Enroll.
Xpress Membership

About Xpress Membership.

Xpress Membership facilitates the entire end-to-end new member enrollment and funding process, including credit reporting, ID verification, check history, account funding, switch-kit, documents and personalized cross-selling for all loan products ... all within minutes.

Just by using your home banking platform, Xpress Membership allows new and current members to open and fund accounts quickly and easily – 24/7 – from the convenience of their home or office.

All decisioning criteria, scoring rules and work flow engines are completely customizable to accommodate your business needs. Xpress Membership automatically consolidates data from all existing channels and merges their information with third-party verifications. This safe and practical technique raises efficiencies and reduces fraud, while improving your members' experience across the board.

Xpress Membership Benefits.

- Gives members the convenience and service they want 24/7
- Makes it fast and easy to open and fund accounts
- Cross-sells any financial products and loans
- Optimizes the opening of accounts via every channel: branch, call center, indirect, kiosk and Web

Cross-Selling Made Automatic

Xpress Membership features credit-reporting, ID verification and automated decisioning, plus cross-selling for loans, credit cards and all other financial products. Scoring rules and decision criteria are fully customizable.

Core Processor Integration Made Seamless

Eliminate data re-keying and create new records in a snap with Xpress Membership's streamlined one-step export process to most popular core systems. This seamless, in-depth integration with core processors and LOS systems provides convenient and error-free transfers of data and implementation. In addition, its applications have broad support among industry leaders; and we are able to provide tight integration with popular third-party products.

Features.

- Allows new and existing members to open and fund accounts 24/7
- Verifies and authenticates identity in real-time
- Convenient funding via debit, credit cards or ACH utilizing account verification
- Immediate decisioning and instant cross-selling
- Patriot Act compliance and fraud protection
- Automated account creation to your core system
- Provides optimal affordability with transaction-based fees
- Creates end-to-end paperless work flow environment
- Reduces new member acquisition costs
- Account look-up with your core database
- Dynamic document engine with e-signature
- Loan opportunity and cross-sell engine
- Simple straightforward and affordable pricing model
- Seamless integration with LoanDecision+

The Xpress Membership Process.

Open Accounts	Authenticate	Funding/ Decisioning*	Switch Kit & Docs	Upload to Core	Cross-Selling
A simple link on your website allows potential and current members to open and fund new accounts online. You can take data from traditional channels (branch, call center, kiosk, indirect, etc.) to centralize new account processing.	Applications undergo ID verification, credit pull, authentication and OFAC checks. You also have the option to include third-party authentication processes and your own underwriting guidelines.	Members can have their funds conveniently transferred into their new account immediately via debit, credit cards or ACH. *For in-branch channels, prospective deposit accounts are identified.	Generate prefilled forms and signature cards. For members migrating from other institutions, our switch kit creates letters to close previous accounts or add/change direct deposit and bill pay accounts.	Search your core system for existing relationships prior to creating new member and all-account sub-records. Also allows automatic set-up of account services: overdraft, ATM/debit and new Regulation-E Opt-in preferences.	Offer deposit, loan and insurance products within one easy-to-use platform designed to handle new accounts, provide pre-approval offers and process loans. Executive reports help you maintain ongoing control of accounts/deposits in relation to lending activity.

CUsolutions GROUP

About Us.

CU Solutions Group

CU Solutions Group helps its customers serve, grow and build financial strength by offering solutions that manage strategies pertaining to technology, marketing, membership enhancements and performance management.

Technology Solutions

Technology Solutions is a full-service technology company with solid expertise in Web, mass media, digital, data, programming and more. We help our clients leverage these tools to provide them with unparalleled access to all the resources they need to grow their organization from one source—Technology Solutions.

We are an SAS 70 certified and credit union-owned company that has been serving hundreds of credit unions and credit union organizations nationwide, and their technology needs, since 1996. We worked with an auditing firm to achieve SAS 70 Certification as a result of our commitment to the needs of our clients and efforts to manage our systems securely and effectively.

Technology Solutions offers:

- Web Design & Development
- Financial Education Content
- Automated Applications
- Member Communication Tools

For more information:

To learn more about Technology Solutions and our quality products and services, please:

- Visit www.cusolutionsgroup.com
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