

Tellergy

WESCOM Resources Group

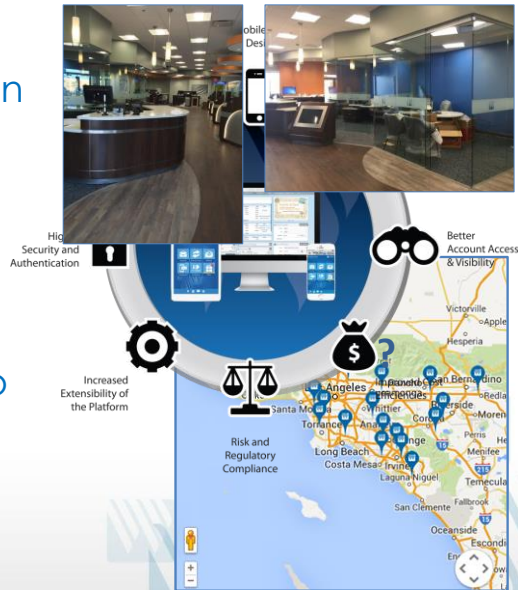


April 19, 2016

WRG - A Worthy Partner

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- ✓ Solutions deployed within a Credit Union
- ✓ Tight alignment to your core business drivers
- ✓ A framework to integrate them into digital channels



Nationwide Team and Client Base

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The map displays the United States with various colored dots indicating office locations and client base. Callout boxes provide photos of office buildings for Pasadena, Anaheim, Denver, Phoenix, and Tampa Bay. A legend on the right side of the map defines the symbols: Large (green), Medium (yellow), Small (orange), Offices (red), Data Centers (purple), and Employees (magenta).

Large
Medium
Small
Offices
Data Centers
Employees

WRG Solution Set

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The diagram illustrates the WRG Solution Set, centered around a grey box labeled "WRG". Surrounding this center are five service categories, each with an icon: Online / Mobile Banking (computer and smartphone), Bill Pay Services (bill and check), Unitri Service Bureau (circular icon with "Core" text), Tellergy™ (handheld device), and Programming/Customization (orange bar at the bottom).

Online / Mobile Banking
Bill Pay Services
Unitri Service Bureau
Tellergy™
Programming/Customization

Online Banking



WESCOM Credit Union [****73 - Marina C Silva - Member Since 2001] PLATINUM SIGNATURE MEMBER

Account Info Transfers BillPayer Account Alerts Account Actions Manage Cards Options Signature Member Apply for a Loan Help

Balances

All Shares Credit Cards

Shares					
ID	Description	Balance	Available	Rate	Notes
S00	Savings Account	\$125.41	\$124.41	0.10%	
S01	Checking Account	\$247.87	\$203.11	0.05%	2 Pending
S12	Vacation	\$363.80	\$363.80	0.10%	
S20	Tier Plus Money Market	\$1,059.84	\$1,059.84	0.00%	
Total		\$1,796.92	\$1,751.16		

Credit Cards					
ID	Description	Balance	Available	MyRewards	Notes
C3348	Platinum Visa	\$3,790.59	\$6,201.00	5,263	

Check Card Pending

ID	Date	Description	Amount
S01	09/07/15	LA NUEVA FOGATA	-\$44.76

Credit Card Pending

Scheduled

ID	Date	Description	Amount
S01	09/09/15	SSA TREAS 310 - XXSOC SEC	\$1,022.00
S01	09/17/15	S20 Tier Plus Money Market	-\$1.50

Alerts

Date	Description
09/05/15	A withdrawal over \$0.01 was processed on S01.
09/04/15	A withdrawal over \$0.01 was processed on S01.
09/03/15	A withdrawal over \$0.01 was processed on S01.

Take the Driver's Seat

Enjoy great rates with a Wescom Auto Loan.

Quick Transfer

From: Select...
To: Select...
Amount: \$0.00
Submit

Quick BillPayer

From: Please Select From Account...
Date: 09/09/15
Payee: Please select
Amount: \$0.00
Submit

Mobile Banking



Welcome, Kevin Sarber

Accounts Transfer Funds BillPayer

SnapDeposit SendMoney Offers

S12 Baseball Account

Available: \$1,857.59

History

Date	Description	Amount
11/30/15	Dividend : Deposit Tiered Rate APY Earned 0.10% 11/01/15 to 11/30/15...	\$0.13
11/30/15	ATM - Deposit ATM DEPOSIT #006152 WESCOM CU B231 ANAH...	\$315.00

S12 Baseball Account - Available \$1,857.59

History

Date	Description	Amount	Balance
11/20/15	Dividend : Deposit Tiered Rate APY Earned 0.10% 11/01/15 to 11/20/15 APYE Avg Daily Bal 1,548.16	\$0.13	\$1,857.59
11/20/15	ATM - Deposit ATM DEPOSIT #006152 WESCOM CU B231 ANAHEIM CA Card Ending #7188	\$315.00	\$1,857.46
11/04/15	Home Banking : Deposit From Share 01 K&I CHECKING	\$48.00	\$1,542.46
10/31/15	Dividend : Deposit Tiered Rate APY Earned 0.10% 10/01/15 to 10/31/15 APYE Avg Daily Bal 1,494.33	\$0.13	\$1,494.46
09/30/15	Dividend : Deposit Tiered Rate APY Earned 0.10% 09/01/15 to 09/30/15 APYE Avg Daily Bal 1,494.21	\$0.12	\$1,494.33

Accounts Transfer Funds BillPayer SnapDeposit SendMoney

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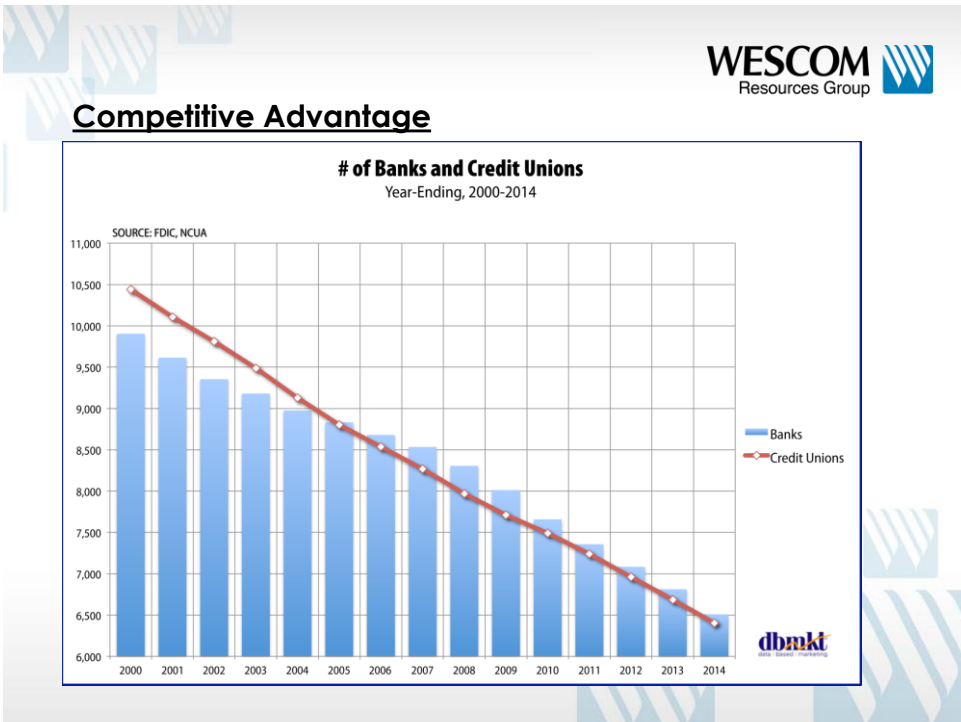
Key Concerns of a Typical Credit Union

- Competitive Advantage
- Accuracy of Member Information
- Maximizing Branch Effectiveness
- Consistency of Marketing Messages
- Data Security & Member Privacy





Competitive Advantage



Competitive Advantage



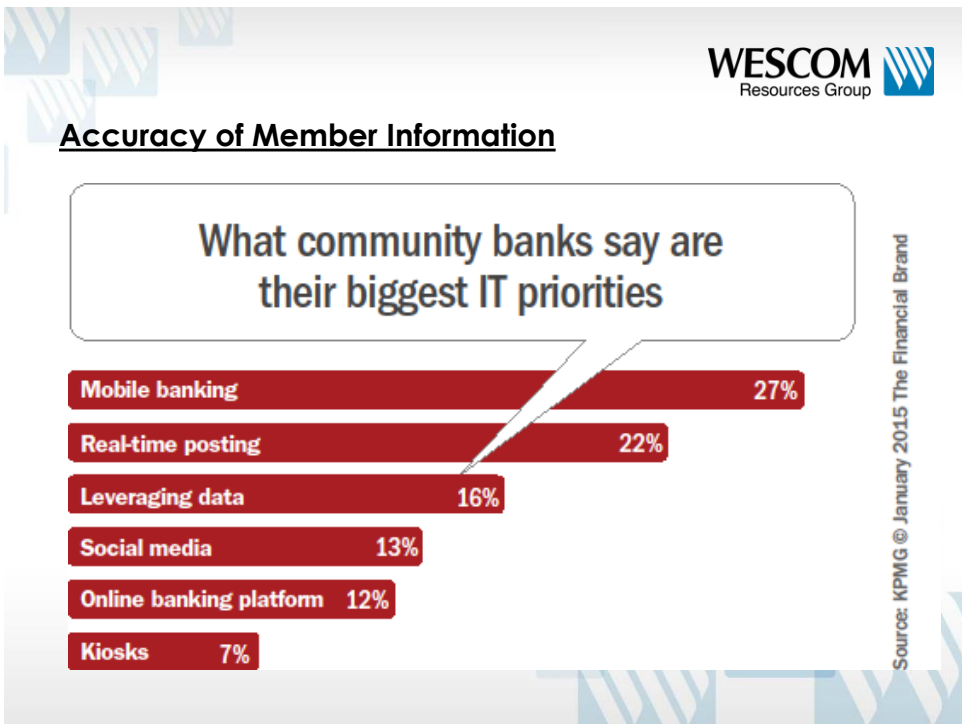
Credit Union



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Competitive Advantage

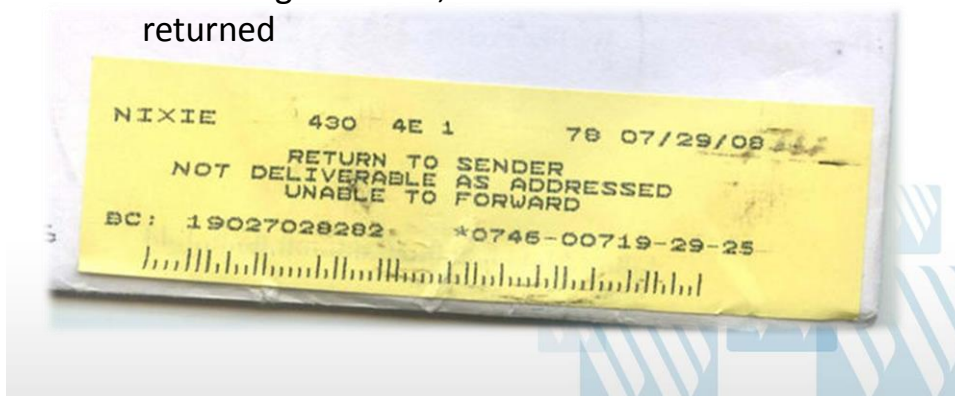
Accuracy of Member Information



Accuracy of Member Information

Bad Data

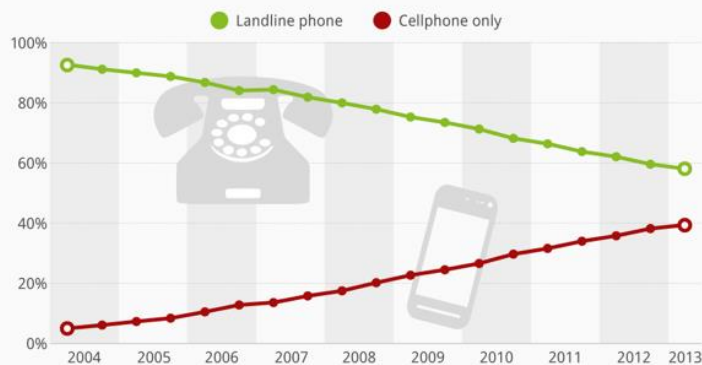
- According the USPS, about 3-5% of mail is returned



Accuracy of Member Information

Are Landline Phones Becoming an Endangered Species?

% of U.S. households with and without a working landline telephone*

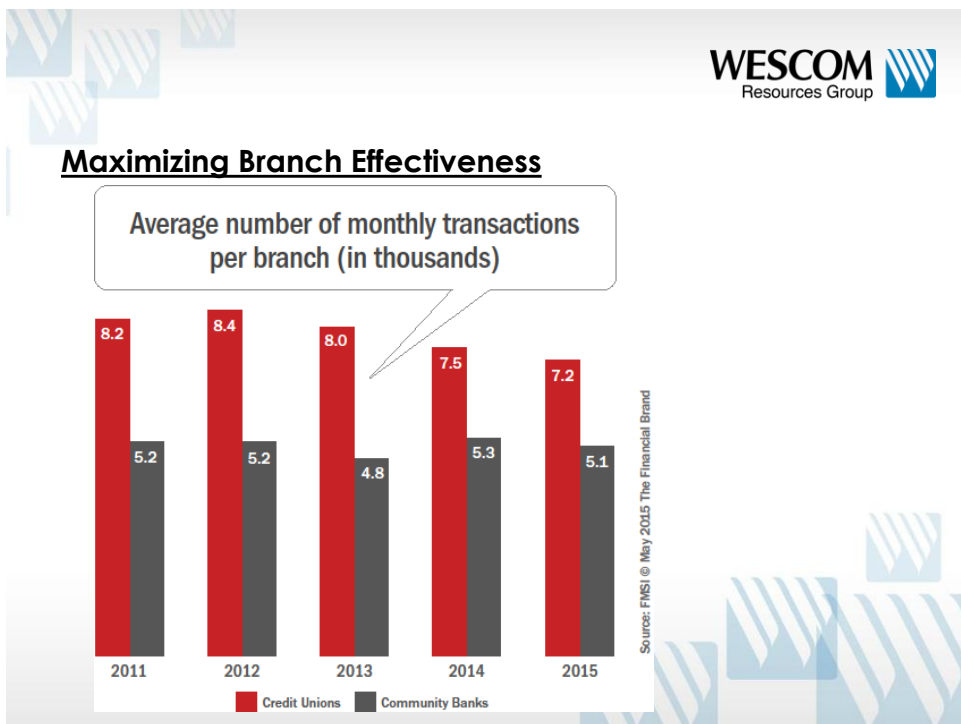


* based on the CDC's biannual National Health Interview Survey among
 > 15,000 U.S. households
 Source: CDC

© StatistaCharts

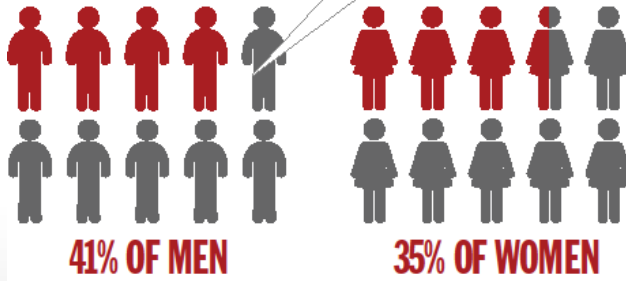
statista

Maximizing Branch Effectiveness



Maximizing Branch Effectiveness

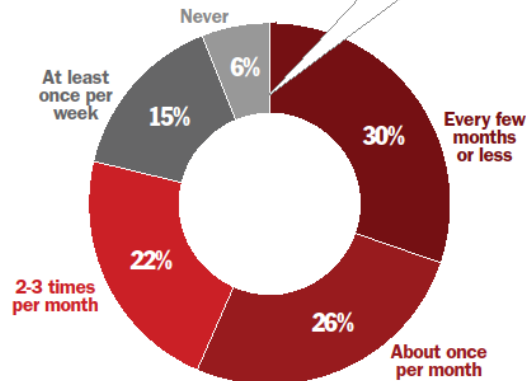
Percentage of consumers who feel branches are still a critical and integral channel



Source: ProfitM1 © November 2015 The Financial Brand

Maximizing Branch Effectiveness

Frequency of branch visits



Source: CFI Group © June 2015 The Financial Brand
Source: ProfitM1 © November 2015 The Financial Brand





Data Security and Member Privacy

- NAFCU Survey Reports:
 - Average CU has spent \$226,000 and 1,600 hours on debit and credit card fraud issues resulting from merchant data breaches
 - 17.5 percent of survey respondents' debit cards and 10.3 percent of credit cards were exposed in retailer breaches in 2014
 - Costs:
 - reissuing cards (40.6 percent)
 - Fraud investigation and losses (32.7 percent)
 - Monitoring costs (25 percent)

Data Security and Member Privacy

- Safeguarding Nonpublic Personal Information:
 - Account Numbers
 - Social Security Numbers
 - PIN's
- All need to be encrypted and protected
 - Reputational Risk
 - Monetary Risk
 - Regulatory Risk



Data Security and Member Privacy



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Taking the "sig pad" to a whole new level



Why Verifone?



#1 Market Leader

80% of Tier 1 Retailers use Verifone

97% Customer Retention in Tier 1 Retail

250k MX devices sold in the past 18 months

Dominant market position drives **ability to shape and monetize change**



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Key Benefits

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Key Benefits

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0000396066 JAMES BOND

Please enter new information or click "Edit" to get member's input from Tellerly, then Click SAVE to save the change to Symitar.

Primary member information only. Saved changes will affect the primary member's record.

Field	Current Information	Show	New Information	Edit
Email	THE_NSA_IS_READING_THIS@GMAIL.COM	Show	<input type="text"/>	Edit
Home Phone	818-674-0688	Show	<input type="text"/>	Edit
Work Phone		Show	<input type="text"/>	Edit
Mobile Phone	626-625-9130	Show	<input type="text"/>	Edit
Primary Address	1234 SOUTH MARANGO AVE. PASADENA CA 91101	Show		
<input type="button" value="SAVE"/> <input type="button" value="CLEAR"/>				

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Your email address on file is
THE_NSA_IS_READING_THIS@GMAIL.COM

1 2 3 4 5 6 7 8 9 0

Q W E R T Y U I O P \

A S D F G H J K L Done

- Z X C V B N M , . /

- ! & @ .com

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Withdrwl from WESCOM CHECKING 01


Prev Bal:	1,949.63
Avail Bal:	1,929.68
New Bal:	1,929.68
Amount:	19.95
Seq:	#122

Cash Disbursed	-19.95
----------------	--------

Clear Signature

 Please sign below

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	AVAILABLE	BALANCE
S00 REGULAR SAVINGS		
	\$ 1,795.23	\$ 1,796.23
S01 WESCOM CHECKING		
	\$ 994,485.23	\$ 994,485.23
S09 WESCOM CHECKING		
	\$ 578.23	\$ 580.23
S31 3 MONTH CERTIFICATE		
	\$ 0.00	\$ 500.00
S32 6 MONTH CERTIFICATE		
	-\$ 500.00	\$ 0.00
S33 VACATION		

Done

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Account Number **Phone Number** **SSN**

Please enter your account number or swipe card


SEND



Close

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Please enter your PIN

Please click  button on the keypad after finishing entry.

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Functionality Overview

- Marketing / Advertisement Banners
- Member Identification/Authentication:
 - Account Number
 - SSN
 - Phone
 - Card Swipe (includes PIN authentication)
- Transaction Display
- Signature Capture
- Update Member Information
- eReceipt Delivery



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Thank you!

