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For the past decade, the people at Xpress Data have worked hard to become the leading company in the nation specializing in the production and delivery of credit union notices and other event-driven member correspondence. Our goal has been to produce the highest quality laser printed correspondence and deliver it quickly and affordably to your members, all while providing attentive, experienced and personalized technical support. Now the time has come to add a whole new dimension to our services with the introduction of our new electronic document presentation and repository platform, called eXpressServices™.

What is eXpressServices™?

You can think of eXpressServices as being a natural extension of our XpressNotice™, XpressTax™ and XpressStatement™ document composition, printing & mailing services. The eXpressServices solution can help your credit union introduce electronic document delivery options for traditional member communications – it can complement them or replace them entirely, the choice is yours. The beauty of this new offering is that:

- No extra work or significant changes are required to submit your files to XDI
- Your data streams are rendered in a consistent format for easy viewing by your members, either on paper or electronically via PDF

Xpress Data spent several years looking for an optimal electronic document delivery system, but we never found a complete solution that could satisfy the most challenging requirements. Our research and development efforts gradually intensified as the demand for electronic document presentation services has increased.

Xpress Data researched well over a dozen relevant technology providers, and we were pleased to find that Online Resources Corporation (ORCC) had a comprehensive online banking/bill payment platform that could serve as a strong foundation for the creation of eXpressServices. ORCC's software and Web-based electronic presentation technology gained our confidence, in part, because they were a genuine Internet pioneer - enabling World Wide Web channel success for more than 2,200 financial institutions over the past twenty years.

Importantly, our due diligence was not limited to discovering what technology providers could deliver; we focused as well on the perspectives of our credit union clients. Robert Gregory, our Director of Strategic Projects, spent most of a year finding out what was important to credit unions – their issues, problems, concerns, 'wish lists', and more. After about 100 surveys, meetings and conference calls, we concluded that credit unions need a full featured – while easy to use, secure and customizable – electronic document delivery portal that is completely branded to their specifications, including a flexible system for email communication to alert members when documents become available for retrieval at their familiar online banking website.

How eXpressServices™ Works

Using an incredibly simple, intuitive point and click interface, your credit union can create email message templates for any specific document type. You can choose to include any combination of plain text, HTML content and images to inform members that a document is waiting for them the next time they log in to your online banking site – and the content can be targeted to the specific type of notice that awaits your member.

These XDI-generated email invitations to view a document are always customized and branded to your specifications - appearing to come directly from your credit union. We also support SMS (short message service) messaging for credit unions that have mobile banking programs or member populations that expect this convenient and increasingly popular cell phone text message channel.

Once a member satisfies the usual authentication and security requirements and signs in to your online banking system, eXpressServices supports many options for alerting them to view a document, including dedicated links or something more eye catching like animated GIFs that can vary depending upon what document type is available. Single Sign On (SSO) conventions allow members who want to view a document to be securely and transparently redirected to XDI's redundant document servers via industry-standard SSL protocol. Members will have no idea they are viewing their PDF letters, notices or statements in our modern, SAS 70-audited data center.

When it comes to data retention, credit unions have the ability to specify the length of time that each document type can remain available for member access via their Web portal. Up to two years of storage with secure member access are included in the base service charge for all documents. If your credit union requires a longer time frame, extended storage and member access services are also readily available.

Of course, we provide robust reporting tools that show which members have viewed what documents. In fact, the entire administration console is designed to provide all of the information and tools that your non-technical staff should need to easily maintain the e-document system. As you would expect, XDI Client Support representatives are also available to provide you with assistance or turnkey set-up services.

Marketing Opportunities

A compelling feature of the eXpressServices solution is its powerful marketing capability. Promotional content can be added easily via a point and click interface; use existing ads from the credit union's website and online banking portal, or create new material for the eXpressServices optional content areas. Graphics, illustrations, informational text, and links to newsletters, FAQ pages, etc. are all supported. Your advertising content can be targeted by document type or member characteristics, and the administrative console provides click-through tracking reports to support your personalized marketing programs.

All of this power and flexibility for customizing your marketing communications to members can also be applied to the email invitations that are sent automatically each time a new notice or other document becomes available to view.

Intelligence Built-in

Important documents that require member action, like Past Due Payment, Collections and Certificate Maturity notices, can be set to consistently trigger specific print & mail services to communicate with members who fail to retrieve their critical documents. Credit unions have complete control over the timing and type of responses – again, even by individual document type. As a result, the eXpressServices system can automatically:

- Send another email notification, with or without subject line reminder language;
- Report exceptions to the credit union for manual handling by back office staff;
- Send the original notice via USPS mail on a one-time basis, with or without an accompanying letter to explain that the document is available online.

If the eXpressServices system determines that a member's email address on file with the credit union is undeliverable, the same options for automated action are available – again by individual document type, and based on the credit union's exact preferences. XDI provides a powerful extra service that connects the dots between confidential member IDs and their undeliverable (but very public) email addresses – solving a particularly knotty email address hygiene problem for credit unions. eXpressServices can also help members provide a valid new email address by informing your home banking system of undeliverable addresses so a prompt or dialog box can be presented the next time the member logs in.

In regards to business continuity, our document repository and member access platform is fully backed up on a daily basis to managed facilities located outside California. XDI's disaster recovery resources feature sophisticated power backup systems, redundant sources of high speed Internet connectivity, high tech security, advanced fire protection systems and 24/7 managed network access.

A 'Green' Service

Electronic document delivery helps members conserve natural resources, reduce energy consumption and support a more sustainable lifestyle – all while receiving their notices and statements faster than traditional paper documents could be delivered by the Post Office. Credit unions can leverage the eXpressServices system to promote a more environmentally friendly way of life and showcase their concern for protecting the planet. Remember: No trees will ever be harmed to deliver an electronic document to members!

Remarkable Savings and Accelerated Delivery

Credit unions that enroll in the eXpressServices program will immediately enjoy two tremendous benefits:

- Elimination of all postage and envelope costs for a minimum of 50% savings
- Practically immediate delivery of all event-driven correspondence – so your members can respond quickly to time-sensitive matters that could affect their financial well-being

We are very excited about offering premium quality eXpressServices™ to our credit union clients and confident that you will be thrilled with the cost savings, convenience, ease-of-use and powerful marketing opportunities that this groundbreaking service delivers.