

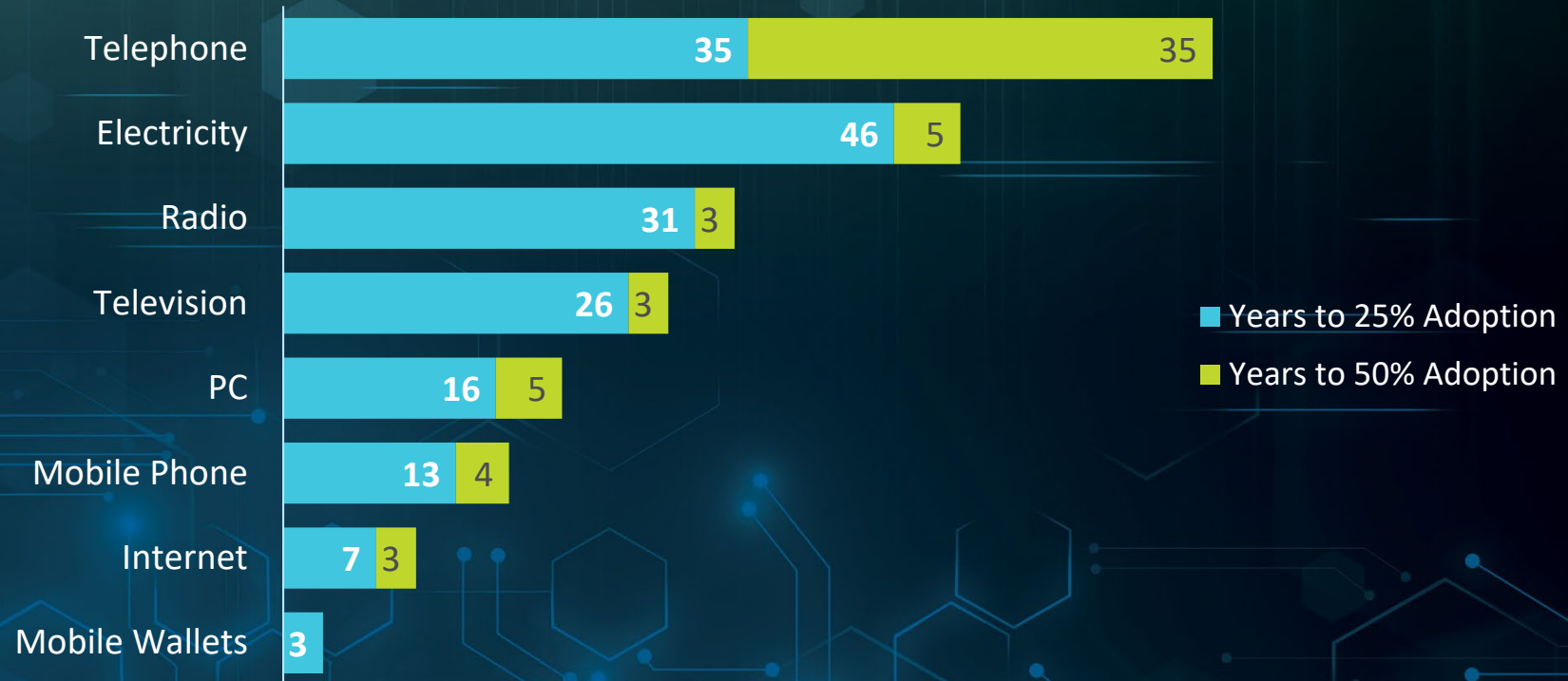
Future-Proofing Your Members' Experience



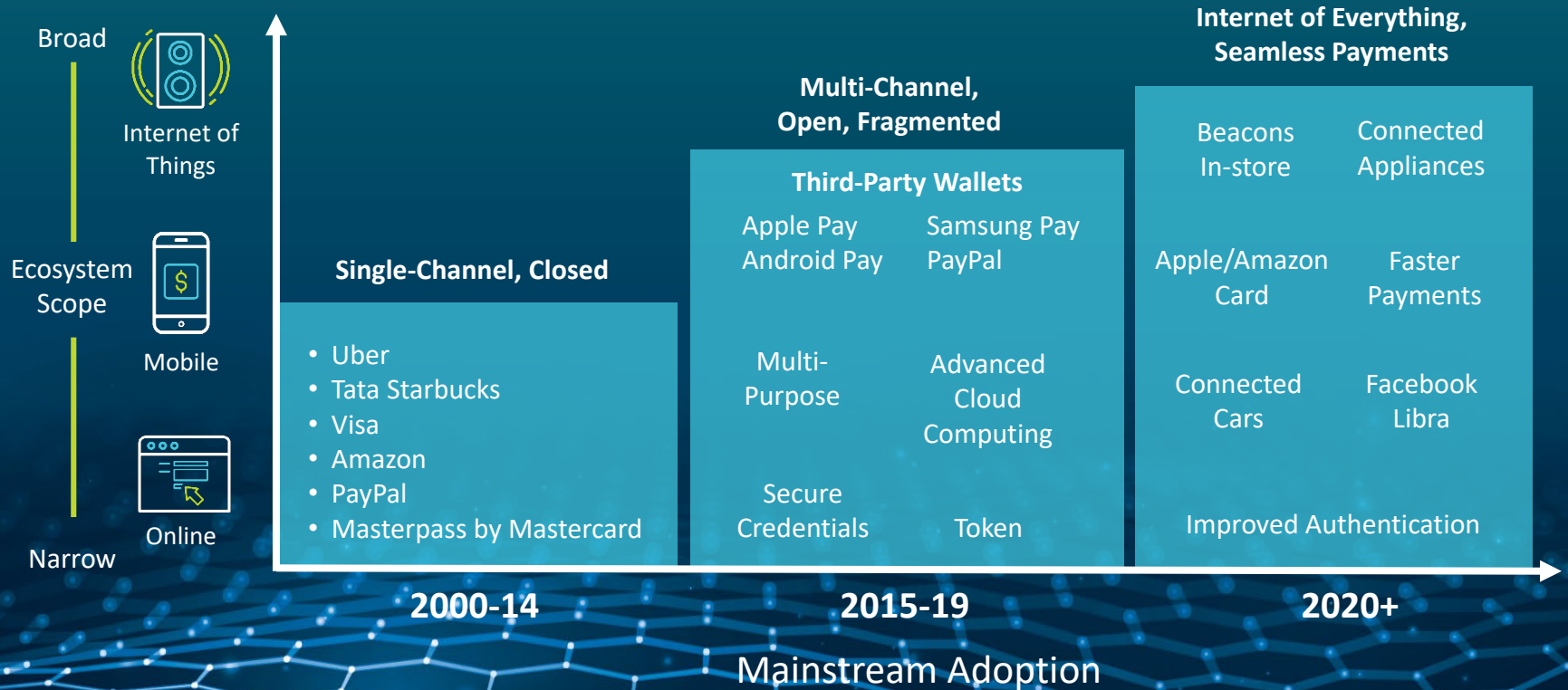
Dr. Art Harper



Pace of Change and Adoption of Consumer Technology



Evolution of Payment Innovation





A man and a woman are smiling and looking at each other. The man is on the left, wearing a dark sweater, and the woman is on the right, wearing a light-colored sweater and glasses. They are both holding shopping bags. The background is a blurred city street with buildings. The entire image has a blue tint.

But What Do Consumers Really Want?

A man and a woman are smiling and looking at each other. The man is on the left, wearing a dark sweater, and the woman is on the right, wearing a light-colored sweater and glasses. They are both holding shopping bags. The background is a blurred indoor setting with large windows. The entire image has a blue tint.

Consumers Define Their Experience



Ease of Use

+



Convenience

+



Personalization

+



Security =

EXPERIENCE



Bridging the Generations

How are businesses delivering the consumer experience?





A woman with curly hair is shown from the waist up, holding a smartphone. The image is overlaid with a blue tint and various digital icons such as a dollar sign, a laptop, a padlock, and a bar chart, suggesting a focus on digital finance and technology. The background is a blurred city street.

Other Industries are Driving the Payment Experience



Uber amazon





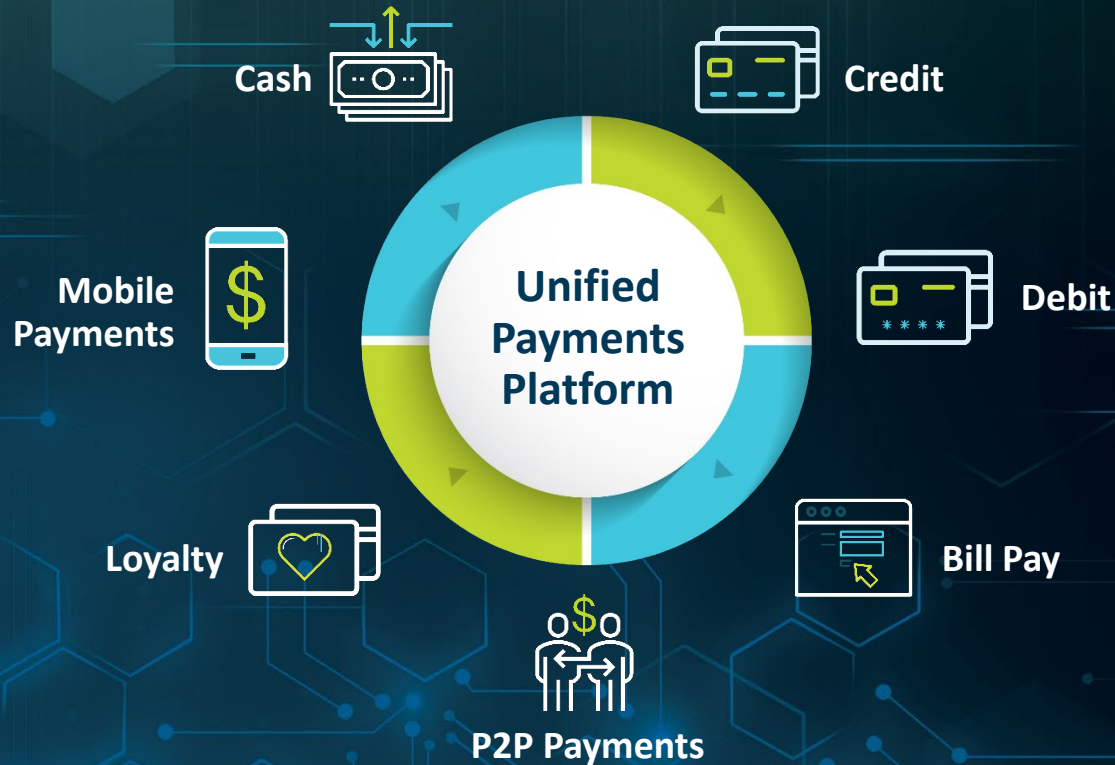
Consumer Expectations are Driving Convergence

Industry Convergence

Scalability is Key Driving Force for Consolidation with Trend of Issuers & Acquirers Merging



Divergent Strategy – Convergence of Payments





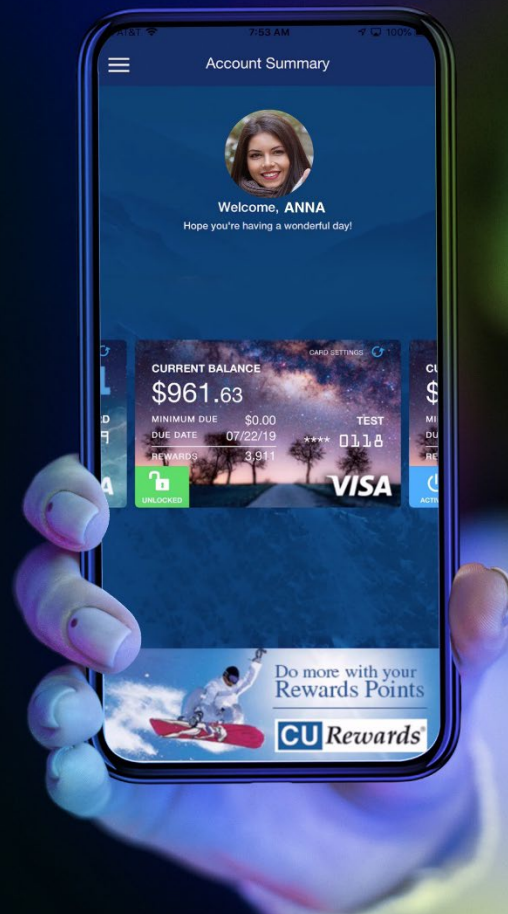
Delivering the Optimal Member Experience

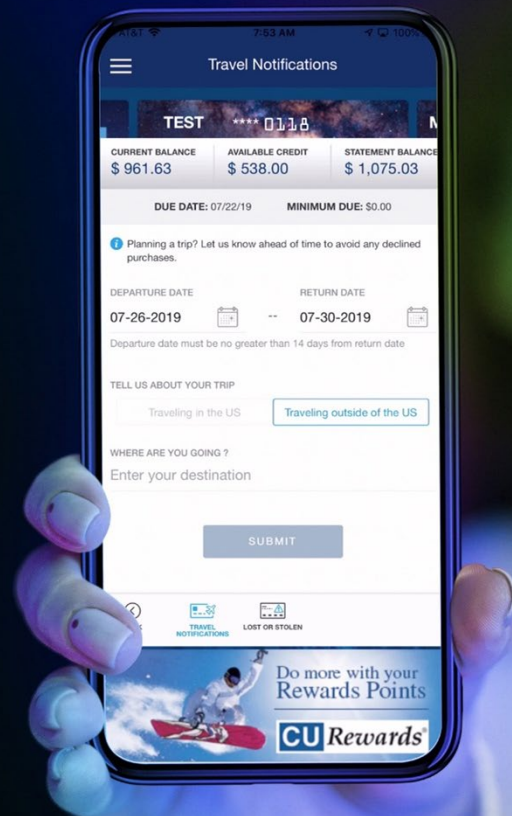
Power of the Collective + Leading-Edge Technology



A woman with long dark hair, wearing a light-colored coat and a thick scarf, is walking down a city street. She is carrying two shopping bags. The street has a sidewalk and a building with large glass windows on the left. The entire image has a blue color overlay.

A Seamless, Connected Experience in Action



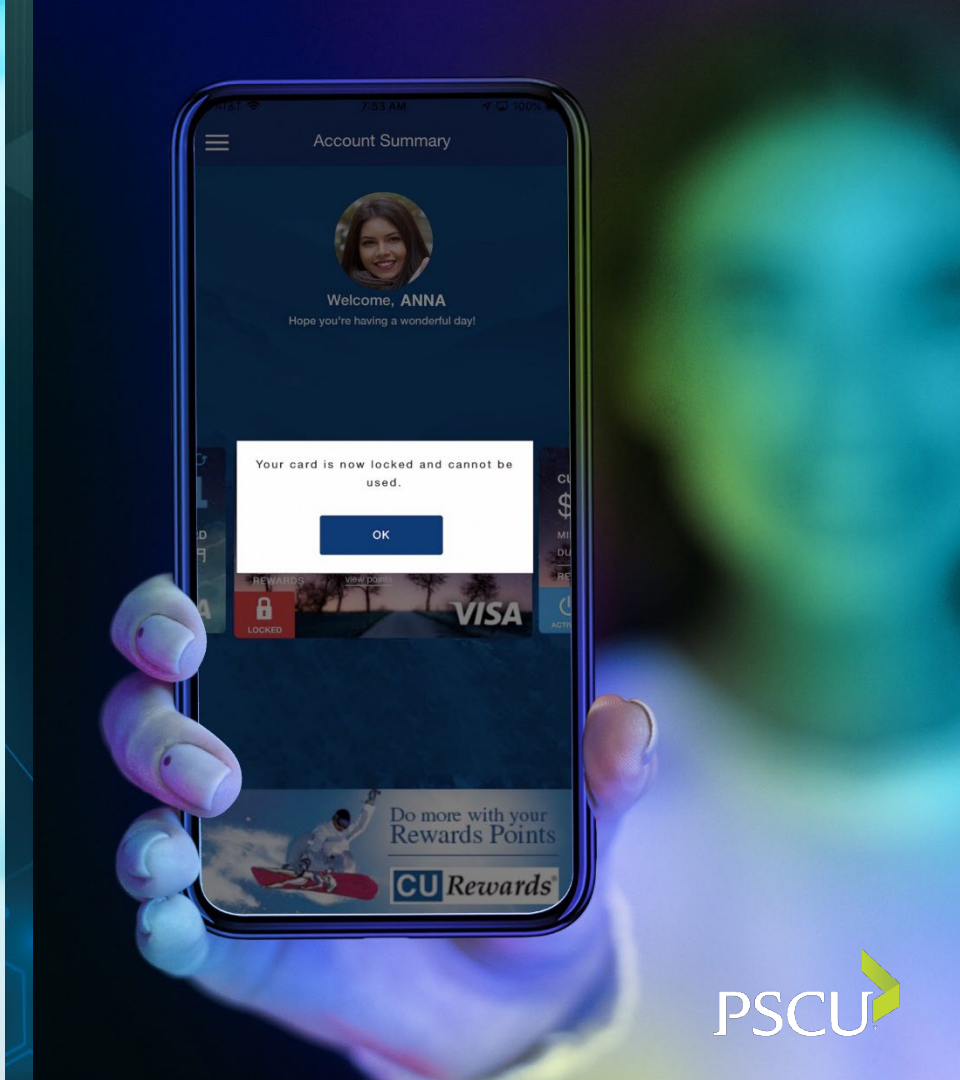
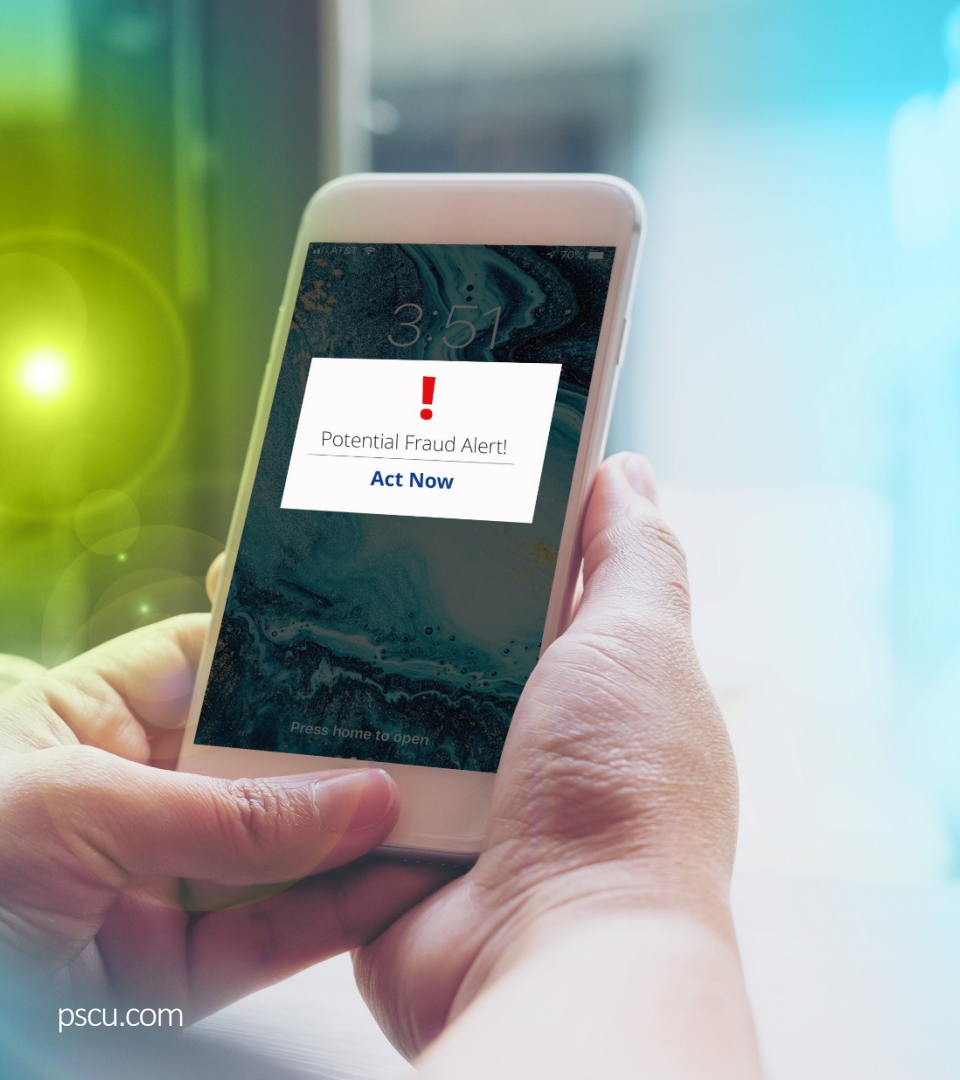






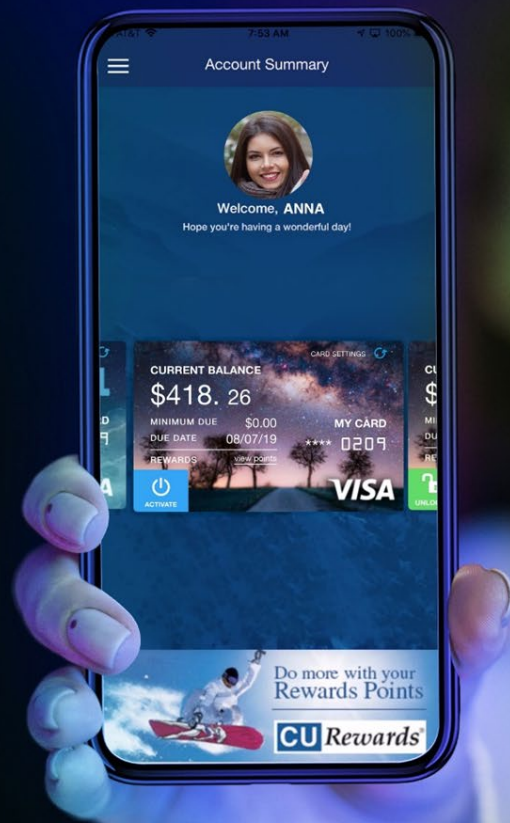
Meanwhile Back at Home...













A woman with long dark hair, wearing a light-colored coat and a thick scarf, is walking down a city street. She is carrying two large shopping bags. The street has a sidewalk and a building with large glass windows in the background. The entire image is overlaid with a blue tint.

Future-Proofing Your Member's Experience

What Can Credit Unions Do Today and Tomorrow

1

Need partners who can deliver technology that integrates with multiple systems and channels with scale so you can focus on what matters to your Members

2

Leverage future-proof model “enterprise payment hub” CUSO

3

Map your Members’ journeys across all touchpoints to create a connected experience

4

Participate across payment channels with enticing card and loyalty programs to stay top of wallet

Questions?

