

## Online and Mobile Banking - Moving from Transactions to Member-Centric Solutions

Credit unions looking to remain competitive must make sure that they have a solid foundation of both online and mobile services. Once they have established the fundamental online and mobile banking capabilities of checking balances and moving funds, they can then turn to the top enhancement that consumers are looking for today: remote deposit capture (RDC).

Remote deposit technologies are changing business and personal banking forever because RDC enhances member relationships and delivers an extremely convenient service. Members no longer have to drive to the nearest branch or ATM to simply cash a check. They can do it from their home, office, or anywhere with their mobile device. Our years of experience working with RDC have shown time and time again that it is an extremely "sticky" service that consumers love using and will continue to use once they are onboard with it.

Not only is RDC a great time saver for members, but the credit union's back office will enjoy improved efficiencies. Manual and error-prone processes are reduced and check related operational efficiencies are gained which improve the credit union's bottom line. RDC Select™ is our fully integrated, customized platform that eliminates the need for credit unions to build and manage their own RDC business. When credit unions don't have to worry about adding infrastructure or personnel when implementing RDC, suddenly RDC becomes affordable to virtually any credit union.

By choosing a secure hosted system administered around the clock by experts, credit unions can focus on their core competency of serving members. The key to any successful RDC program is to align yourself with a vendor who has the technology and experience to roll out and support a robust Web-based solution. At Cachet Financial Solutions, we have taken the work and worry out of delivering an RDC solution for hundreds of financial institutions across the country. We handle security, compliance, and data management, plus training is delivered remotely and online at no cost to our clients.



**Jeffrey C. Mack**  
President/CEO

Even with a technically proficient RDC program in place, it won't be successful without member adoption. That is why we place such strong emphasis on assisting our credit union partners with their RDC sales and marketing efforts. We are very aggressive from the outset in helping drive RDC adoption, and then we follow with ongoing personalized support - we recognize that every credit union is different and requires a customized marketing program. RDC is no longer a "nice to have" option, it has evolved into a mandate. Our highly qualified staff has extensive experience helping credit unions build successful RDC initiatives, and now is the time to ensure that your credit union offers full featured online and mobile RDC solutions.



**Jeffrey C. Mack** is the President and CEO of Cachet Financial Solutions. Mack has over 25 years' financial services industry leadership experience specializing in commercial banking, banking technology and related services. Mack co-founded Cachet Financial Solutions in recognition of the industry's need for robust, fully hosted, and scalable RDC solutions, for both businesses and consumers, designed to work across a variety of platforms and devices. Capitalizing on extensive financial industry experience and a unique perspective as a former banking executive, Mack continues to focus on simplifying the process of developing, deploying and servicing RDC, minimizing costs and accelerating speed-to-market and ROI for clients.