

Flexible Payments

Total Member Care™ – Flexible Service Models

Deliver Greater Speed & Convenience

Total Member Care™ from PSCU offers 360° member service solutions for credit unions. Our vast suite of services features unmatched flexibility. Your members can utilize ACH, credit and debit to make loan payments and account deposits through Total Member Care.

In today's financial environment, where many consumers seek a safer haven for their hard-earned money, new services offer greater opportunities for your credit union to gain new members and build loyalty. Overall, Total Member Care offers the seamless 24/7/365 service your credit union needs to grow with confidence and peace of mind.

Virtually Effortless for You and Your Members

Total Member Care offers unsurpassed convenience through 24/7/365 transaction processing and greater account payment choices. All electronic payments are safeguarded by the latest encryption technology and multi-level passwords.

Solution Summary

Our Flexible Payments solution gives members more choices for making loan payments, which translates to lower costs, greater growth and increased revenue.

Our solution provides:

- *Expanded services available to the member from the credit union*
- *Multi-channel availability—Online, Call Center, In-branch*
- *Increased single-call resolution*
- *Reduced escalations and transfers*
- *Reduced back-office workload for the credit union*
- *Faster acquisition of funds*

Convenient payment options can help your credit union save time and money.

Flexible Payments

Our solutions provide real-time customization and full reporting capabilities for your credit union.

Our deposit and loan payment services include:

- Ability to establish your own maximum limits
- Electronic transfer of funds to your credit union from an account at another financial institution
- Capability for loan payment via the Total Member Care contact center

Decrease Costs, Increase Revenue

Our convenient payment options can help your credit union save time and money by automating a number of back-office procedures previously handled by credit union staff. The speed and efficiency of these transactions also increase single call resolution, reduce escalations and significantly shorten turnaround time.

What's more, your credit union will have increased fee income opportunities.

Our custom interface allows your credit union to set minimums, maximums and automated member fees for ACH, credit and debit transactions.

Meanwhile, your members will save time and eliminate wire transfer fees on these inbound payments and deposits.