

# DX Mobile App Solution

## Popular Card-Management Features in One Easy-to-Use App

PSCU's DX Mobile App delivers integrated, user-friendly card management that today's cardholders demand. Rather than individual apps for checking your credit card account balance, managing alerts and controls, and turning your card on/off – our DX Mobile App seamlessly accommodates all these functions from a single platform, developed by PSCU exclusively for our Owners. Now credit unions of any size can provide their members with a branded, mobile card-management experience that was previously the province of the nation's largest banking systems.

## A Streamlined User Experience

Harnessing PSCU's existing API (application program interface) services, the DX Mobile App offers our Owners a fully integrated solution that's immediately ready for today's user market. Our DX Mobile App puts many popular card management features in the hands of credit union members:

- First-time enrollment
- Account Details
- Make a Payment
- Dispute a Transaction
- Report Lost/Stolen
- Alerts & Controls

Back-office management is also made easy with an intuitive administrative portal that provides PSCU and credit unions with a faster, more efficient onboarding process as well as ongoing monitoring and maintenance.

## Solution Summary

*Provide member cardholders with a streamlined, user-friendly card-management experience to effectively compete in the mobile financial services market.*

- **Unified card-management** – Provide members with account details, let them make payments, and dispute transactions, and enable alerts and controls
- **Customizable** – Determine app availability, functionalities, and branding
- **Rapid integration** – Built to easily accommodate future functions and features
- **Universal administrative portal** – Manage member access to features; quickly integrate new functions; test configurations and “go-live” with ease; manage and troubleshoot user issues

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## DX Mobile App

### We've Consolidated Features that Your Members Want

The PSCU DX Mobile App lets credit unions create the ideal user experience for cardholders within a fully customizable platform. Members set up enrollment directly from the app, and establish login credentials. Biometric login is enabled for Android and iOS devices, and camera integration allows members to set a personalized image. Once logged in, cardholders can:

- View up to a 90-day transaction history for credit and up to a 30-day transaction history for debit.
- Schedule and confirm payments from checking or savings; see payment amounts for balances and minimum due; view previous payments and cancel payments.
- Dispute transactions and request full or partial refunds
- Report lost or stolen cards and report suspicious transactions

Additionally, the DX Mobile App's fully integrated alerts and controls provide:

- Notifications via email or SMS
- Automation of rules governing when a transaction should be declined

### Enhanced Administrative Capabilities

A universal portal provides administrators with the ideal tool for:

- **Configuration** – The portal interface allows easy integration of new features.

- **Publishing** – PSCU's implementation team will work with you to set up initial branding and design of the mobile app. Once you're happy with the design of your DX Mobile App, it's an easy matter to publish and go live.
- **Service** – Manage users and quickly troubleshoot problems through a service portal that is easily accessible from MemberConnect.

### A White Label Solution for Brand Customization

Maintain brand awareness by taking advantage of the quickly configurable interface to set header and footer colors, and to upload icons and background images. Then welcome your members to the main account screen with personalized greetings, and deliver promotional messages with up to three rotating promotional images, complete with hyperlink capabilities.

### The Right Mobile Solution, Right Now

Consider PSCU's DX Mobile App if:

- You want a competitive top of wallet mobile card management solution that you can quickly take to market
- You want to consolidate multiple card management apps into one
- You want to encourage self-service in the mobile channel 24/7/365 when and where your members need it
- You want to cross sell other Credit Union offerings with In-App Promotions

Now, any credit union can create a truly unified mobile card management experience for members!