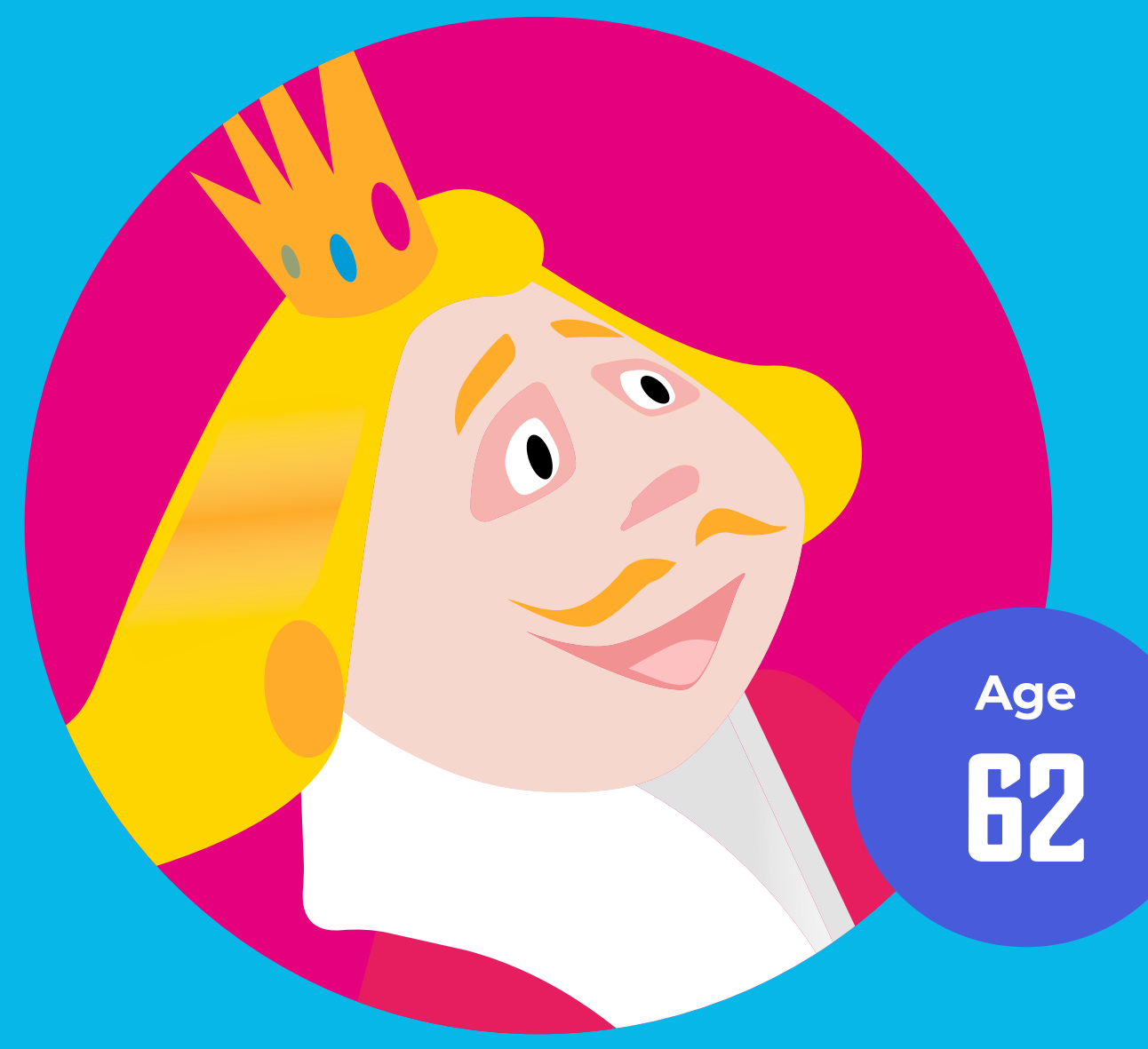


# Credit Union Member Journey



Age 62

The King of Hearts has been a loyal member of his local Credit Union for over 40 years. Although he has a mobile phone, it isn't smart and he only uses it to text his friends and family.

He is very community focused, and when it comes to managing his finances, he prefers face-to-face communication. As such, he makes weekly visits to his local branch. Here he typically makes withdrawals or adds to his savings account, and catches up with the staff he knows so well.

## Journey Scenario

He wants to be able to support his community and manage his finances through his local Credit Union. He doesn't want to be forced to go online as he prefers human interaction.

## Success for the King of Hearts

He would like to be able to continue to manage his personal finances in-branch without losing the personal touch.



Age 19

Alice is a 19 year old student living in Wonderland. She uses her smartphone to stay in touch with friends, for online shopping, streaming music and TV and managing her finances. She is very digitally savvy and knows how to shop around for the best deal. She has an existing account with Revolut and up until recently she thought a Credit Union only offered savings account.

## Journey Scenario

Alice wants to take out a loan to help her manage her college costs. She saw an advert on Facebook for her local Credit Union offering loan rates with a great interest rate and she is interested in joining up and taking out a loan.

## Success for Alice

Alice would like to be able to join her local Credit Union and avail of their loan offering. As an avid smartphone user, she expects to be able to do most (if not all) of this online.

## KING OF HEARTS

"Community is everything"



loyal member



branch user



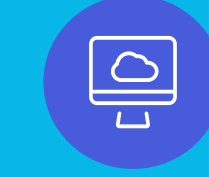
prefers the personal touch

## ALICE

"I want it all and I want it now"



new member



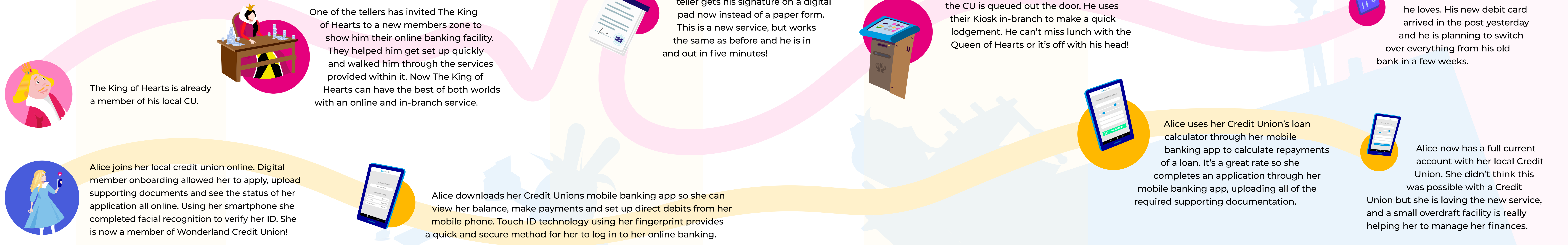
online user



favours transparency and accessibility



### Member Stages



	Digital Member On-boarding	SCION Core Platform						PAYAC Current Account		
	CU Admin Responsive Website	cuOnline+	Digital Signature Pads	A5 Scanners	Kiosks / ATMs	On-line Loan Application	PAYAC Current Account			
Wellington IT/Products/Services										
Member Benefits	Access anywhere 24/7 Any device	Intuitive member experience Digital account management Lodgements / Fund Transfers Payees Document Management Mobile Access E-Signatures	Fast and efficient Document review	Fast and efficient service at the counter	Express lodgements/withdrawals No more queuing	Loan calculator Electronic Loans form Document Upload E-Signature	Full Banking Capability	Debit Card	Overdraft	
Credit Union Benefits	Easy Approvals Reduced document handling	Fast Efficient Compliant No manual end-of-day process!	Paperless signature at the counter	Automated and streamlined ID and address verification	Efficient Compliant Free up staff to focus on lending	Streamlined CCR Minimal Document Handling No Manual end-of-day process!	Additional Revenue	Increased Member Loyalty	No manual end-of-day process!	
2020 Roadmap	ID Scanning / Biometrics	NEW Mobile App Budget a/c management online AML 5/6 including WTR2				DaaS E2E Automated Decision Process Revolving Credit	CUSOP MPCAS	MARPS Mortgage Module		