

Backbase

UFCU Ignite Lab

Agenda

Objectives of Ignite Lab Working Sessions

01

Elevating the Conversation

- Align with UFCU on key organizational strategic objectives (1-3 year outlook)
- Align UFCU objectives with Digital platform applications that can support achieving these goals

02

Solving Challenges, Unlocking Opportunities for UFCU

- Explore key pain points or opportunities to improve driving value to customers while identifying opportunities to unify UFCU digital ecosystem

03

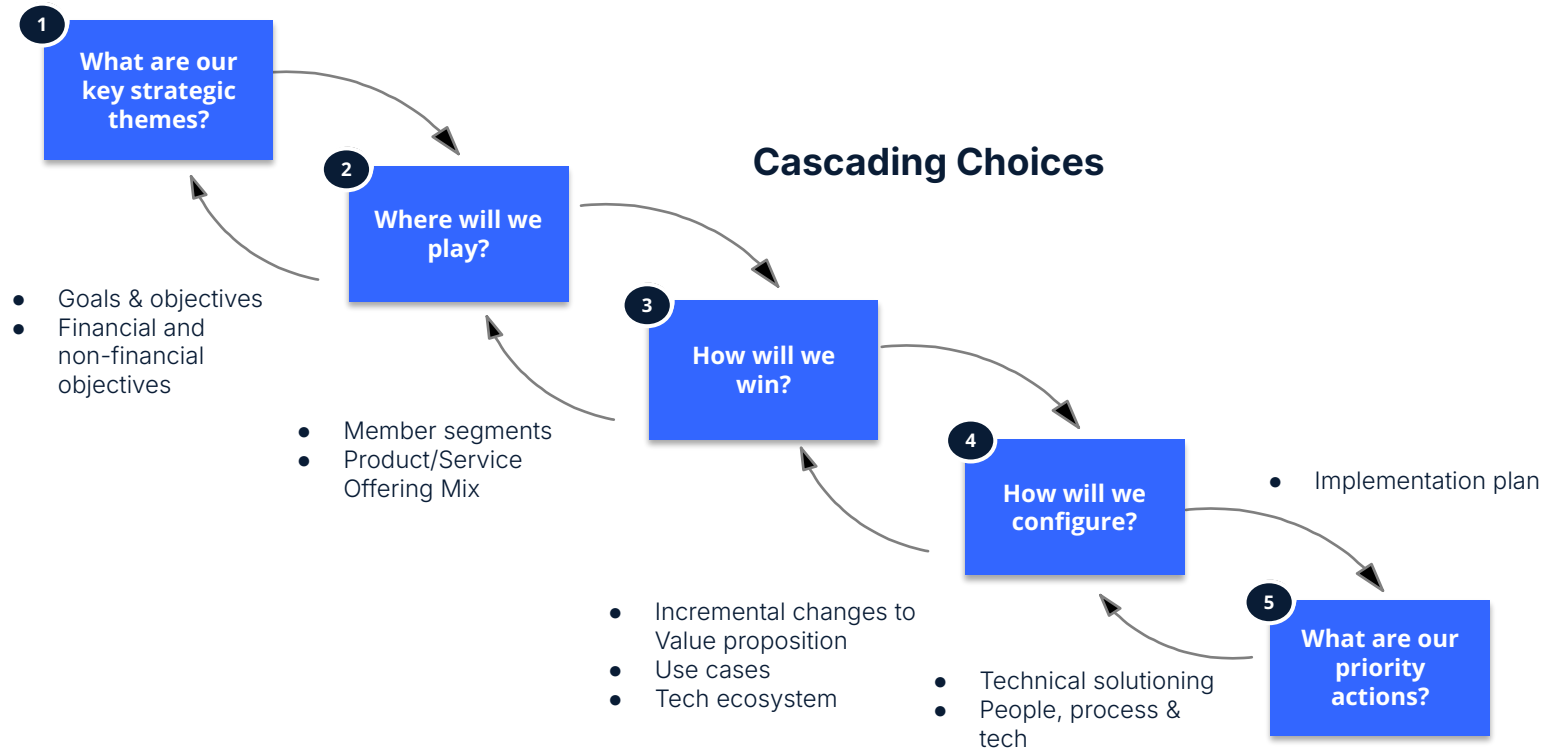
Reimagining the Future Together

- Co-create a joint roadmap for UFCU priorities with Backbase, ensuring seamless integration and measurable impact.

UFCU - Backbase Ignite Lab

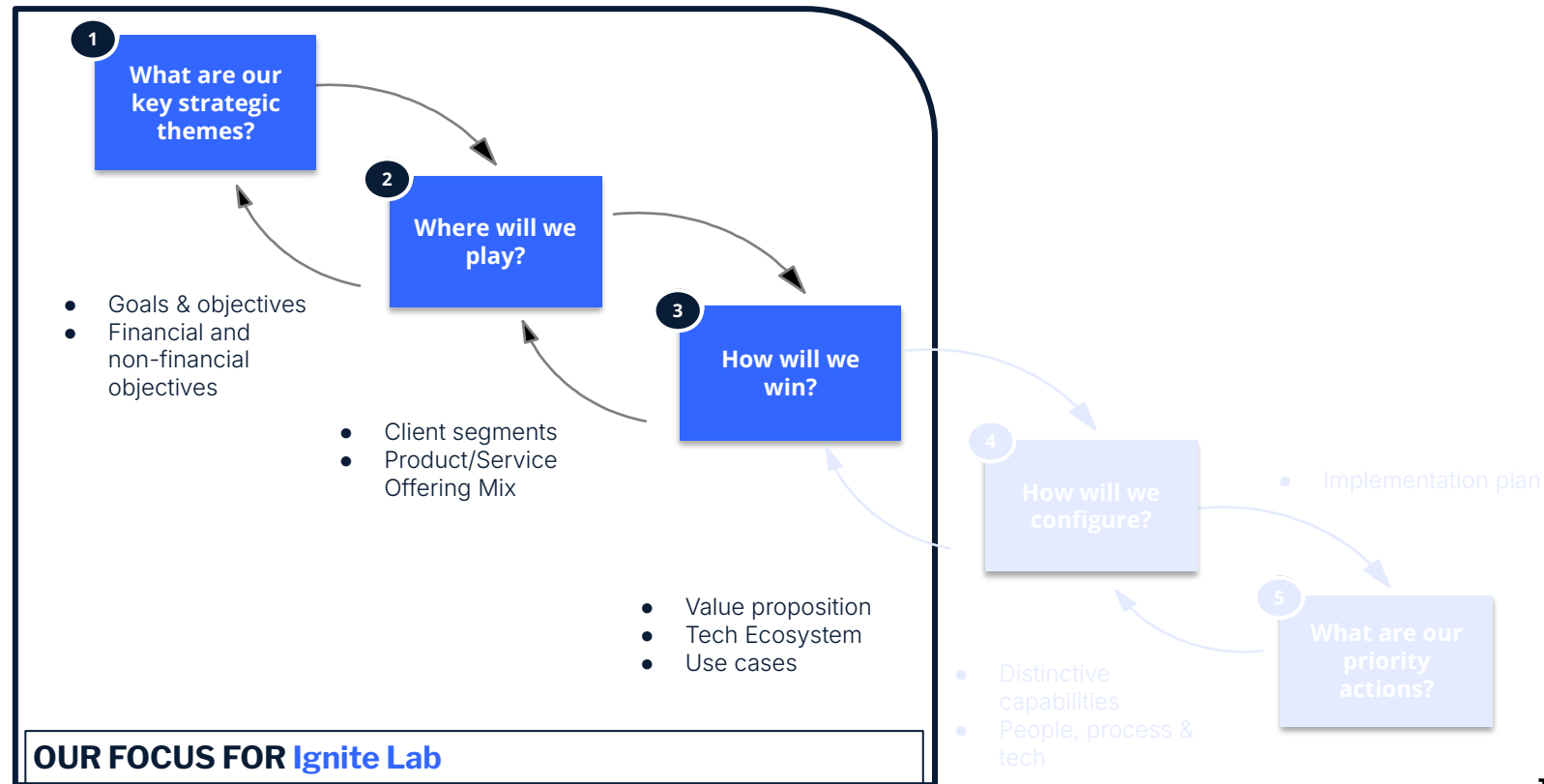
Introduction to the **Cascading Choices Framework**

Success is about making the right choices



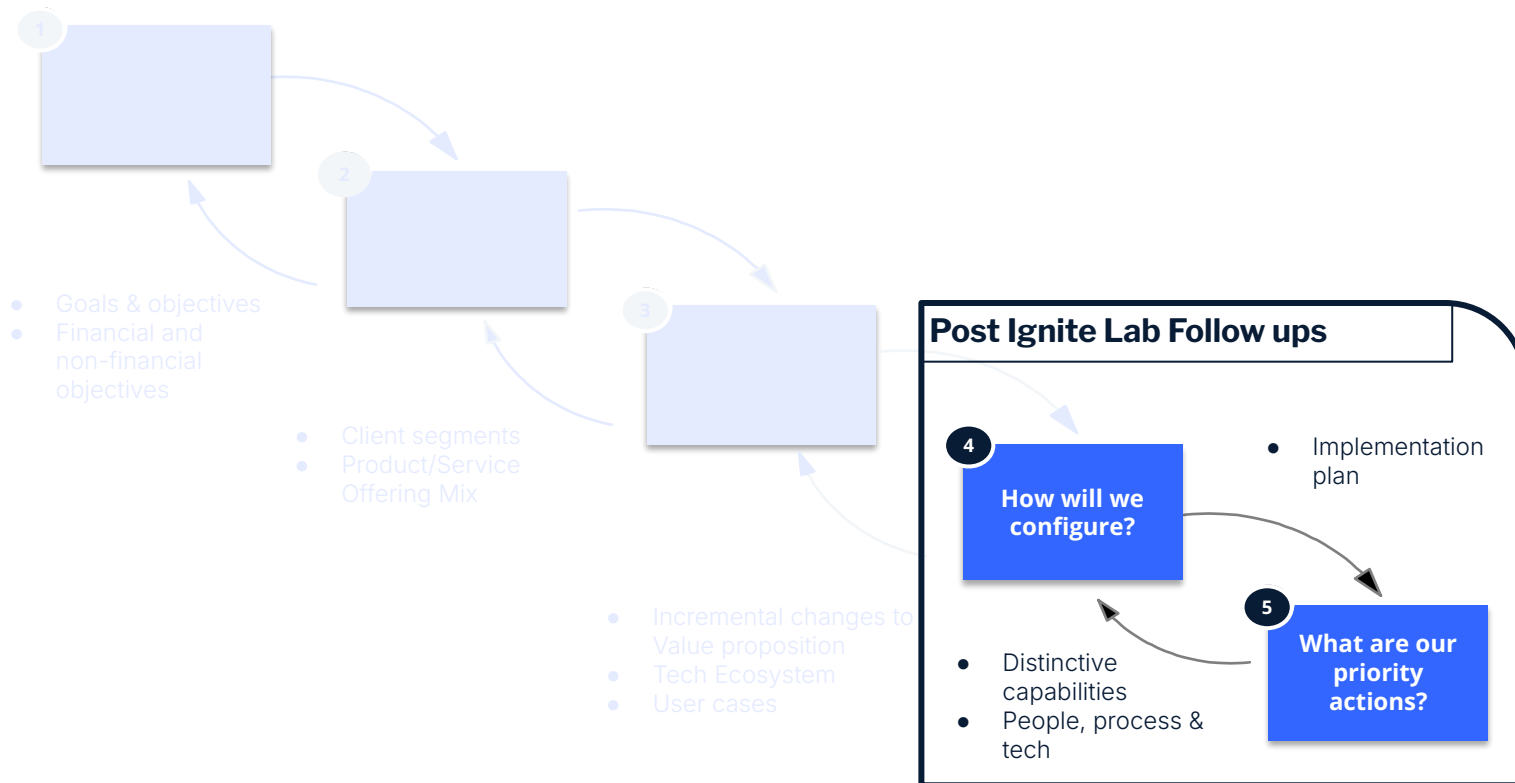
Introduction to the **Cascading Choices Framework**

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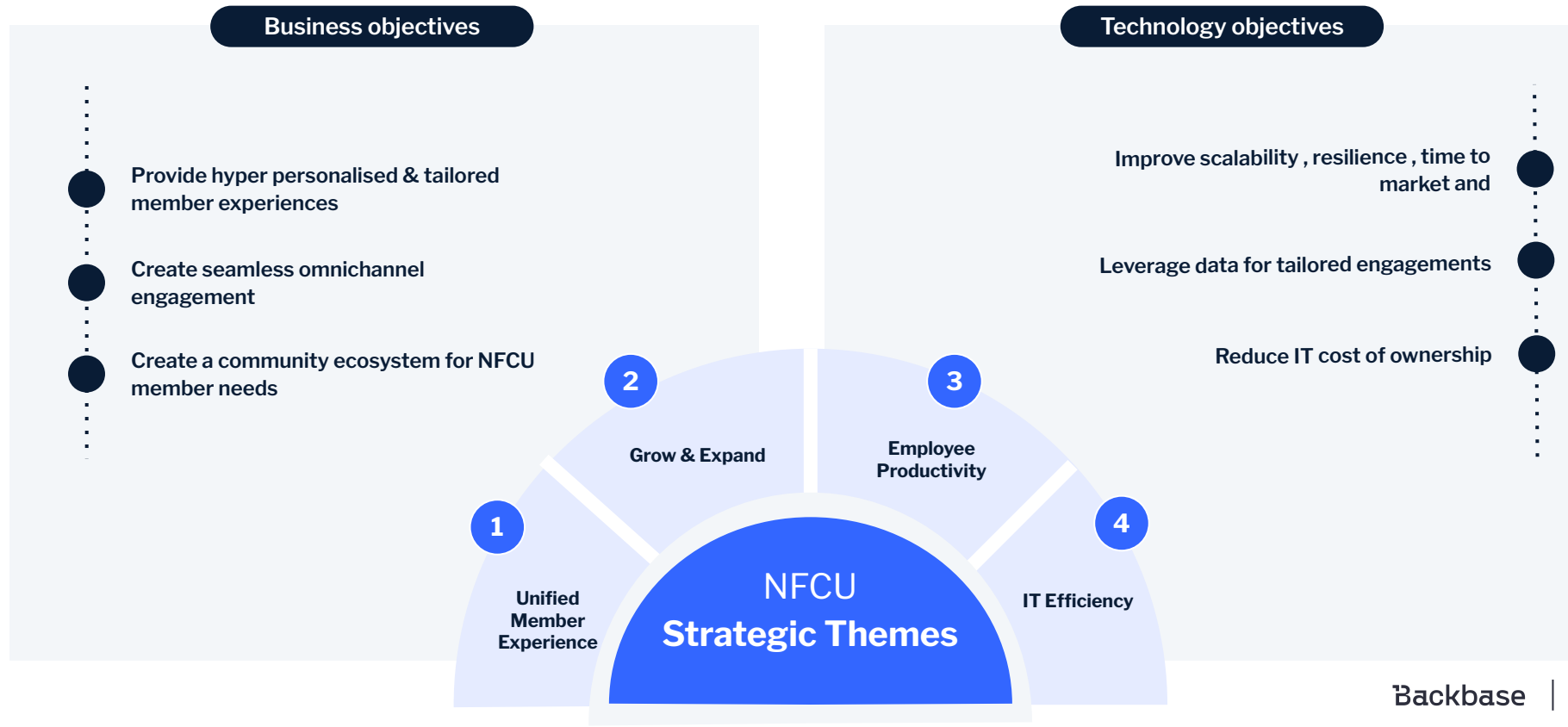
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02

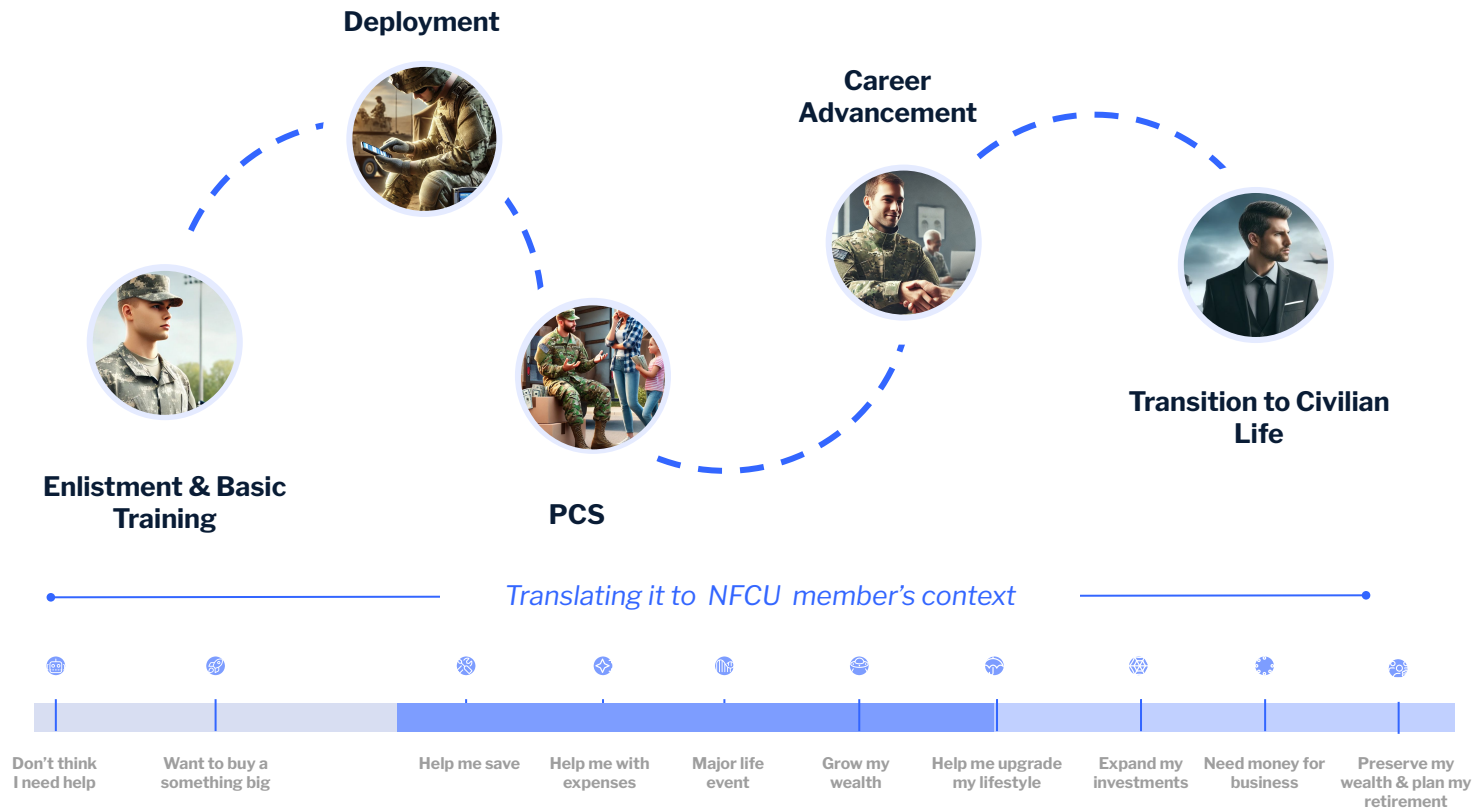
Sample Ignite Day Deliverables

Backbase -NFCU

Key objectives/initiatives-NFCU



NFCU -Active Military Member Life Journey





Deployed | Use Cases

Member Digital Experience

Member Digital Experience

Smart deployment mode

Transaction Identification
Digital receipts

Transaction Dispute

Delegation of Authority

Financial Health Dashboard

Advanced Fraud Detection

Nudges for PFM

PFM Adjustments

+++

25%

higher satisfaction among deployed members

[McKinsey - Getting personal: How banks can win with consumers](#)

3X

faster **fraud resolution**

[Ethoca faster fraud resolution case study](#)

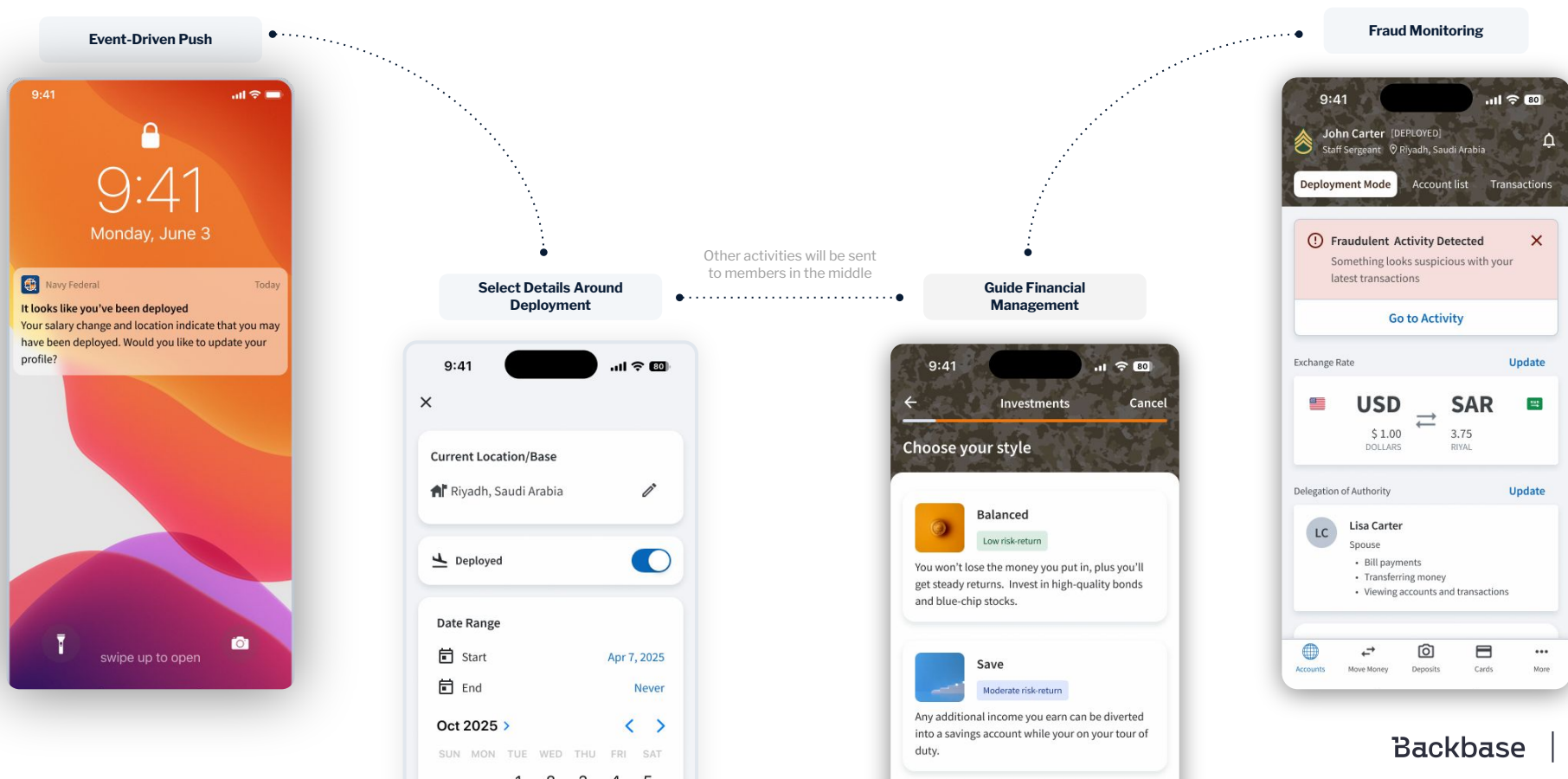
45%

Reduction in dispute related tickets

[Ethoca \(Mastercard\) industry case studies on digital receipts and dispute resolution](#)

Demo: Maximise engagement during deployment

Sample



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03

Ignite Day Agenda for UFCU

Backbase -UFCU Collaboration

Day 1

Ignite Lab Agenda (6 Hrs)

01. Welcome & Introductions (~5 mins) (Trish | Tara)

02. Setting the North Star (15 mins) (Sumeet)

Start with the vision shifting from “Project” focus to “Value” focus

03. Digital Trends & Art of the Possible (45 mins) (Heidi | Alex)

Backbase to share global FI market strategies and trends as relevant to UFCU’s strategic ambitions (a mix of Available now OOTB, Roadmap and Build scenarios to make impact on UFCU’s strategic goals)

04. UFCU Use Case Ideas (Member Experience) (1.5 hours) (Alex)

Given UFCU’s digital ambitions and use cases, explore operational challenges & objectives from the member experience perspective

-----Lunch (45mins)-----

04. Contd... UFCU Use Case Ideas (Member Experience) (1.5 hours)

05. UFCU Architecture Fitment (1 hrs 45 min) (Mark| Marc)

Architecture fitment and solutioning to evaluate technical feasibility of the use cases and call out gaps.

Day 2

Ignite Lab Agenda (5 Hrs)

01. Recap from Day 1 (30 mins) (Alex)

02. UFCU Use Case Ideas (Employee Experience) (1.5 hours) (Mark | Marc)

Given UFCU's digital ambitions and use cases, explore operational challenges & objectives from the *employee experience* perspective

03. Use Case Prioritization (1.5 hrs) (Alex | Trish)

Collaborate to prioritize use cases based on business impact and complexity

----- Lunch (45mins) -----

04. Plan of Action & Next Steps (1 hrs) (Trish | Tara)

Create an action plan for technical solutioning and implementation plan.

05. Wrap up (30 mins) (Trish | Tara)

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04

Preparation Workshops

Backbase -UFCU Collaboration

Summary of the Engagement Plan | Key points



Focus of Ignite Lab

Backbase engagement will be focused on presenting tailored proposition for UFCU



'V' Approach

We will start with executive statements, drill down on key themes at operational level and present it back during executive readout



4 Hours of Investment

Required for **meetings** (workshops, strategy & business alignment, branch, call center & IT) depending on agreed duration



High level data intake

We will collect high level data around customer journeys, processes and technology to develop business value



Tailored Content

Backbase will create tailored case studies, assessments and solutions /demos as per the UFCU strategic themes & challenges



Validation by June 5th

Report and solutioning ready for executive read out by **third week of May**

Preparation Sessions (Pre Ignite Lab)

Workshops Request

SI no	Domain	Workshop agenda/ outcome	Client Participants	Onsite /Remote	Duration	Proposed Dates
#1	Executive/business goal Alignment	Understanding of executive vision, strategy, goals and challenges (customers ,employees & IT)	Digital Leadership: Member Experience , Branch & call center operations and IT	Remote	1 hr	TBD
#2	Member Experience Workshop	Understanding and assess digital maturity of relevant Member Experiences	Digital Leadership: Member Experience a Optional: Business Product Owners	Remote	1 hr	TBD
#3	Branch & Call Center Servicing workshop	Understanding and assess operational challenges, key journeys & use cases	Digital leadership, Branch/Call center operations	Remote	1 hr	TBD
# 4	IT Operations & Architecture Priorities	Understand, IT operating model, current challenges, goals and IT maintenance costs	Enterprise architect, business users of application:	Remote	1 hr	TBD

Document Request

SI no	Document	Description
#1	Digital Strategy Document	Banks' digital strategy, objectives, key initiatives and challenges
# 2	Member Research	Customer research with segments and persona
# 3	Enterprise architecture diagram	Explaining key applications in architecture and use cases

■ Continuity during the Revolving Door

Usually, it is critical that key decision-makers attend the whole day 1 of the Ignite Lab. As that is not possible, for UFCU we have created a 5 min pre-lab exercise that all execs must complete to facilitate discussion & decision-making in the room

Backbase will create an exercise that can be completed on the executive's phones in a few minutes that asks them to share their Point of View on key strategic themes.

Here is an example of what the exercise could contain:



Scan this QR code

THANK YOU

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Appendix

Backbase -UFCU Collaboration

Our **4** Areas of Focus



Performance / Stability

The team will continue to prioritize system performance to speed up login and load times and optimize the codebase.



Legacy/Market Parity

Balance a blend of legacy features and market parity solutions to boost OSAT and strengthen UFCU's competitive positioning



Financial Management

Focus on Features/Functionality that empower members to manage their finances more effectively, such as budgeting and account aggregation tools



New Product Growth

Leverage the digital banking platform to expand product penetration, boost deposit and deepen member relationships

Our Path Forward

Now

Online + Mobile

- Product + Account Grouping Phase 2

Online Banking

- Login Page Redesign
- Trusted Browser

Mobile Banking

- Product + Account Grouping Phase 1
- Remote Config Update

Backend / MST

- Verafin Phase 1 (Out-of-the-box)
- Verafin Phase 2 (Parity w/ Legacy)
- Change Username
- Transactions Refactor (DR Exercise)
- Transactions Refactor (Performance)

Next

Online + Mobile

- Zelle
- Recurring Loan Payments
- PFM External Accounts
- PFM Spend Analysis
- PFM Budgets
- PFM Savings Goals

Online Banking

- Address Update

Mobile Banking

- Forgot Username
- Forgot Password
- PFM Change Transaction Category

Backend / MST

- Transfers Refactor (Performance)
- Feature Flagging

Later

Online + Mobile

- Stop Payment
- Travel Notice
- Pending Transactions
- Entry to OM3 (Lending)

Online Banking

- Open Certificate
- Open Savings
- Open Checking

Mobile Banking

- Push Provisioning
- Statement Preference
- ATM/Branch Locator
- Digital Issuance

Backend / MST

- Annual Upgrade

Future Considerations

Online + Mobile

- Skip a Pay
- Bill Pay
- ACH
- Spanish Support
- Manage Cards by Product
- View Only Entitlements
- MST Enhancements

Backend / MST

- Automatic MST Enrollment (Active Directory)
- Activity Timeline
- Audit Log Improvements
- Integration to 3rd Party Admins (Vertifi, Payrailz)
- Retire Trexis Services
- Retire Finite