



Acquiring new members and turning sole account holders into multiple account holders: **iSwitchKit**

With iSwitchKit, applicants can enroll any time, anywhere, via the web. By deploying iSwitchKit across all delivery channels, including call centers, web sites, home banking systems, kiosks, branch lobbies and off-site community or workplace events, your credit union can assure that all applications will be processed and evaluated on the same qualifications, and that all products and services will be consistently promoted to the people most likely to participate, regardless of how, when, where or by whom the application was processed.

How can iSwitchKit add value for YOU?

- CEO—Quickly, easily and efficiently turn prospects into members, and sole account holders into multiple account holders, anytime, anywhere.
- CFO—Improve your bottom line by increasing the number of new accounts while reducing the costs associated with manual processing procedures.
- CIO—Consistently obtain, evaluate and process all applications across all channels, no matter when, where, or by whom it was initiated.
- COO—Streamline work flow and eliminate the need for back-ups—all applications are securely backed up at a redundant off-site data center.
- Marketing—Automatically cross-sell targeted products and services when someone is most likely to participate—at the time of opening a new account.
- Human Resources—Improve employee productivity by virtually eliminating the manual processes associated with acquiring new account holders.
- Member—Enjoy the satisfaction of instantly opening and funding a new account online when it is convenient—no trip to your credit union required!

How can iSwitchKit add value for your CREDIT UNION?

- Acquire new members—Members can apply over the Internet, on the phone, at a kiosk, or in person. Enroll even more prospects by attending off-site community or workplace events containing a high population of your eligible member base.
- Improve member satisfaction—Online flexibility enables existing members to apply for new accounts when it is most convenient for them. New accounts are approved and processed on a much more timely and efficient basis, resulting in improved member satisfaction.



- Increase cross-sell opportunities—Included cross-sell capabilities allow credit unions to promote specific products and services to applicants when they are most likely to participate—at the time of opening a new account.
- Standardize the application process—Consistently obtain and evaluate credit union applications and cross-sell products and services across all channels.
- Improve your bottom line—Increasing revenue from new accounts while eliminating time and expenses associated with traditional manual account opening procedures will boost your bottom line.

Here's how iSwitchKit works:

1. A new prospect or existing member contacts your credit union via the Web, phone, call center, kiosk, or branch office. You may also seek out new prospects at a local off-site event, such as a community celebration, religious service or workplace convention.
2. iSwitchKit walks the member or credit union representative through the application process in a consistent, easy to use format. Included features such as identity verification, OFAC, ChexSystems and credit bureau reporting authenticate the applicant's background and identity, while suggested products and services are recommended to each applicant based on their demographics and credit score. Based on your credit union's preference, the application is either automatically evaluated and approved, or electronically transmitted to a new enrollment or lending officer to make the final decision.
3. Upon approval, applicants may choose to immediately transfer their funds into their new account via debit, credit cards, or ACH. For applicants migrating from other institutions, iSwitchKit offers letters to close previous accounts or add/change direct deposit and bill pay accounts.