



**INNOVATE  
WITH  
PURPOSE**

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**VisiFI Company  
Profile**

V I S I F I



# VISIFI COMPLETES THE CIRCUIT BETWEEN DIGITAL TECHNOLOGY AND CREDIT UNION SUCCESS.

In a competitive financial environment, it can sometimes seem as if technology has become a point of disconnect – chasing the latest demands for convenience, capabilities and service in an endless race for the next “best thing.” Racing around the same path, in the hope of reaching a better outcome. Mistaking speed for progress. It doesn’t have to be the case. With VisiFI it isn’t.

## *Our philosophy has always been to innovate with purpose.*

This compels us to think beyond the status quo, seeking solutions to the very real issues that credit unions and credit union service organizations (CUSO) face. Investing in the development of technology,

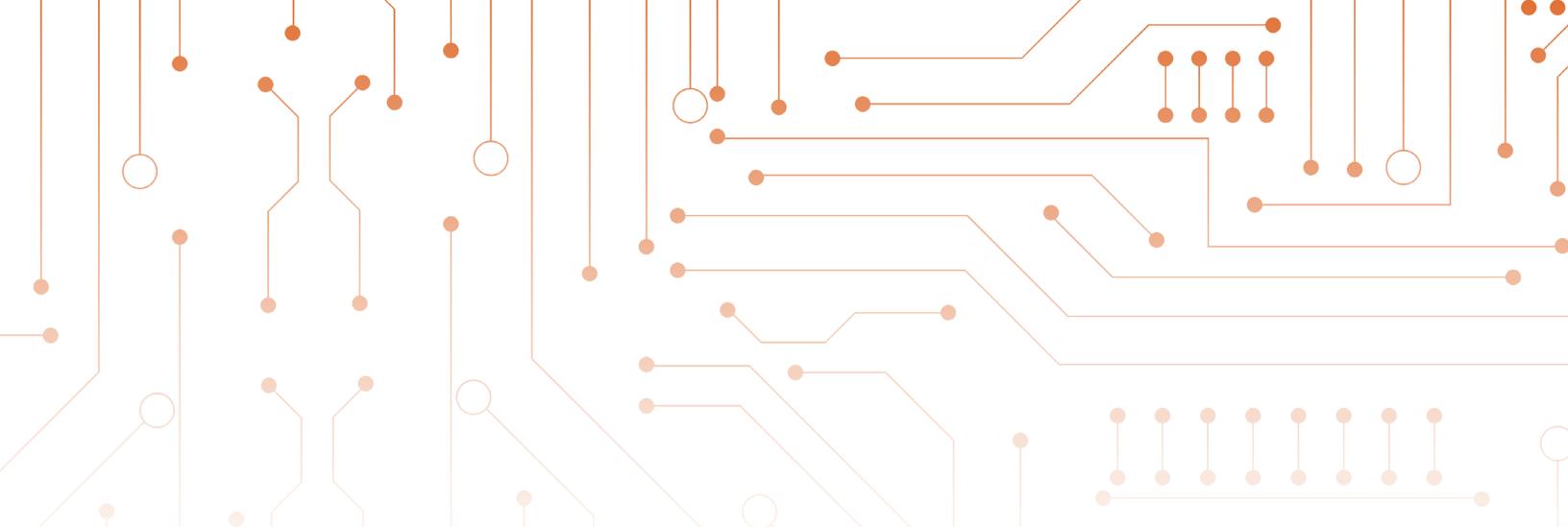
systems and support services that directly impact the ability to establish and retain relationships with members, introduce new services and capabilities, and power opportunities for growth.

VisiFI replaces a fragmented approach to technology with a solution set that touches virtually every area of the credit union. Built on a strategic approach and powered by a real-time core, VisiFI puts credit unions front and center – fundamentally changing the way you implement, use, secure, deliver and expand technology. From here on out, nothing will be the same.

## IT'S STILL THE RELATIONSHIP THAT MATTERS MOST.

The relationship continues to be fundamental to credit union strength and growth. Ensuring you have what you need to remain relevant to members is what VisiFI does best. And why not? Our own people have decades of credit union experience and continue to remain active in industry organizations.

Above all, we’re engaged with our credit union clients, located throughout the United States, who represent the diversity of the communities they serve and the unique requirements of their members. The detail and understanding we gain from our ongoing dialogue with you provides key insights into the solutions, products and services we provide. And that is invaluable.



# TECHNOLOGY WITH THE POWER TO CHANGE EVERYTHING.

The best technology is a combination of great ideas and flawless execution. It means creating real-world digital solutions, using real-time technology. And it means ensuring that it delivers on its promise to change how credit unions and CUSOs are able to increase their impact on the financial services market in ways that – exceed member expectations and generate growth.

***VisiFI does all that and more.***

Our solutions touch virtually every area of the credit union, including Digital Branch, Physical Branch and Credit Union Management. And our services let you address other issues that are critical to your credit union, with security, APIs and analytics.



## GO DIGITAL. STAY PERSONAL.

Increasing demands by members for technology that meets them when they want and where they are is actually an opportunity to bring relationships full circle. With VisiFI Digital Branch solutions, you deliver in a way that exceeds their expectations. Digital banking, digital account opening, digital lending – even using a debit card to pay loans, make recurring payments and more – are all ways that VisiFI makes it possible for credit unions to increase their value and responsiveness to members.



## ERASE THE BOUNDARIES BETWEEN DIGITAL AND PHYSICAL

Members see you as one organization, whether it's a virtual or physical interaction. VisiFI Physical Branch solutions ensure it's completely seamless – bridging your digital operations with physical credit union branch services. So, no matter where they are, they're able to

access the products and services they need from you. With VisiFI, members can open an account in the branch or from their home, apply for a loan at the car dealership or at your desk – all with the speed and ease of real-time performance.

## CU MANAGEMENT THAT GETS DOWN TO BUSINESS

As a credit union, facing staffing, regulatory and budget challenges, it is more critical than ever that you run efficiently. VisiFI CU Management solutions ensure you also have everything you need to meet your obligations with real-time accounting, regulatory reporting and much more in a streamlined workflow that leverages technology automation to give you more time to focus on your members. Our true real-time information

on transactions and activities enables you to make decisions with the most current information and not later than that evening or the next day. Automation of back office and compliance reporting removes tedious, routine tasks allowing you to focus on performance and risk. Processes move smoother with systematic tools for collections, daily/monthly balancing and regulatory reporting improve staff performance and morale.



## SIMPLIFY, SECURE AND MEASURE

VisiFi Services reflect our deep understanding of the world in which you operate. That's why our security services ensure the protection of your data, so you can confidently offer the digital solutions members want knowing their data is secure. VisiFi APIs add **functionality, flexibility and capability to our modular solution**. And VisiFi Analytics allows you to **collect and explore data** from across departments to view performance and **effectively plan for the future**.



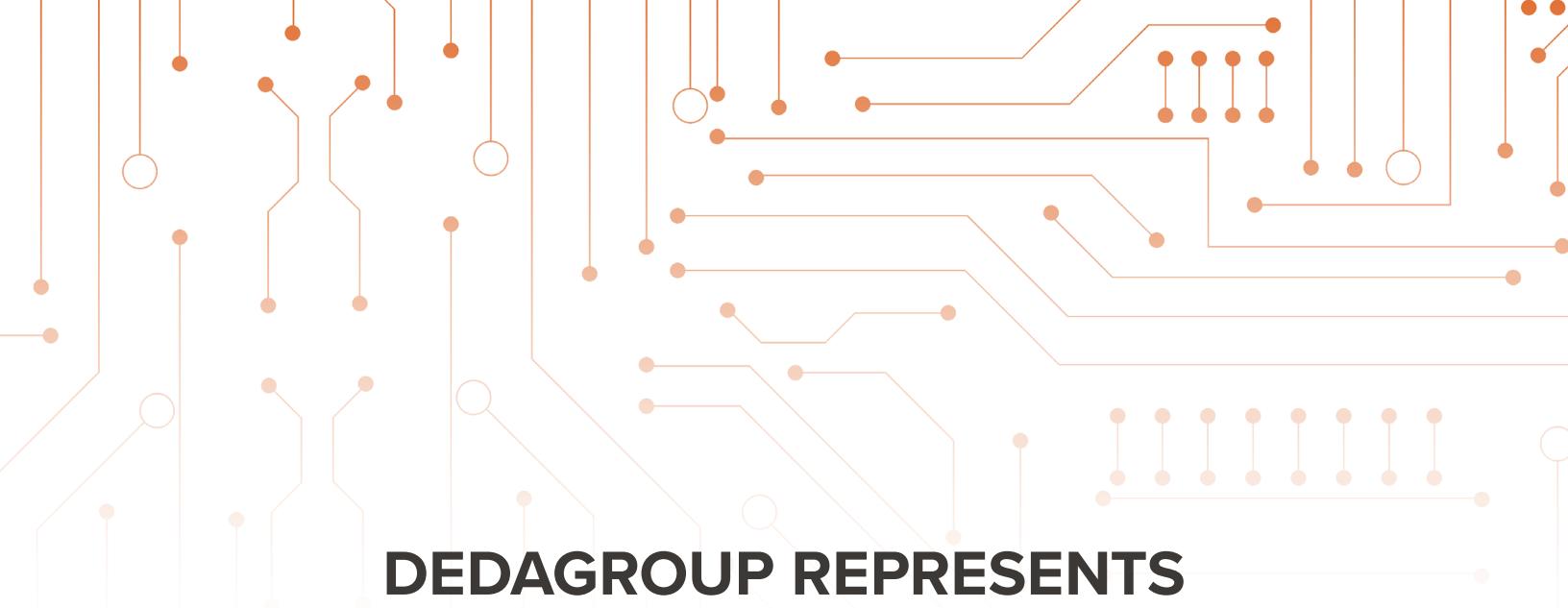
# DIGITAL IS PART OF OUR DNA.

As part of Dedagroup S.p.A., VisiFI shares an important trait – digital is part of our DNA. In fact, Dedagroup's digital approach to supporting business and institutions aligns perfectly with our commitment to deliver digital banking solutions to the credit union industry. Together we bring a host of experiences, expertise, perspectives and insights that continue to benefit our credit unions and CUSOs.

Founded in 2000 and headquartered in Trento, Italy, Dedagroup is an important aggregating hub of leading Italian firms in both the Software as a Service and Solutions as a Service markets – providing a complementary combination of both software and cloud expertise. It's also a natural reference of businesses, financial and public service institutions in the development of their IT and digital strategies.

Our ongoing investment in research and development results in solutions that enhance your offerings to members, improve the member experience, allows you to run more efficiently and intelligently, operate more securely, and compete more effectively in today's market.





## DEDAGROUP REPRESENTS

**\$300M**  
ANNUAL REVENUE

**2,170**  
EMPLOYEES WORLDWIDE

**4,000+**  
CLIENTS

## VISIFI REPRESENTS

**40+**  
YEARS EXPERIENCE

**120+**  
CREDIT UNION ENGAGEMENTS

**650K+**  
MEMBERS SERVED

## THE FEELING IS MUTUAL

The relationship between VisiFI and Dedagroup is greatly valued. Together we bring a host of experiences, expertise, perspectives and insights that continue to benefit our credit unions and CUSOs. You'll find representatives from VisiFI and Dedagroup at our user groups, regional events and ongoing meetings – interacting and engaging with the people who use our products, services and solutions.

Through this spirit of collaboration and cooperation, we invest in ongoing research and development. And as a result, improve the ways you're able to enhance your offerings, improve the member experience, run more efficiently and intelligently, operate more securely, and compete more effectively in today's market.

## ANSWER: ALL OF THE ABOVE.

In a market that's filled with questions about what comes next, VisiFi has the answers. It's how we're wired to perform – quick, agile, innovative, secure. As a result, we're changing how credit unions are able to meet members where they are – anytime, anywhere, with services and capabilities they want, need and expect to live their financial lives.

In the process, credit unions and credit union service organizations are gaining position in the financial services marketplace, with solutions and services that better reflect today's members. Digital has made that possible and no one delivers digital technology quite the way VisiFi does. So even as the lines between credit union and bank, global boundaries and even daily consumer habits continue to blur, VisiFi remains focused on delivering technology and innovation with the singular purpose of supporting the clients who rely on us.





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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