

A world-class bill-payment solution is now within your reach.

FUEL GROWTH • SCALE EASILY • ENGAGE MOBILE USERS



CO-OP Bill Pay provides the online-payment capabilities members and prospective members alike have come to expect—especially younger generations of consumers. They're looking for an experience that's smooth, secure and convenient. CO-OP offers you a choice of three options that deliver it.

Top Reasons to Use CO-OP Bill Pay

- 1 Excellent value** that offers immediate savings on bill pay expenses with MemberPay^{PLUS}
- 2 Best-in-class support** with outstanding service from MemberCare, focused exclusively on credit unions
- 3 Flexibility to grow** by offering options tailored to your members, custom-branding your site and adding new innovations as they become available

CO-OP Bill Pay offers:

- Ability to serve the 58% of households now projected to pay most of their bills online¹
- Opportunity to capture the business of avid eBill users, who maintain balances over \$20,000 higher than non-users²
- Fuel for growth, with member balances that are 2.5 times higher and retention that is 35% greater among bill pay users
- Availability on CO-OP Mobile as an optional integrated feature



What's In It

Three Bill Pay Options

MemberPay^{PLUS}—premium, fully hosted solution

- Offered as a standalone product in conjunction with your current online banking platform, or fully integrated as part of a comprehensive home banking solution to have one provider for online, tablet, and mobile banking
- Ability to receive, view, manage and pay all bills, electronic or not
- Simple, clean user interface that allows members to manage personal cash flow with ease
- Enhanced capabilities including eBills, mobile bill pay, expedited same-day payments, customizable payment rules and reports, plus member alerts
- Choice of Good Funds or Risk funding models
- Customizable features integrate seamlessly with your credit union's online banking experience
- Pay Anyone feature allows single, recurring and future-dated payments
- Status tracking, historical reports and payment categorization make it easy to track payments
- CO-OP Bill Pay API:
 - Delivers the smooth, secure and convenient online bill-payment experience members expect
 - Credit union maintains complete control over the branding, available features, and user interface
 - Best-in-class support from a team focused exclusively on credit unions
- Integrated into CO-OP Mobile as an optional feature

MemberPay—basic hosted online bill pay solution

- Ability to pay bills and schedule single, recurring and future-dated payments
- Customizable front end replicates your current online look and feel

MemberGateway—“remit-only” solution

- Works with your existing online banking data warehouse and bill payment front end
- Daily file transmission automatically and securely routes payment information, centralizes data communications, tracks and verifies files



Is It Right for You?

Credit Union Challenges	CO-OP Bill Pay Solutions
I need to offer online banking/bill pay to retain my members.	CO-OP offers Bill Pay as part of a comprehensive solution that includes online, tablet and mobile banking, as well as Personal Financial Management (PFM), with an elegant interface that's customizable on a per-member basis.
Secure online banking and bill pay is critical to my members.	Users select their own user ID, password, security questions and picture to ensure no one else can access their account.
I'm not happy with my current provider.	CO-OP can now offer a comprehensive digital solution that includes online, tablet and mobile banking—and integrates MemberPay ^{PLUS} —all of which is supported by a dedicated, experienced team focused solely on credit unions.
I'm looking for ways to reduce my expenses.	CO-OP provides aggressive rates based on our ability to aggregate all our clients' volumes and deliver them collectively to the processor.
I want to offer a competitive mobile experience, while leveraging the investment in our existing app.	The CO-OP Bill Pay API offers easy front- and back-end integration with your existing app.

For more information, contact Business Development at 800.782.9042, option 2 or send an email to sales@CO-OPfs.org

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Be There. Be More.

