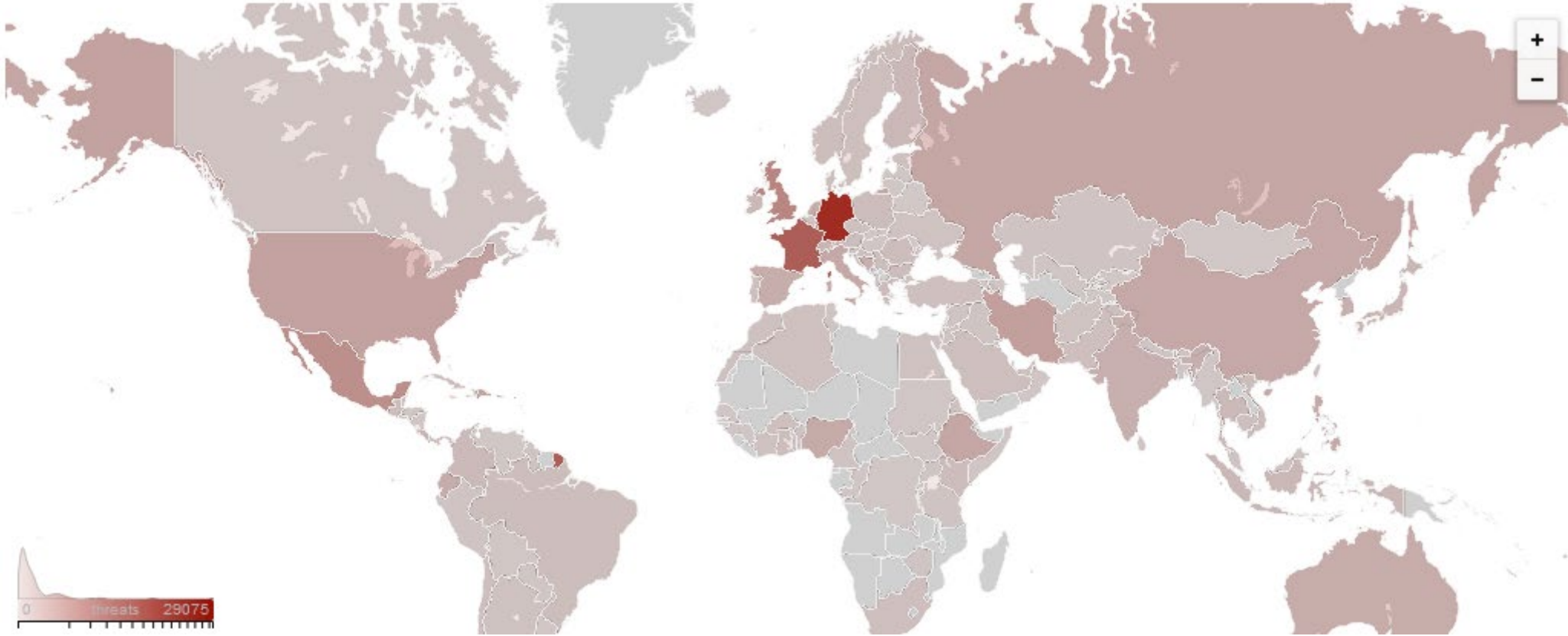
Bad browser



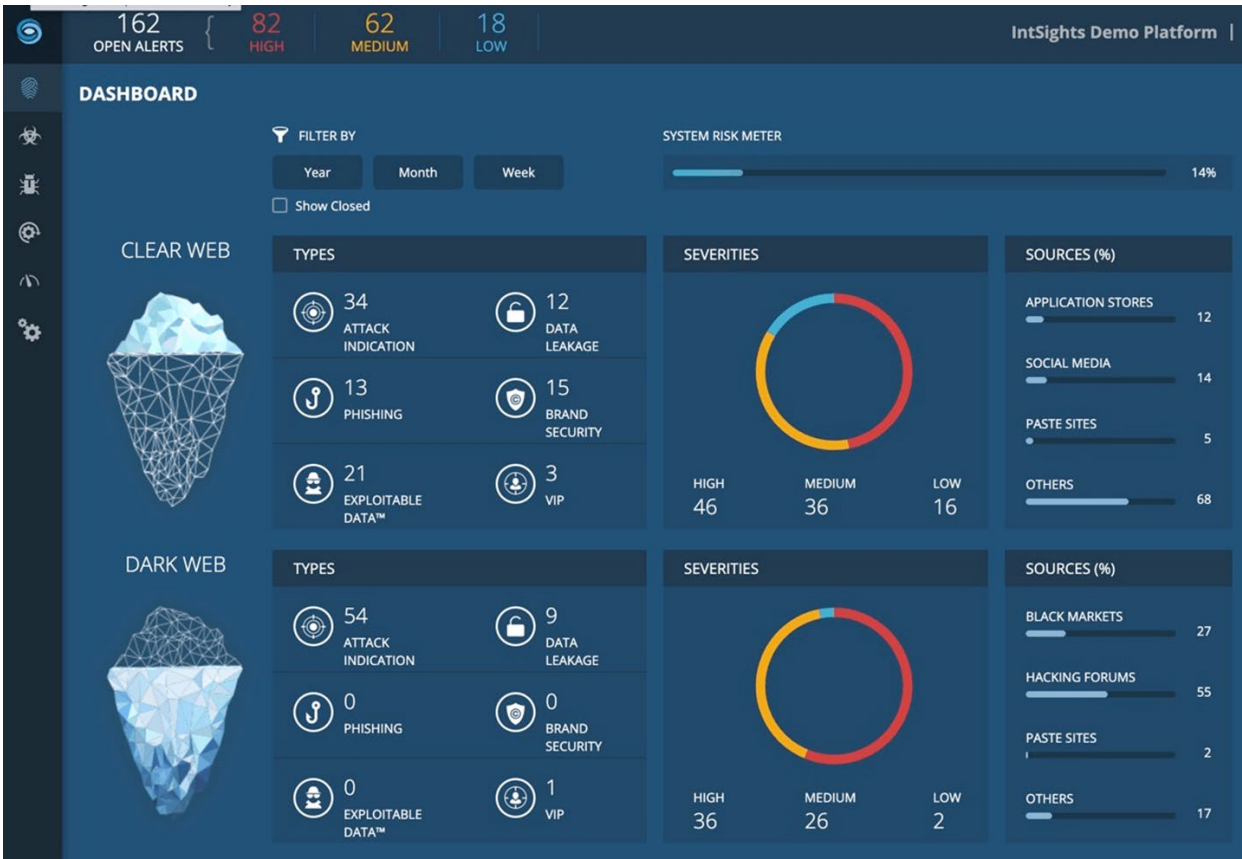


91K Threats

Previous 30 Days



100016 - Version Control - Information Disclosure	15	██████████
PHP100012 - PHP, PHPUnit - Code Injection - CVE:...	3	██████████
100173 - XSS, HTML Injection - Script Tag	3	██████████
100005 - DotNetNuke - File Inclusion - CVE:CVE-20...	2	██████████
100201 - Anomaly:Header:User-Agent - Fake Googl...	1	██████████



Rapid7

Security monitoring system that monitors security behavior.



1.212

Users
As of Now

144M

Events Processed
↓ -72M (-33.29%) Last 24 Hours

418

Notable Behaviors
↓ -44 (-9.52%) Last 24 Hours

1

New Alerts
↑ 1 Last 24 Hours

285

Endpoints Monitored
Last 15 Days

0

Data Collection Issues
As of Now

0

Honeypots
Click to Setup

Investigations by Priority

Last 28 days

13 Investigations

0 Critical

3 High

5 Medium

5 Low

0 Unspecified

Users

Last 28 days

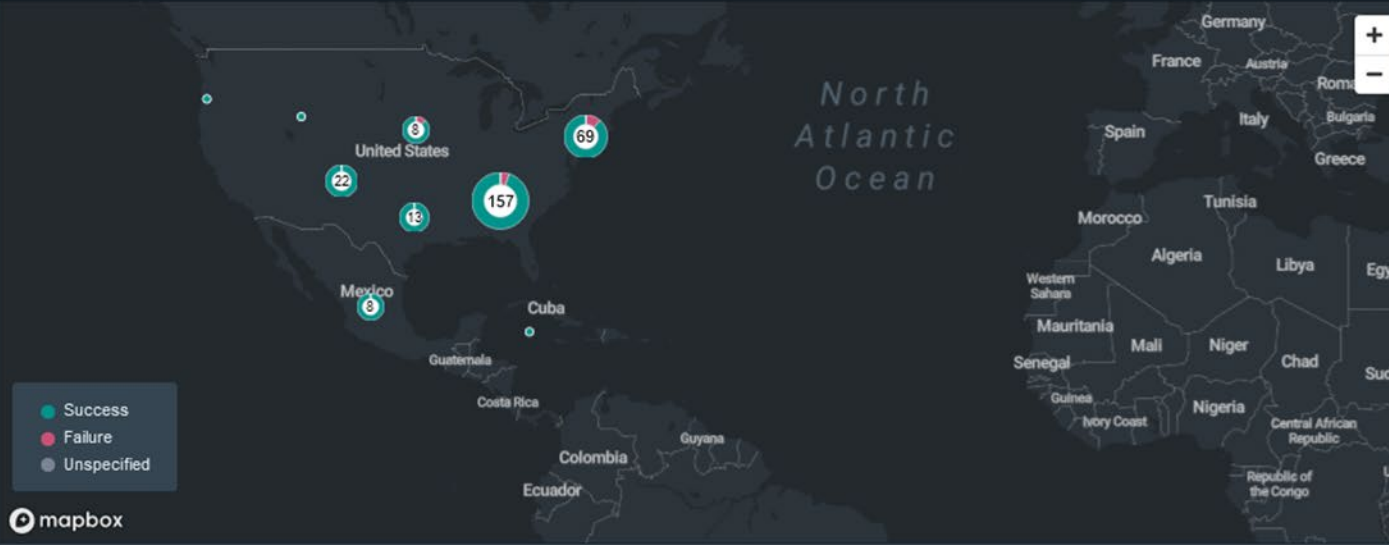
Risky

Watchlist

1	Daniel Mahan	9528	2
2	John Poythress	560	1
3	eadmin	117	1
4	Rogers Alley	112	0
5	David Hays	86	2
6	Brian Stauss	67	0
7	Sharon Bevis	57	0

Ingress Locations

Last 24 hours



mapbox

More >

Latest Processes

Last 28 Days

Unique

Rare

atmmpi	First Seen: May 20, 2022 12:00:00 AM Last Seen: May 25, 2022 12:00:00 AM
olplus	First Seen: May 19, 2022 12:00:00 AM Last Seen: May 25, 2022 12:00:00 AM
td24asaservice.exe	First Seen: May 24, 2022 12:00:00 AM Last Seen: May 25, 2022 12:00:00 AM
vcudvn	First Seen: May 25, 2022 12:00:00 AM Last Seen: May 25, 2022 12:00:00 AM
assistantconsole.exe	First Seen: May 24, 2022 12:00:00 AM Last Seen: May 24, 2022 12:00:00 AM



SOC2

Security Certifications. Its goal is to make sure that systems are setup so they assure security, availability, processing integrity, confidentiality, and privacy of customer data.



Backup and Ransomware

We have securities in place, so you don't have to worry



Credit Unions Win the Digital World Series

