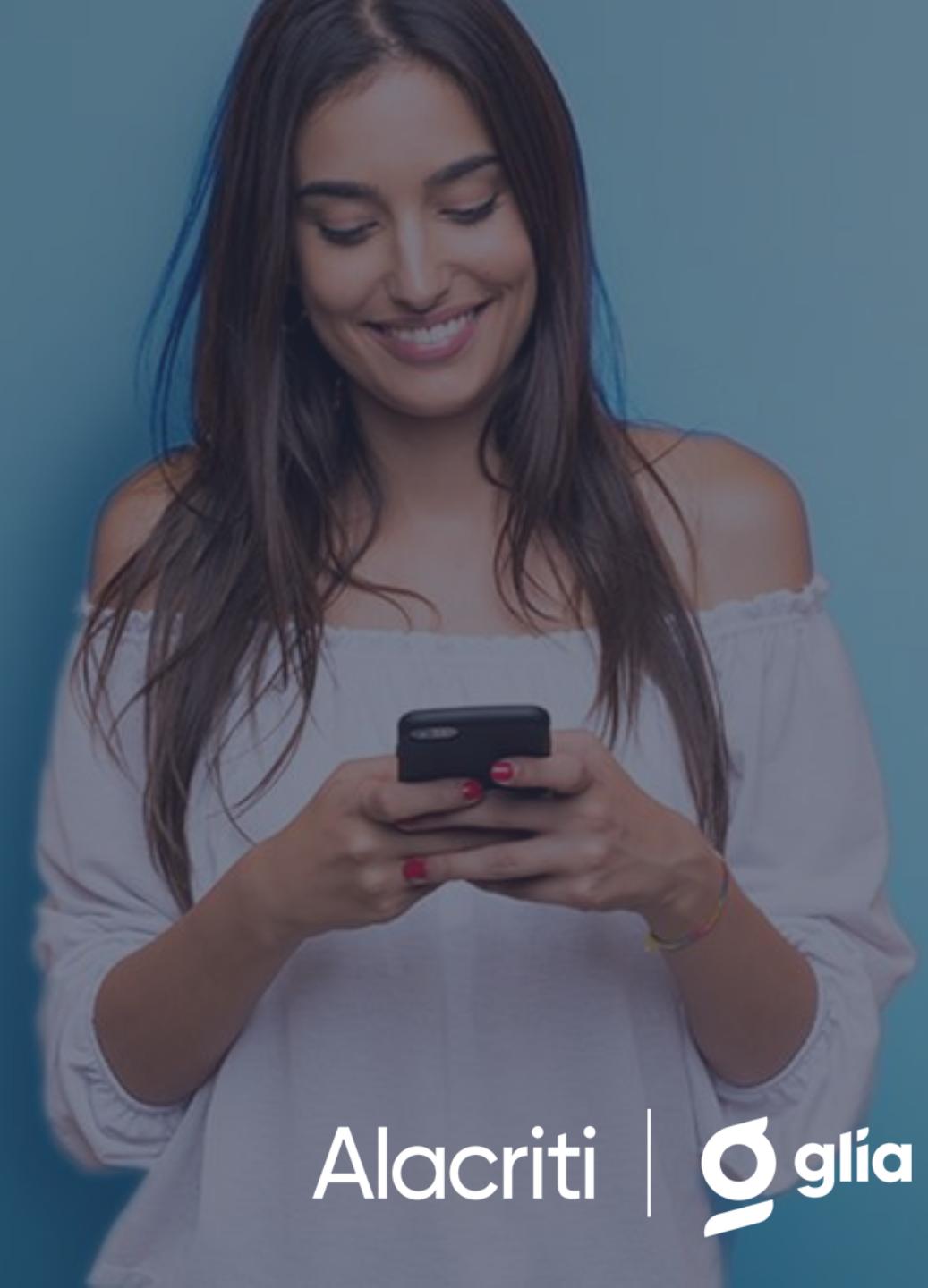


WEBINAR

The Digital Member Experience: What to Expect in 2021



Alacriti |  oglia

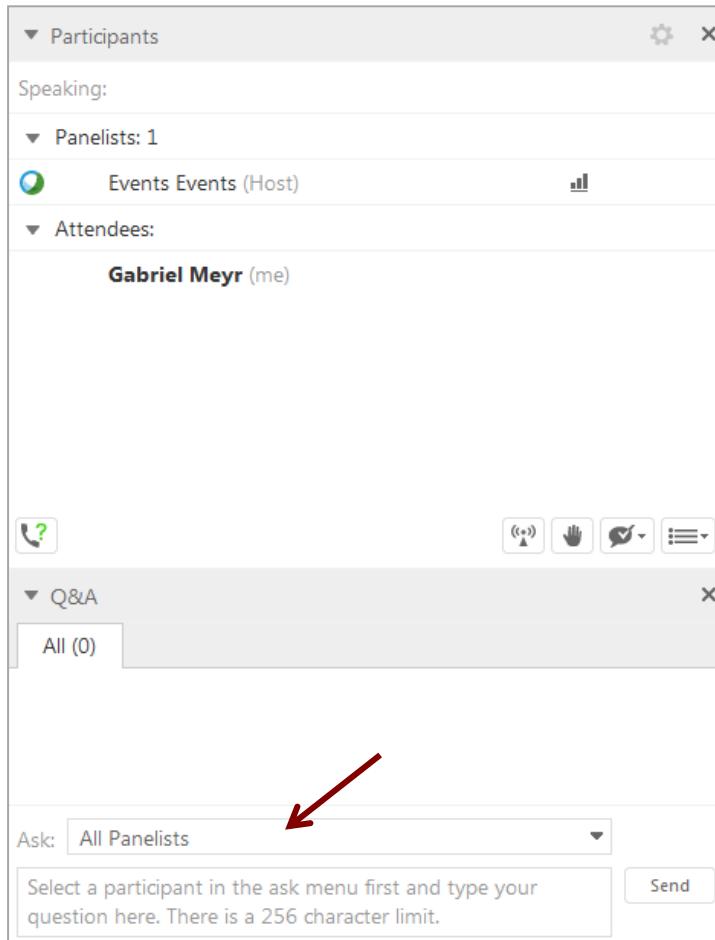
Can You Hear Me?

- We are audio broadcasting so please plug in your headphones or computer speakers to listen in.
- If your audio is choppy or slow, you may wish to dial into the teleconference:

Dial: +1 (415) 655-0003

Enter access code: 127 430 9470

We Encourage Questions



Use the
Questions Box
located on the right side of the screen, to
type your comments or questions.

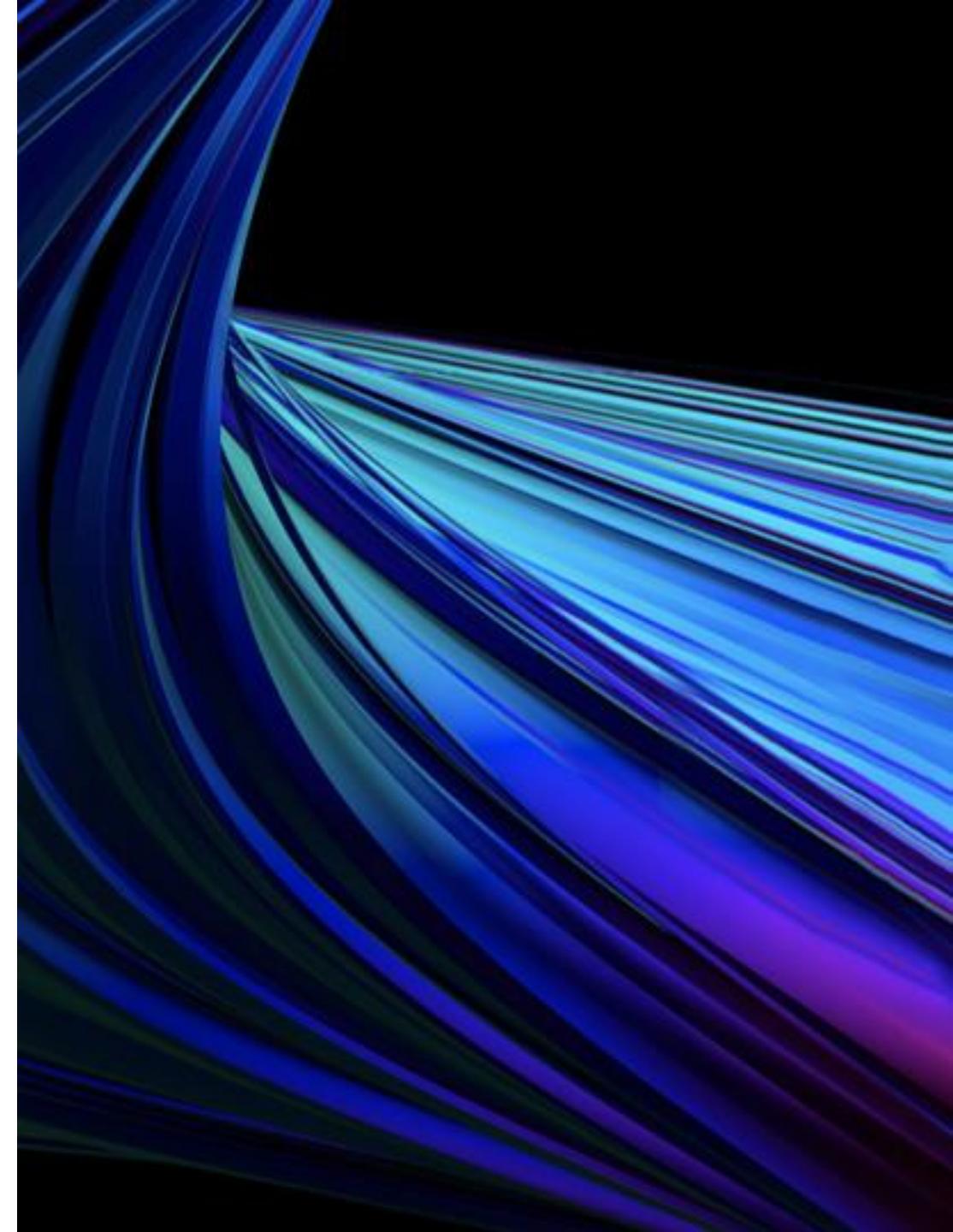
Tell us what you think!



Please take our post event survey, we value your feedback!

AGENDA

- Speaker Introductions
- About Glia and Alacriti
- Industry Overview
- Expectations for 2021
- Creating Better Member Service
- Recommendations for Moving Forward
- Q&A



MEET THE
SPEAKERS



**Jenn
Markus**

*Director of
Technology Partners
Glia*



**Mark
Ranta
CTP**

*Payments Practice Lead
Alacriti*

INTRODUCING GLIA

GLIA PLATFORM:

- Glue all channel options together
- Support all communication with members
- Makes modern member experience possible

SELECT CLIENTS:



RECENT AWARDS:



Finovate Spring 2019 San Francisco

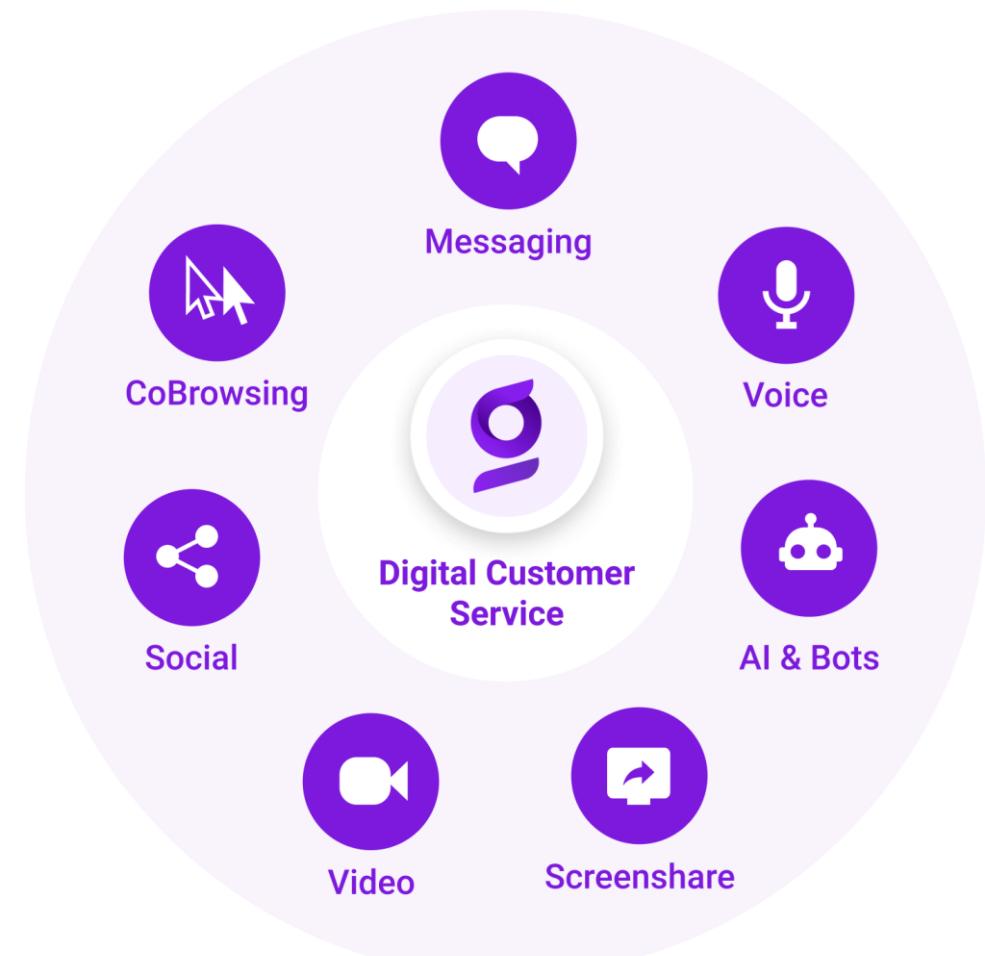
Finovate Europe 2019 London

Finovate Fall 2019 New York

CUNA GAC Washington DC

CUNA Tech Council Chicago

Finovate Europe 2020 Berlin



ABOUT ALACRITI

CUSTOMER-FOCUSED PAYMENTS FINTECH COMPANY



The Orbipay® Platform

- Electronic Bill Presentment & Payments
- COSMOS
- Digital Disbursements
- Ella Chatbot



Professional Services

- AWS Cloud Consulting
- SWIFT Consulting
- Custom Solutions

REPRESENTATIVE CLIENTS

BANKS



CREDIT UNIONS



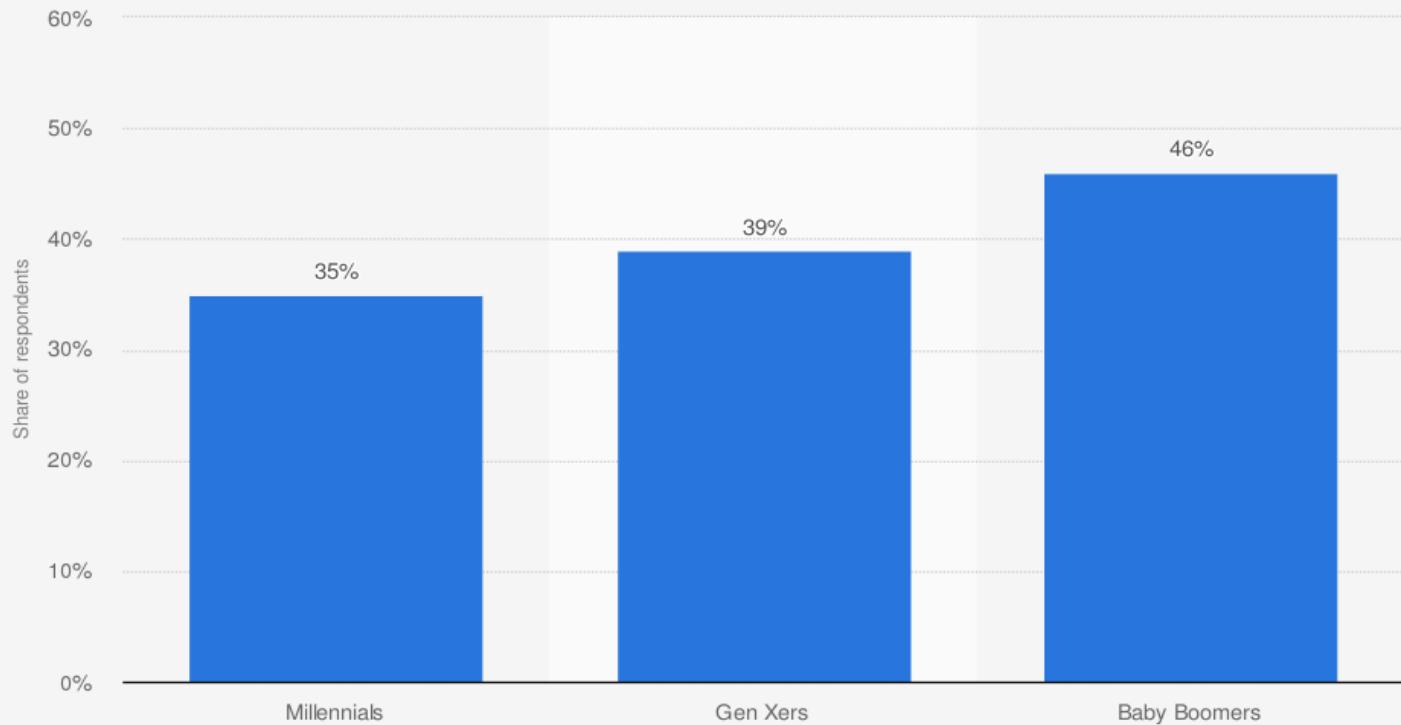
HEALTH CARE



INDUSTRY OVERVIEW

INDUSTRY OVERVIEW

Share of banked consumers who are using new channels for their banking since the COVID-19 outbreak in the United States in 2020, by generation

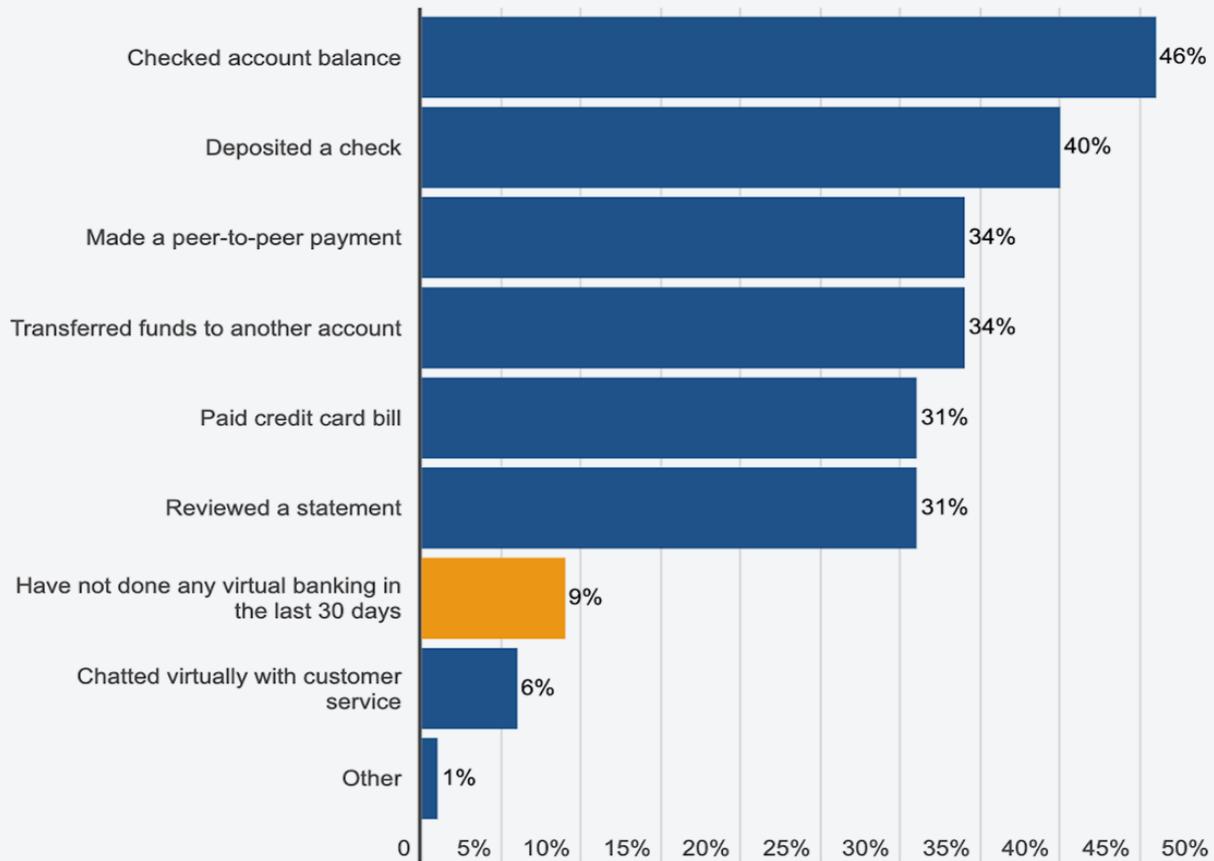


Sources
FIS; Ipsos
© Statista 2020

Additional Information:
United States; Ipsos; April 3 to 5, 2020; 1,030 respondents; banked consumers; Omnibus survey

INDUSTRY OVERVIEW

Virtual banking activities consumers have done within the last 30 days

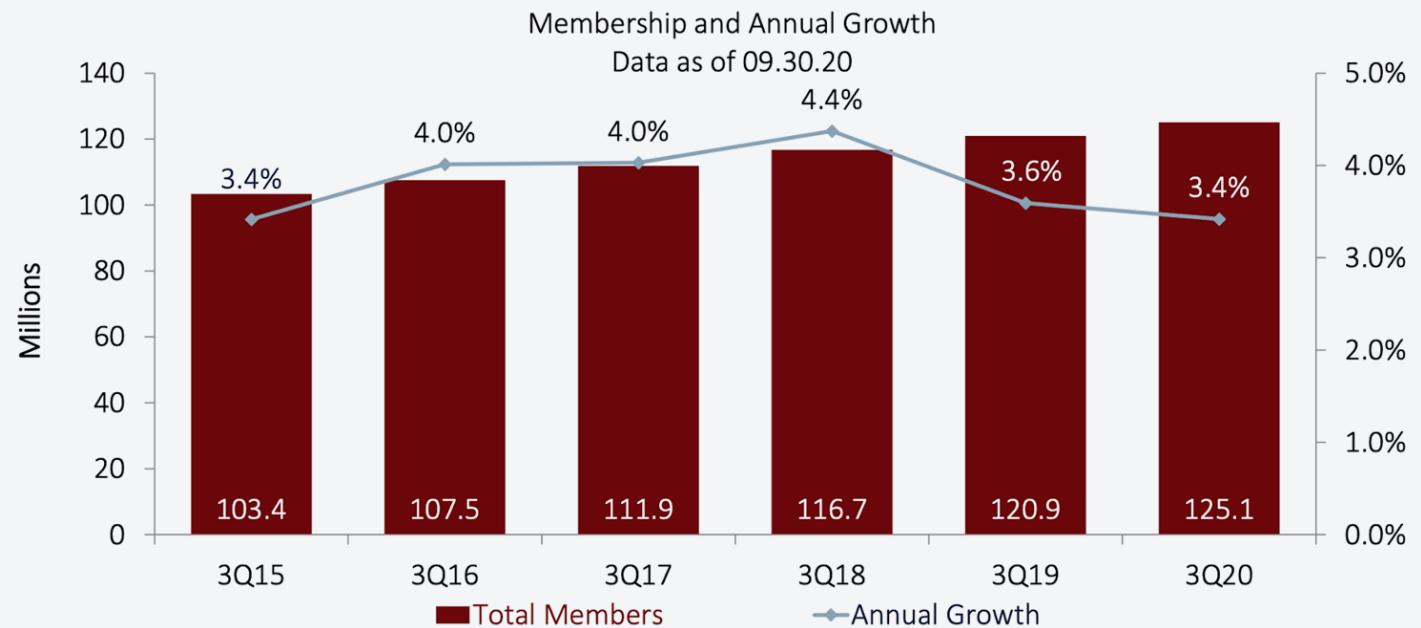


Note: Respondents could select multiple answers.

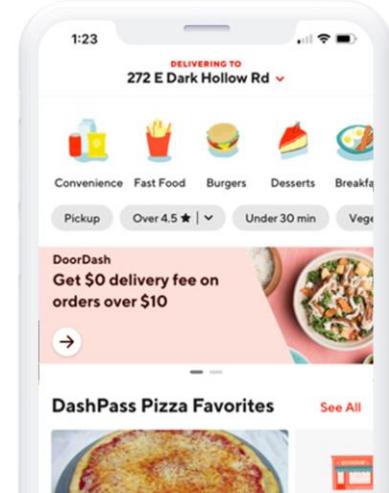
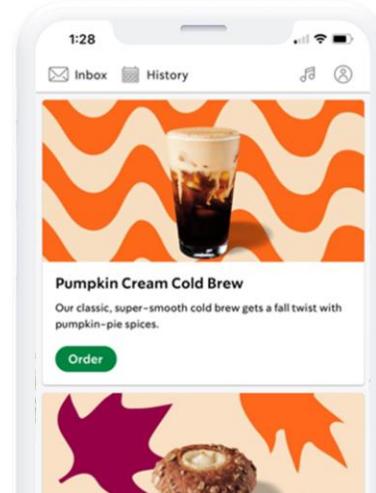
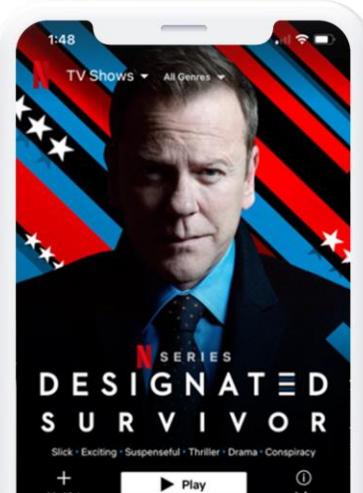
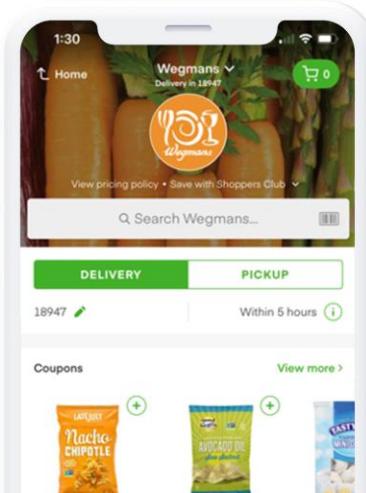
Source: DepositAccounts.com

INDUSTRY OVERVIEW

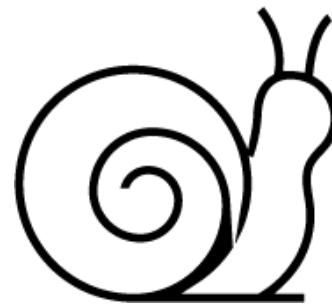
Credit Unions are adding over one million members each quarter



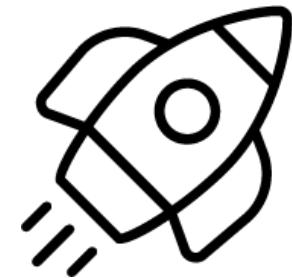
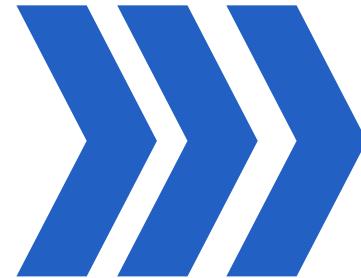
WE LIVE IN A WORLD OF
**EVERYTHING-AS-A-SERVICE &
INSTANT EXPERIENCE**



THE PAYMENTS MARKET IS IN THE MIDST OF
REVOLUTIONARY CHANGE



Analog Payments Era



Digital Payments Era

1970

1980

1990

2000

2010

2020

2030

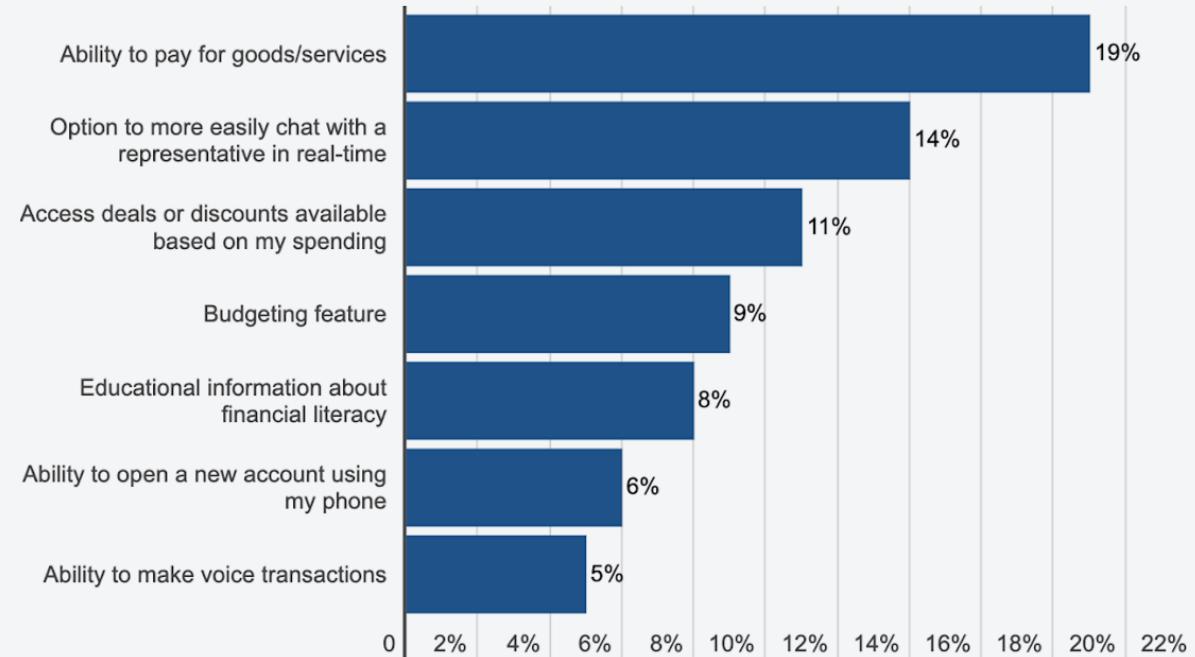
2040

2050

EXPECTATIONS FOR 2021

EXPECTATIONS FOR 2021

Mobile banking app features most wanted by consumers



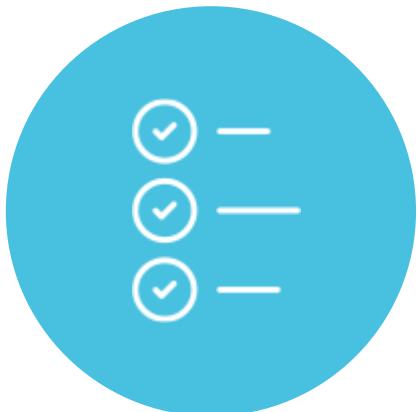
Source: [DepositAccounts.com](#). Note: Respondents could select multiple answers. An additional 48% of respondents were satisfied with all features available, while 4% wanted another feature not listed here.

 Share

 **DepositAccounts**
by 

EXPECTATIONS FOR 2021

PSYCHOLOGY OF FORMING HABITS:



Small, specific actions
are more likely to
become habitual



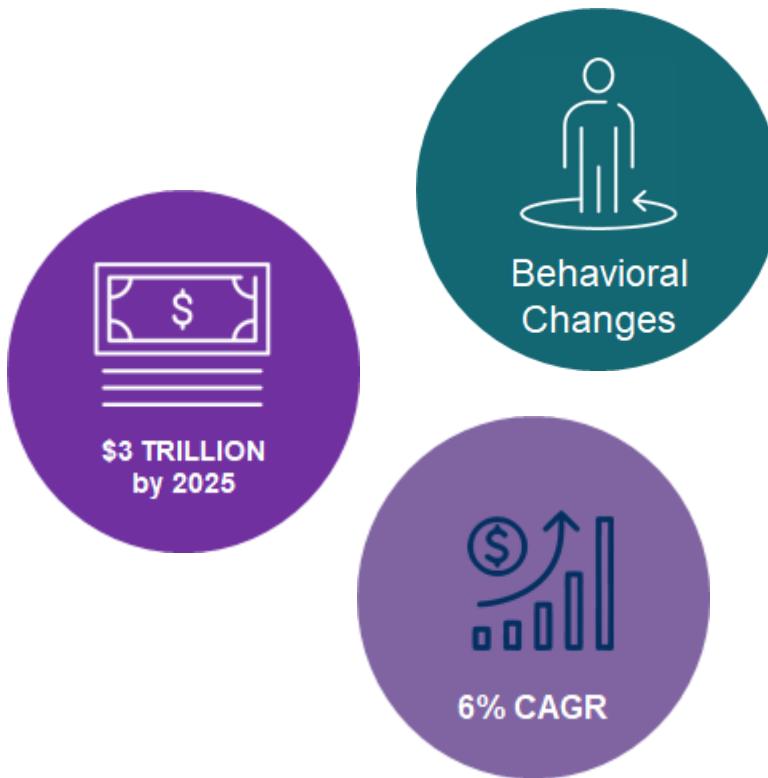
Making the action
easy to do increases
the likelihood that it
becomes a habit



Habits that
have auditory/visual
cues associated with
them will be easier
to create and maintain

Estimated 3-6 months for a new behavior to become a habit.

PAYMENTS MARKET'S GROWING AND TRANSFORMING



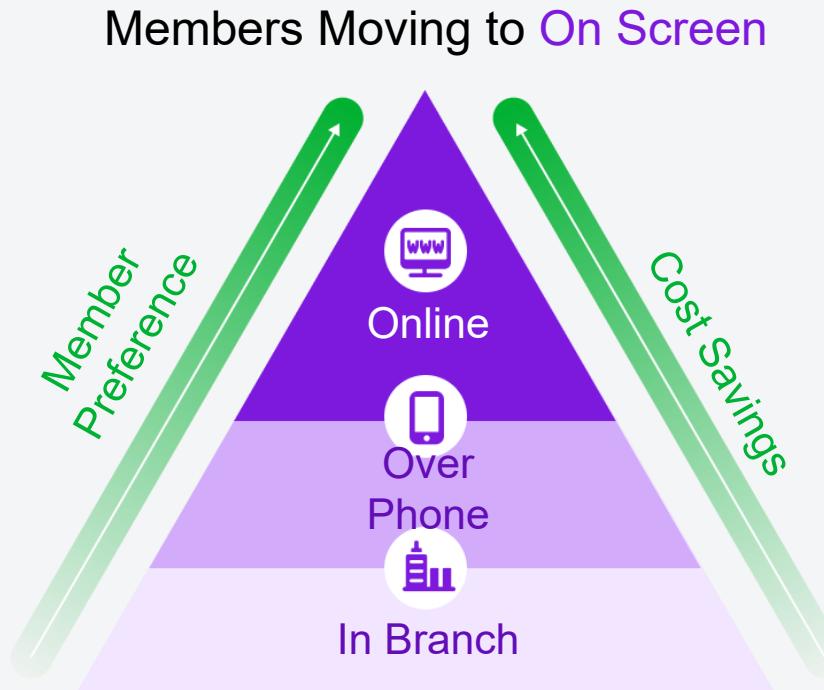
The collage includes:

- A PYMNTS.com news article titled "Why 2021 Will Be Real-Time Payments Break-Out Year" by PYMNTS.com, dated October 20, 2020. The article discusses the transition to real-time payments.
- A DIGITAL TRANSACTIONS news article titled "The ACH Recorded 9% Growth in the September Quarter Even Though Covid Aid Tailed off" by John Stewart, dated October 20, 2020. It highlights the growth of the ACH network despite the pandemic.
- A banner for "WE'LL DELIVER PAYMENT POS" with the tagline "It's been three years since The Clearing House rolled out its Real-Time Payments network, but Mark Ranta, payments practice lead at Alacriti, tells PYMNTS that 2021 will be the year FIs migrate to the technology in record numbers."
- A banner for "36X" with the tagline "Don't delay — partner with NAB today!" by North American Bancard.
- The FedNow logo with the tagline "24/7 INSTANT PAYMENTS".
- The RTP logo with the tagline "Powering Smarter Payments".

CREATING BETTER MEMBER SERVICE

CREATING BETTER MEMBER SERVICE

TRADITIONAL TELEPHONY SERVICES ARE
NO LONGER ENOUGH TO SATISFY YOUR MEMBERS



But Member Service **Remains On Phone**



80%...and increasing

CREATING BETTER MEMBER SERVICE

USING PHONE NUMBERS WITHIN WEBSITES, PORTALS
OR APPS IS INEFFICIENT AND A POOR MEMBER EXPERIENCE

Restarts Info Collection

Who are you?
Is it really you?
Why are you calling?

Limits Understanding of Context

What are you doing now?
What have you tried already?
What is your transaction history?

Hampers Next Call Avoidance

You can find that option here...
Let me show you how to...
Next time you can do this by...



MEETING YOUR CUSTOMER

WHERE THEY WANT TO PAY WITH HOW THEY WANT TO PAY

- Go beyond “enhancing the existing experience”
 - New Channels of Interaction
 - Move from Products to Platforms
- Embrace new technologies
- Partnerships build stronger transformation strategies that succeed
 - “it takes a village!”



RECOMMENDATIONS FOR MOVING FORWARD

RECOMMENDATIONS FOR MOVING FORWARD

4 Steps to Achieving Digital Member Service



RECOMMENDATIONS FOR MOVING FORWARD

Increase revenue, reduce costs, and delight members

Member
Experience
Improved
NPS & CSAT

20%

Online Sales
Conversion
Application
Throughput

4x

Contact Center
Efficiency
Reduced Avg.
Handle Time

18%

Member Self-
Sufficiency
Reduction in
Repeat Calls

20%

WHERE TO START

- Establishing which Use Cases are important to your members
- Making sure you keep payments closely linked to your experience discussions... Digital Transformation has to include Payments
- The Easiest Bill to Pay is the first Bill that gets paid
- It takes a village...



“the first step is to establish that something is possible. Then probability will occur.”

Elon Musk

QUESTIONS

Thank you!

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