

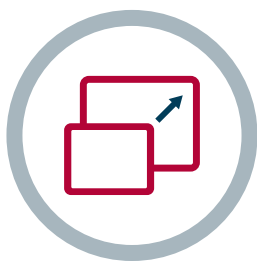


# Elevate the Payments Experience

Be your members' primary financial relationship with CO-OP's comprehensive, integrated and credit union-centered payments ecosystem.



Credit and debit programs are the engine for engagement, transformation and growth of the modern credit union. Retain members and grow your business by offering a reliable, secure and seamless payments experience that positions you as a leader in a digitally transforming marketplace. CO-OP Financial Services integrates a complete ecosystem of innovative, member-first solutions with powerful back-office tools—including advanced portfolio analytics and fraud-fighting capabilities—so you can build a competitive payments offering and empower members to seamlessly and securely make payments anywhere, anytime, and anyway they want.



**Powerful payments scale** enabled by CO-OP's nearly four decades of experience



**Exclusive credit union focus** ensures solutions are tailored to help you compete with big banks



**Seamless solutions ecosystem** delivers a superior integrated member experience

# A Payments Ecosystem Built for Credit Unions

Payments are dynamic, and we make sure your options are, too. CO-OP Financial Services' ecosystem of member-first solutions, innovative technology and integrated data makes it easy to enhance your payments programs to meet your objectives and quickly respond to the ever-evolving payments landscape. CO-OP's ecosystem is organized into five key interconnected solution lines to ensure credit unions have everything they need in support of their credit and debit portfolios:



**PAY:** Empower members to seamlessly and securely make payments anywhere, anytime, and anyway they want.

- Competitive Credit and Debit Processing that allows you to deliver exceptional payment experiences, grow revenue and streamline operations.
- Be top-of-digital-wallet – and everywhere your members want to pay with Digital Wallets.



**INTEGRATE:** Connect with both CO-OP and third-party service providers to simply share and implement the credit and debit services and features your members expect.

- Integrated solutions such as CO-OP Springboard™ and MyCO-OP platforms that make it easier for your credit union staff to access the information and tools needed to manage your credit and debit card payments portfolios.
- An open ecosystem, accessible through the CO-OP Developer Portal, to make the kinds of transformational changes you need to keep up with digitally-savvy members, increase back-office efficiency and grow.
- Analytics and reporting that give you the insight needed to maximize growth and retention.



**PROTECT:** Safeguard your cardholders and revenue with support from dedicated fraud experts and the most innovative protection technologies.

- 24/7 monitoring and real-time authorizations supported by a team of experienced analysts.
- Account-level evaluation using machine learning intelligence.



**ENGAGE:** Connect with your credit and debit cardholders and create exceptional experiences in every interaction to build loyalty.

- The best-recognized CO-OP ATM Network and CO-OP Shared Branch ensure your members have access to their accounts wherever they are.
- A suite of loyalty & rewards solutions to help your credit union increase cardholders, grow revenue and retain members.
- Digital tools such as CardNav by CO-OP controls & alerts that give your members control over their cards.
- 24/7 personalized Contact Center with Card Services support for your members' credit and debit card inquiries.



**CONSULT:** Partner with the experts at CO-OP to meet member expectations, while managing ever-shifting industry dynamics, and meeting your portfolio growth goals and objectives.

- Leverage CO-OP's expertise and innovative thought leadership firmly rooted in payments, technology and credit union DNA.
- Maximize growth and retention with guidance from our SmartGrowth consultants, or utilize CO-OP Preferred Marketing quarterly programmed campaigns.

## Get Started

Explore the many ways CO-OP can help you build your business with complete payment processing solutions tailored to fulfill your needs as well as your members' expectations—today and into the rapidly evolving future of payments. To learn more, contact Business Development at 800.782.9042 or email [solutions@coop.org](mailto:solutions@coop.org).

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**Be There. Be More.**

