



## White Paper

# The business case for credit union innovation

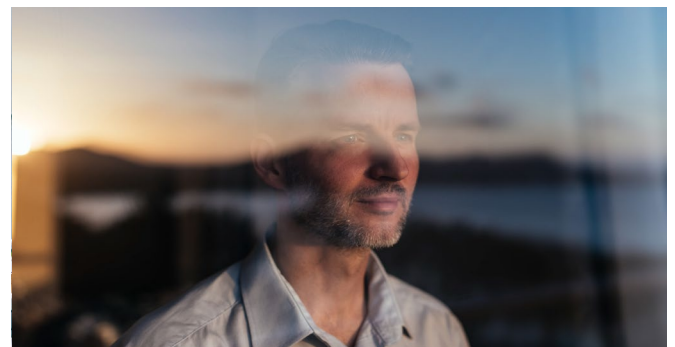
Unlock value and elevate the member experience

### Close the gap between technology and member expectations

For credit unions, success starts with understanding member needs and addressing the gap between existing technology and the seamless experiences they expect. Achieving this requires a focus on solutions that meet your current capabilities while being tailored to advance your strategic goals. The key is to enable your technology to work in harmony, delivering immediate value while paving the way for future growth.

You need technology that meets you where you are, helps you move forward from there, and starts delivering real results fast. By integrating advanced technology, you can not only achieve your growth targets but also reinforce your commitment to serving members with personalized, forward-thinking solutions.

Innovation opens the door to greater efficiency, higher member engagement, and increased revenue. By embracing these opportunities, regardless of your size, you can build a dynamic solutions ecosystem that creates better member experiences today and quickly pivots to their needs tomorrow.





## A framework for scalability and long-term growth

### Break free from technology limitations

Inflexible and disparate technology can really hold your credit union back, making it tough to grow and keep up with member expectations and your competition. Old systems often struggle to meet modern needs, leading to inefficiencies and limiting your ability to offer innovative services. But scalable platforms can change the game for you. They're adaptable enough to grow with your credit union and can easily integrate with fintech solutions, third-party apps, and new technologies, making transitions smoother as new opportunities arise.

By tapping into a scalable API ecosystem, you can unlock innovation and offer more diverse services. These ecosystems make it easier for you to collaborate with fintechs and other partners, helping you deliver more personalized and efficient solutions for your members. The end result is a forward-thinking credit union that's ready to adapt, grow, and stay competitive in an always-evolving industry.

### Future-proof your credit union

Advanced technology gives you the tools to boost efficiency, enhance member experiences, and make smarter data-driven decisions. By adopting a dynamic, composable solution ecosystem, you can create tailored experiences that adapt to your specific needs. But it needs to stretch beyond just today.

A composable approach offers flexibility and scalability, allowing you to address current demands while preparing for future challenges. Intuitive front-end designs make technology more user-friendly, supporting staff and impressing members. Built-in intelligence brings actionable insights and smarter decisions directly to your fingertips. These solutions empower you to future-proof operations, stay competitive, and deliver for your members, all while positioning you for growth.

## The business impact of innovative technology

The ROI of adopting innovative technology for your credit union is undeniable. Lower operational costs, improved efficiency, and higher member satisfaction all work together to transform your growth trajectory. By streamlining workflows and automating repetitive tasks, you can free up resources to focus on strategic initiatives that drive innovation and expansion. Technology enables you to allocate your staff's time more effectively while offering products and services that meet members' evolving expectations, fostering both convenience and engagement.

**When you implement technology that prioritizes member needs, satisfaction rates soar. Advanced tools like mobile banking apps, user-friendly websites, and AI-powered chatbots provide seamless, intuitive experiences tailored to individual preferences. These solutions make it easier for members to access services anytime, anywhere, enhancing their overall experience and strengthening their loyalty to your credit union.**



## Unlock the power of personalization and insights

By leveraging data-driven personalization, you can gain deeper insights into member behavior and financial goals. This allows you to deliver customized solutions such as tailored loans, savings plans, or financial education tools that address specific challenges. When members feel valued through these personalized interactions, they are more likely to stay engaged, trust your services, and remain loyal over the long term.

Investing in technology doesn't just enhance member satisfaction; it positions your credit union to thrive in today's competitive financial landscape. The combination of improved efficiency and elevated member engagement drives growth, increases retention, and establishes a meaningful relationship with members that stands the test of time. By embracing technology, you can unlock new opportunities to deliver greater value, ensuring your credit union remains a trusted partner for members' financial journeys for years to come.



## Transform operational efficiency and member engagement

### Elevate member experiences

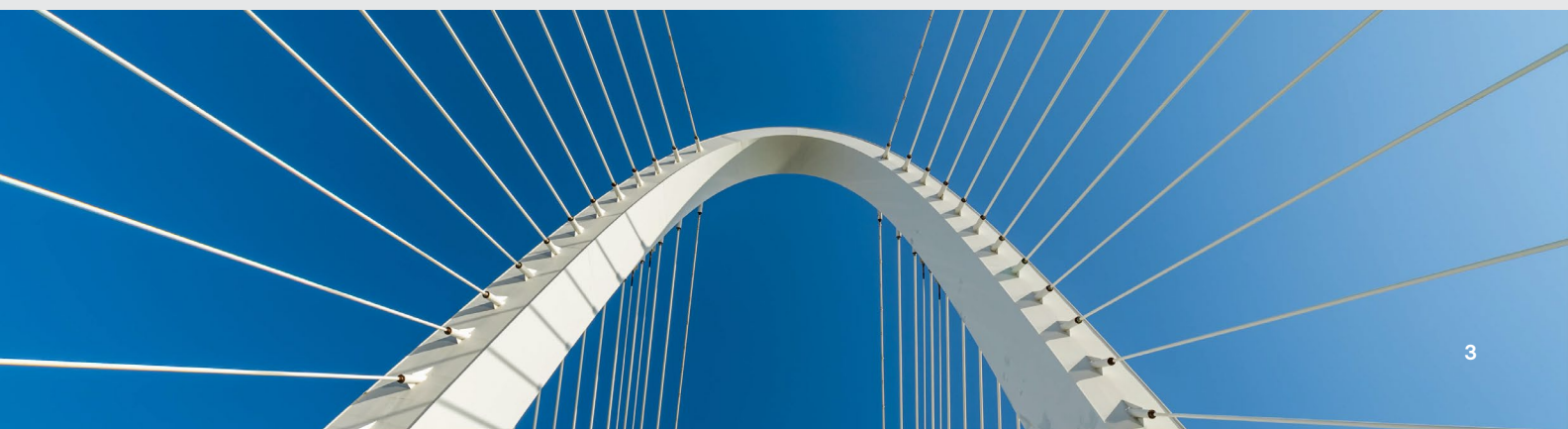
Your members demand more than basic financial services. They expect personalized, efficient, and omnichannel experiences. Whether they're using an online banking app or visiting a branch, they want uninterrupted connectivity across every interaction.

**Personalization plays a critical role in member experiences. When you invest in understanding your members' goals and preferences, you're better positioned to build long-lasting loyalty and retention and increase share of wallet.**

### Maximize operational efficiency

Credit unions often must do more with less – operating with smaller budgets and leaner teams than larger financial institutions. But that doesn't mean you have to be at a disadvantage. You can maximize efficiency and member satisfaction by adopting a comprehensive, integrated ecosystem, with real-time data access, process automation, and workflow optimization tools that can fuel operational success.

These secure, scalable tools not only streamline processes and speed up service but also align technology with strategic goals, positioning you for growth while enabling you to focus on what sets you apart – your commitment to your member-first mission.



## Driving innovation forward

### Accelerate time-to-market

Speed to market is crucial when launching competitive products and services. Agile, scalable platforms give you the flexibility and efficiency you need to deliver new products and services faster, ensuring you can meet member demands in real-time. By streamlining processes and cutting down bottlenecks, they help shorten development time and give you a real competitive edge.

With an agile platform, it's easier to test, launch, and improve new offerings without the hassle of outdated, slow development cycles. It also saves money and reduces the risk of rolling out products that don't hit the mark. This means you can stay ahead of the curve, deliver great experiences to your members, and keep pace in a financial world that's always changing.

### Deliver personalized solutions

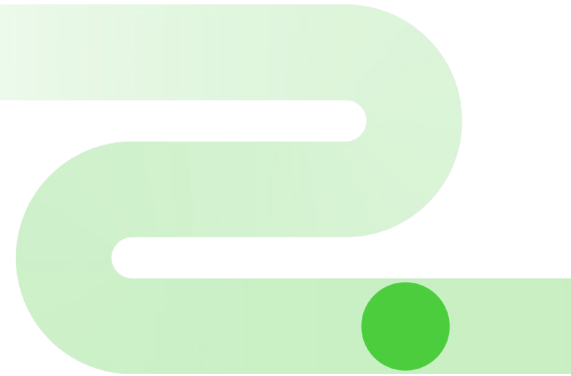
Tools like AI and machine learning help create more personalized, member-focused solutions. With AI-driven insights, you can predict what members need, spot financial trends, and even recommend things like custom savings plans or loan options before they ask.

When you adopt forward-thinking technology, you unlock significant efficiencies, such as predictive AI models that anticipate member needs, and real-time data access for faster, more accurate service responses. These insights help personalize recommendations. When members feel understood and valued, trust and loyalty follow.

### Empower employees to excel

Modern digital tools help credit unions work smarter while creating better experiences for both employees and members. By swapping outdated systems for easy-to-use, integrated platforms, your teams can provide faster, more reliable service across all channels. With real-time data at their fingertips, staff can quickly and accurately handle member inquiries, cutting wait times and boosting satisfaction.

Additionally, these tools eliminate extra steps, streamline repetitive tasks, and automate manual workflows. This means employees can focus on what really matters: building stronger relationships with members and offering personalized support. With secure, user-friendly tools, staff feel more engaged and less frustrated, allowing them to work more efficiently and enjoy what they do.



## Mitigate risk, build confidence

### Protect members and your reputation

Fraudsters are always finding new ways to target credit unions like yours, using tactics such as identity theft, account takeovers, and phishing scams to steal sensitive member information and funds. It's a constant game of cat and mouse, which is why advanced fraud detection solutions are more crucial than ever. These tools monitor activity in real time, helping you catch suspicious behavior before it turns into a bigger problem.

By automating fraud detection, you can stay one step ahead of these threats while reducing human error. Adding extra security layers, like multi-factor authentication and data encryption, keeps things even safer. These measures not only protect your members from losing money but also help you build trust and maintain a strong reputation. Staying proactive about fraud prevention is essential to keeping your members secure and confident.

### Build member trust

Member trust is the lifeblood of any credit union, forming the foundation of strong, lasting relationships. Building and keeping that trust means staying proactive about protecting sensitive information. By focusing on data security and using advanced security tools, you can keep members' personal and financial details safe while showing you truly care about your members. Being open and honest about security practices — like sharing how they prevent fraud and cyberthreats — goes a long way in boosting confidence. It reassures members that their information is safe, strengthens the credit union's reputation, and builds loyalty and a sense of community.

### Stay compliant and reduce risk

Financial regulations are constantly changing and becoming more complex. Failing to comply can put you at big risk, including steep fines, a damaged reputation, and major disruptions. Automation tools designed for compliance workflows make it easier for you to avoid penalties, reduce risk, and stay aligned with industry standards by simplifying compliance management.

But it's not just about reducing risk. Automated compliance tools can take a lot of the manual work off your team's plate. Tasks like tracking regulatory changes, generating reports, and monitoring compliance metrics can be done more efficiently, giving your team more time to focus on strategic projects and member-focused initiatives. By using these tools, you can strengthen compliance efforts, streamline operations, and deliver even more value to your members.



## Choosing the right partner

Having the right technology is only part of the equation when it comes to empowering innovation and building stronger connections with your members.

Just as important is finding a partner who truly puts your needs first. Working with a vendor that's easy to collaborate with and consistently delivers great service means you'll have the support you need to reach your goals.

Beyond exceptional service, you need a partner who is a strategic ally. The right partner will bring valuable insights and work with you every step of the way to plan and implement innovative solutions. They'll take the time to understand the unique challenges your credit union faces and help you tackle them while also preparing for what's ahead. A strong partnership goes beyond meeting today's needs. It's about working together to ensure sustainable growth and long-term success. When your partner is aligned with your priorities and invested in your success, your credit union can thrive in an ever-changing financial world.

## Architect your credit union's future

FIS® is your trusted partner that meets you where you are and advises you on what's next. We combine decades of leadership, business acumen and industry expertise with the most comprehensive, composable ecosystem to make financial technology drive value for you. That means we derisk your journey to power better experiences that deliver growth, differentiation and efficiency. Together, we can fuse reliability with innovation to architect your credit union's future.

FIS AffinityEdge is an open core platform that connects you to a robust ecosystem for advanced banking technology, payment processing, digital interfaces, and fraud prevention — all seamlessly integrated. Wherever you are in your journey, AffinityEdge provides the tools to meet your members' needs, whether their money is at rest, in motion, or working toward financial goals.



Discover how FIS and AffinityEdge can address your unique challenges.

Contact our team today to schedule a consultation and learn more.

FIS AffinityEdge empowers innovation and elevates connections. Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

### About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, system performance and flexible architecture. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index.

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