

MobileMember™

Offering the latest in financial transaction flexibility

Scheduled for release by Corporate Network eCom, a subsidiary of U.S. Central, this summer, *MobileMember* is a downloadable application that resides on credit union members' cell phones, providing them real-time, around-the-clock access to their financial information. *MobileMember* offers two distinct sets of functionality: mobile financial transactions and mobile financial transactions combined with bill payments.

These options offer features credit union members most desire. According to a recent Javelin Research report, the ability to check account balances, transfer funds between accounts, pay bills and view recent transactions are the top features members want in a mobile solution. *MobileMember* delivers them all with a solution that is **fast, secure and easy to use!**

FINANCIAL TRANSACTIONS

Demand for mobile banking has taken off in a short period of time. Almost one-fifth of U.S. Internet households claim to have used their mobile phones to initiate payment transactions, according to research conducted by Synergistics.

MobileMember's financial transaction functionality is available to any member with an ATM or debit card – not just members who use online banking. *MobileMember* offers these features by leveraging the existing, trusted assets of the NYCE ATM Network and its switch infrastructure. This allows the typical credit union to offer a highly reliable, secure and scalable mobile banking solution to more than 90 percent of its members.

Members can register for financial transaction capabilities through their cell phones and, once registered, members have the ability to check their balances and transfer funds between accounts. It's as easy to use as an ATM but much more convenient, private and personal!

BILL PAYMENT

In addition to offering ATM/debit cardholders access to their account information, credit unions offering MemberPay®, *MemberPay^{Plus}* and, with customization,

MemberGateway, can include bill payment capabilities with their mobile offering. Mobile bill payment allows members to schedule regular or expedited payments, edit and delete scheduled payments, and view payment history by status or payee, all from their mobile device.

The registration process for this complete set of functionalities takes place on both the member's cell phone and a credit union's online bill payment system. After registering online, members complete the process by downloading the application to their phone, giving them access to everything *MobileMember* offers. Members experience a reliable, fast and secure solution that gives them access to their accounts and allows them to pay a bill in less than 30 seconds, from the start of the application to confirmation that the payment is scheduled.

SECURITY ENSURED

Going above and beyond the basic industry standard wireless transport layer security (WTLS) and Secure Socket Layer (SSL) security protection used by Wireless Application Protocol (WAP) solutions, *MobileMember* uses a proprietary encryption method, known as Lightweight Transport Security (LTS), that provides continuous encryption of information from the handset to our processor's servers.

In short, this added layer of security prevents exposure of members' mobile-banking messages, a risk prevalent in most WAP and downloadable solutions on the market today. *MobileMember* provides additional security measures to protect members from fraudulent activities. Our registration process includes steps to ensure the member is the person registering for the service. Verifications also take place during each session to make certain information is viewed only from the registered phone by the registered member.

Credit unions wanting to learn more about the advantages of offering MobileMember should contact their corporate credit union for more information. Corporate credit unions interested in MobileMember should contact Corporate Network eCom directly at 1-888-656-4050, ext. 6190.