

## Access Point

### Enhanced Online Engagement Brings Competitive Edge

Studies show that the majority of American consumers use the Internet to interact with their financial institutions, which indicates a strong demand for online credit card services. Access Point™, from PSCU, gives credit unions a way to offer online credit card services while remaining competitive with top-brand credit card companies and large banks. Access Point was designed with the goal of exceeding your cardholders' expectations, not just meeting them.



Access Point helps your credit union optimize revenue, and also addresses your credit union's most important challenges.

- Exceeds cardholder expectations with 24/7/365 access to the most wanted functionality
- Meets credit unions' needs to acquire, engage, and retain cardholders
- Provides an efficient user experience for busy members
- Creates more cross-sell opportunities
- Superior cardholder support with knowledgeable and readily available representatives

### Solution Summary

*Access Point gives your members anytime access to their credit card account data. Credit unions benefit from the ability to target specific cardholder segments, and deliver relevant content and offers as they review their accounts online.*

*With Access Point cardholders can easily:*

- Enroll in any of your services such as eStatements, Credit Card Alerts or Design your Own Card
- Request a balance transfer
- Report a card lost or stolen or initiate a dispute
- Order replacement cards and PINs
- Send an inquiry to customer service
- Request a temporary password (for Direct Sign-On users)
- Modify profile information (address, phone, email)
- Manage payments
- View transaction history

*And More!*

# Access Point

## Access Point Key Functionality

Access Point's features and functionality offer unmatched online service for cardholders with an easy-to-use interface that gives cardholders quick, direct access to the most frequently used functionality.

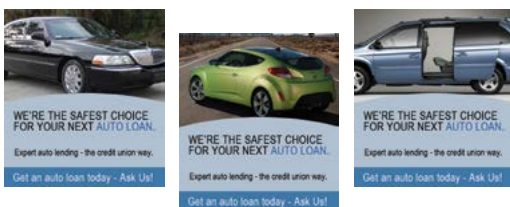
## Efficient Hover Navigation

Using Hover Navigation and Quick Link features, cardholders can easily:

- Enroll in any of your services
- Request a balance transfer
- Report a card lost or stolen or initiate a dispute
- Order replacement cards and PINs
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- Request a temporary password (for Direct Sign-On users)
- Modify profile information (address, phone, email)

## Endless Cross-Sell Opportunities for Credit Unions

Access Point's customizable features allow you to tailor your content to maximize member satisfaction and increase cross-sell opportunities. Using rules to create specific cardholder segments, broadcast messages, and custom content, you can strategically target the right cardholders with the right message at the right time.



Reach your target market by tailoring content that appeals to different segments

## Easily Manage Payments

Members can make payments using a variety of options:

- Single payments
- Automatic payments for effortless, on-time bill payment
- Schedule and cancel future dated payments
- Pay balance, minimum due, or specified amount



## View Transactions by Category

Members can view spending by category and by merchant or search for transactions by date or by statement period.

