

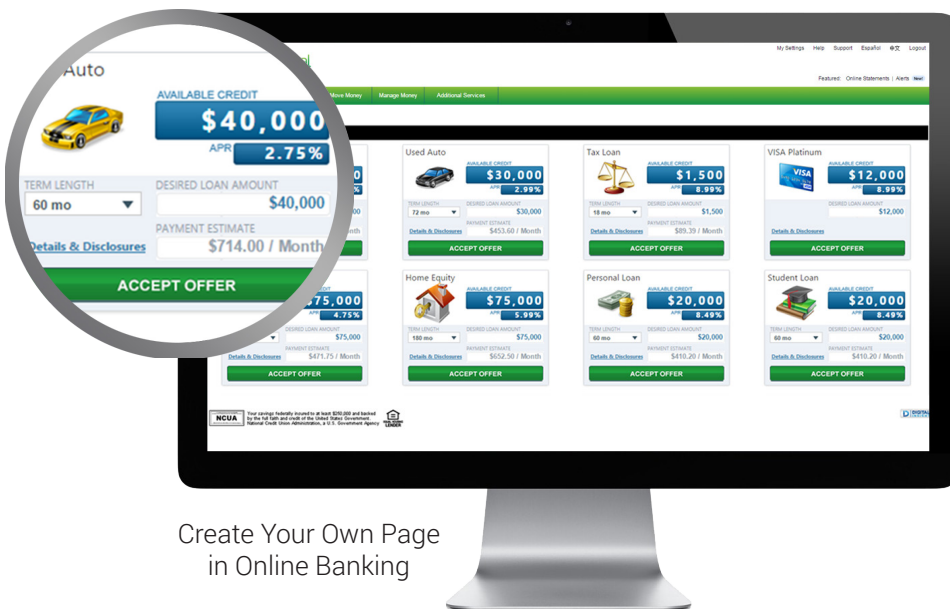
Continuous Pre-approved Loan Offers

Engage more with your customers and build upon existing relationships by ensuring lending services are top-of-mind and available when and where a need arises.

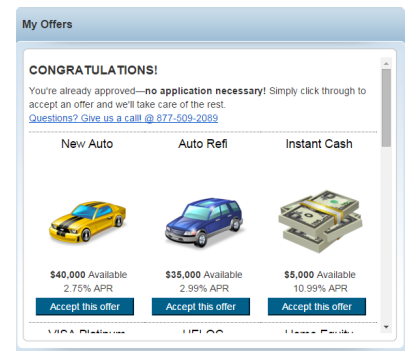
CplXpress (Comprehensive Prescreened Lending Express) from CUnexUS Solutions is an automation tool that segments, targets and prescreens consumers against available loan products and lending criteria, compiles approved offers and proactively distributes these to qualified consumers consistently across all banking channels. Once selected by a consumer, pre-approved offers are converted to funded loans. This process is dependent upon the financial institution's Loan Origination System (LOS) process. The system also measures campaign results to produce performance reports and insights that inform systematic learning for future campaigns. The process is continuous, such that consumers will almost always have loans readily offered through any banking channel.

90-day CUnexUS client experience with cplXpress:

- 1,158 loans
- \$24.5 million loan volume (68 percent increase)
- 300 percent increase in revenue
- 363 percent ROI
- 50 percent decrease in acquisition cost¹



Create Your Own Page in Online Banking



Create Your Own Widget

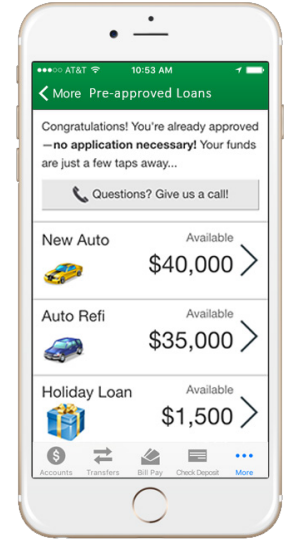
Financial Institution Benefits

- Increases loan volume and revenue, while decreasing acquisition costs.
- Makes operations more efficient by eliminating loan applications and streamlining related-offer and loan-processing activities.
- Drives higher engagement and keeps your financial institution at the top of your customers' minds when new loans are considered.

¹CUnexUS Solutions, CUnexUS Improves Loan ROI for Credit Union in 90 days, September 2014.

Features

- **Customer Evaluation:** CplXpress assesses your customers' relationships with your financial institution, their financial profiles and their riskiness to default in order to segment and target ideal sets of new loan customers.
- **Offer Generation:** CplXpress analyzes the loans you currently offer and matches them to the customer segments it generated according to your configured rules and pricing.
- **Omni-channel Communication:** Loan offers are communicated consistently across all physical and digital channels:
 - Web
 - Mobile Banking Apps
 - Direct mail and email
 - Branch
 - Call center
- On the Digital Banking Platform, pre-approved loans are offered via SSO:
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 - Create Your Own Page in Mobile Banking



Create Your Own Page in Mobile Banking

End User Benefits

- Delivers a self-serve, easy-to-use and conveniently accessible experience through any banking channel.
- Makes auto loans contextually relevant via geolocation and alerts functionality.
- Offers the ability to set up multiple loans at once in minutes.



For more information, please contact your relationship manager.

Banks and credit unions turn to Digital Insight for innovative online and mobile banking that drives growth. For nearly 20 years, our leading solutions have helped financial institutions engage more meaningfully and more profitably.