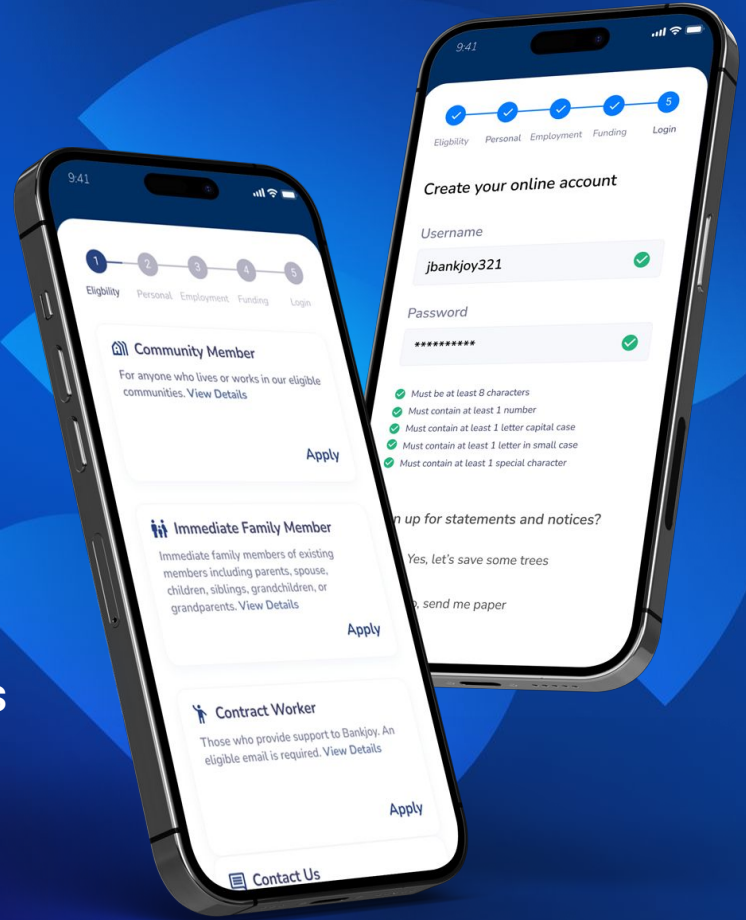


Bankjoy

Online Account Opening 2.0

Driving New Member Acquisition and Deposits
via All-Digital Account Opening



What's Bankjoy?



ONLINE BANKING: CONSUMER & BUSINESS

A mobile-responsive, modern web application with advanced banking features.



MOBILE BANKING: CONSUMER & BUSINESS

Every feature available in online banking, thoughtfully designed for mobile.



CONVERSATIONAL AI

AI to understand natural, free-form speech about banking via Alexa, Google Home, SMS/text, in app, or by phone.



ONLINE ACCOUNT OPENING

90 seconds is all it takes to safely open a new account.
100% automated.



ONLINE LOAN APPLICATION

A seamlessly integrated loan app experience reduces friction and grows loan revenue.



STATEMENTS & NOTICES

Re-invented and beautified statements and notices for a digital age.

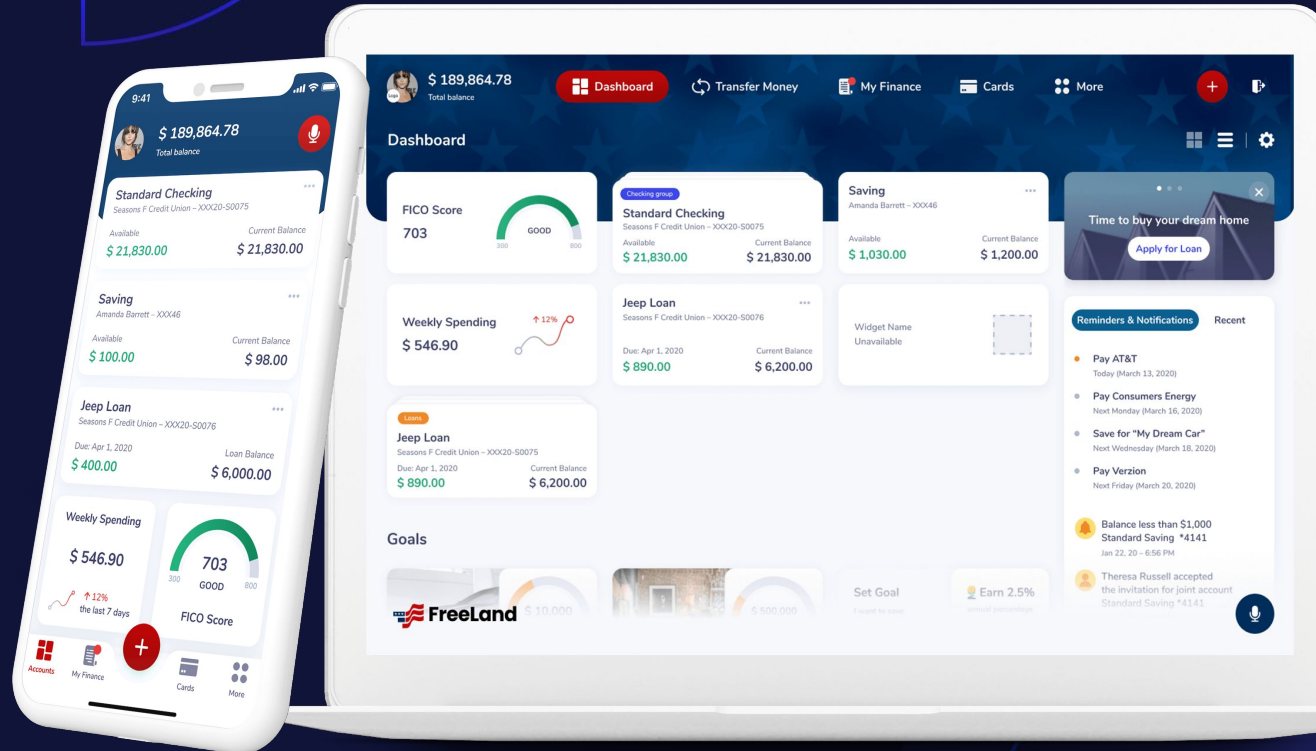
An Ecosystem, Not a Siloed Solution

Bankjoy:

Products built to work together to enhance the total member experience



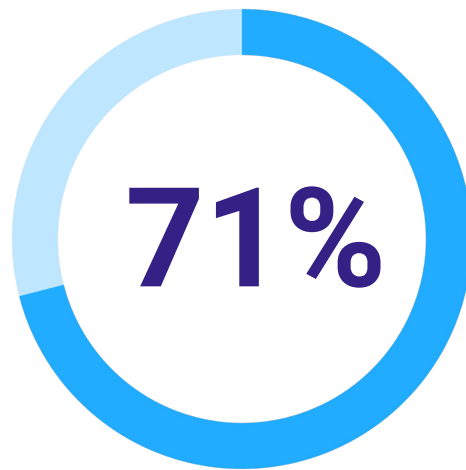
A Neobank-like Solution



A Pandemic Accelerated Digital Transition

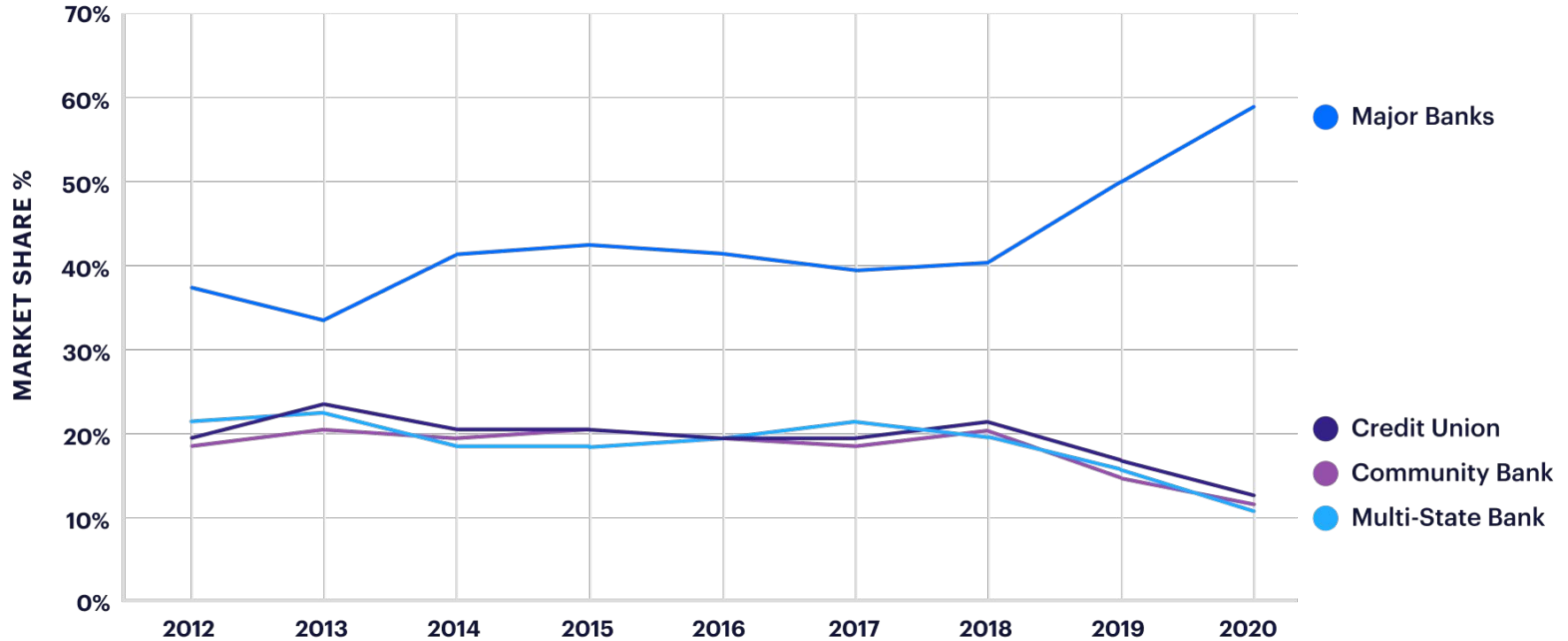
Today's customers prefer to open bank accounts online.

New customers opening their first bank account are making decisions based on the ease of account opening and the capabilities of digital banking apps.

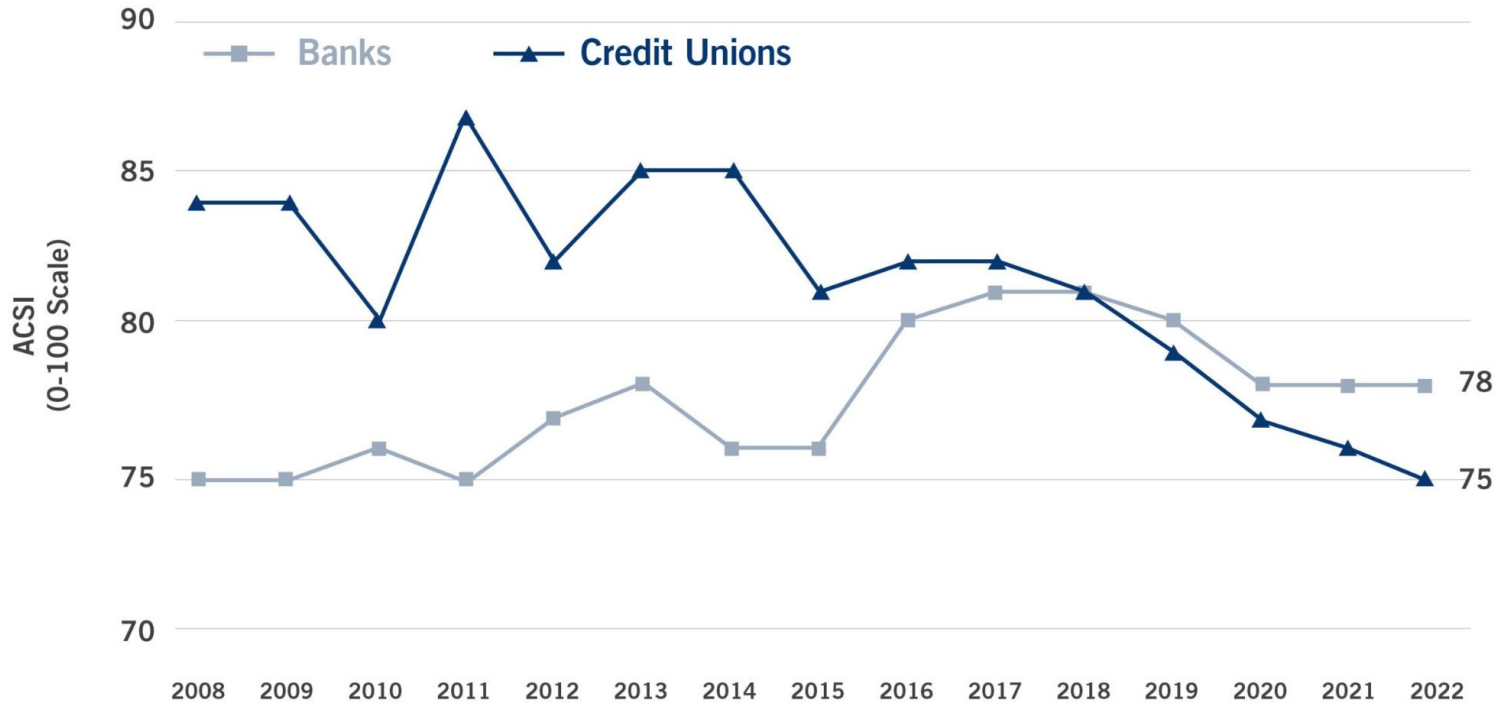


2022: 71% of U.S. respondents are now willing to open an account via app or website.

Big Banks Continue to Acquire Market Share

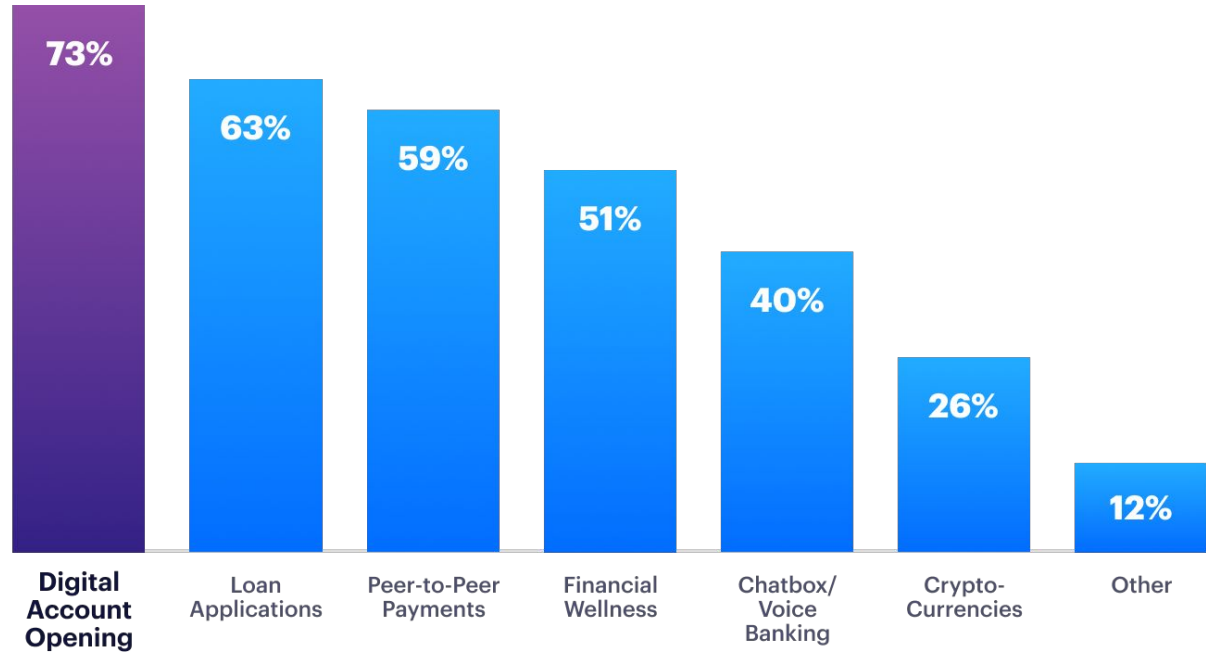


Big Banks Beating Credit Unions In Satisfaction



Requested Digital Banking Features

“What digital and mobile banking features are your customers or members asking for?”





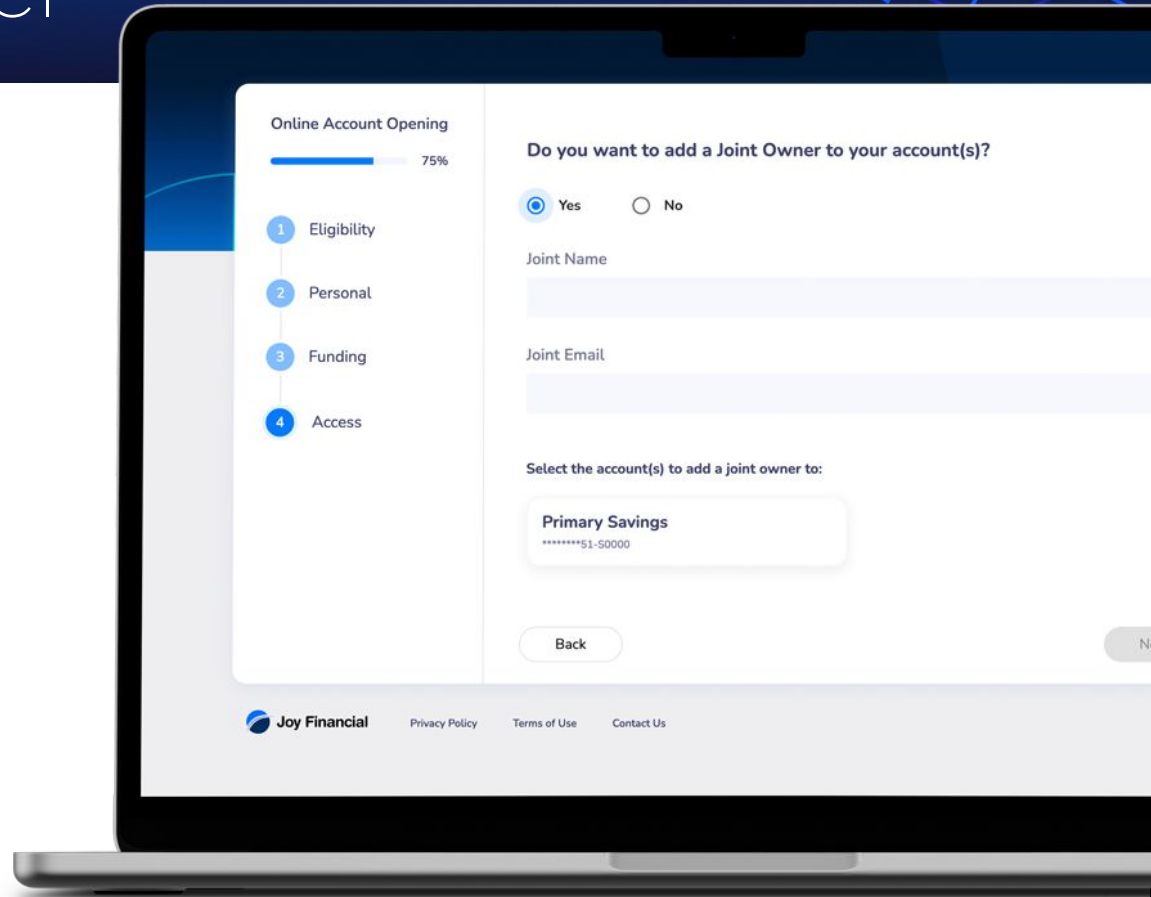
OVERVIEW

Online Account Opening



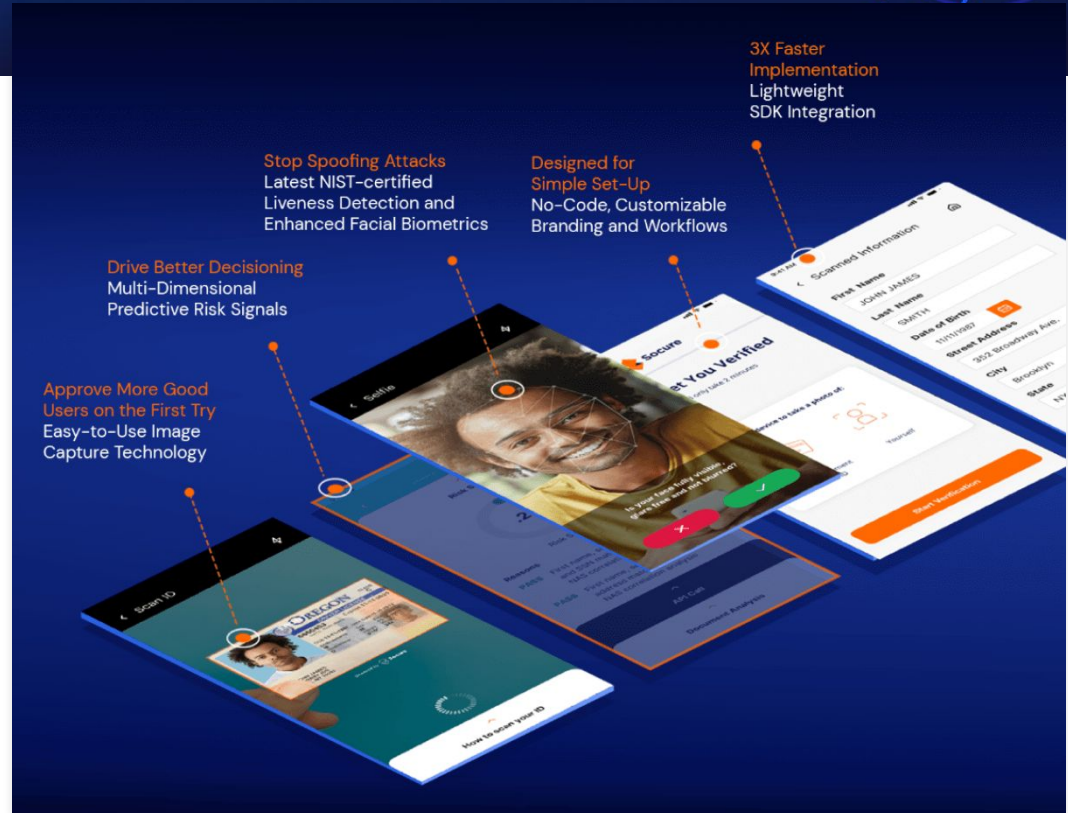
The Look & Feel

- New user interface to align with Bankjoy Consumer Banking 2.0 UI
- New user experience to increase conversion rate
- Mobile-first design



Speed

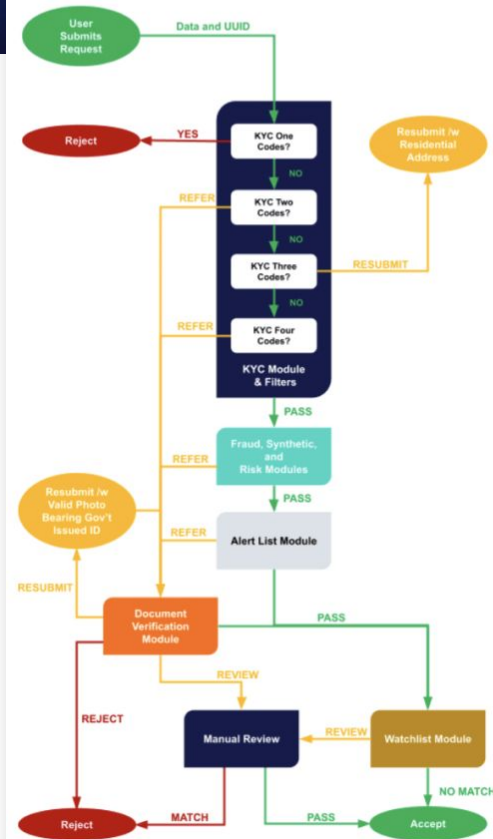
- User can finish online account opening in 90 seconds
- Using biometrics speeds up the workflow and ensures new members are onboarded securely



Security

- Face biometrics liveness face match to avoid identity theft
- Robust decisioning engine leverages KYC, ID verification, synthetic fraud detection, checking email, phone, address, IP address, and device risk scores

ID+ Decision Logic Diagram



Convenience



- Bankjoy OAO auto-fills address and photo ID information

Current Physical Address

Address *

Zip *

City *

State *

Occupancy Status *

Occupancy Duration *

Years

Use different address

Identification

ID Type *

ID Number *

ID State *

ID Date Issued *

ID Expiration Date *

DRIVERS LICENSE

--Please Select--

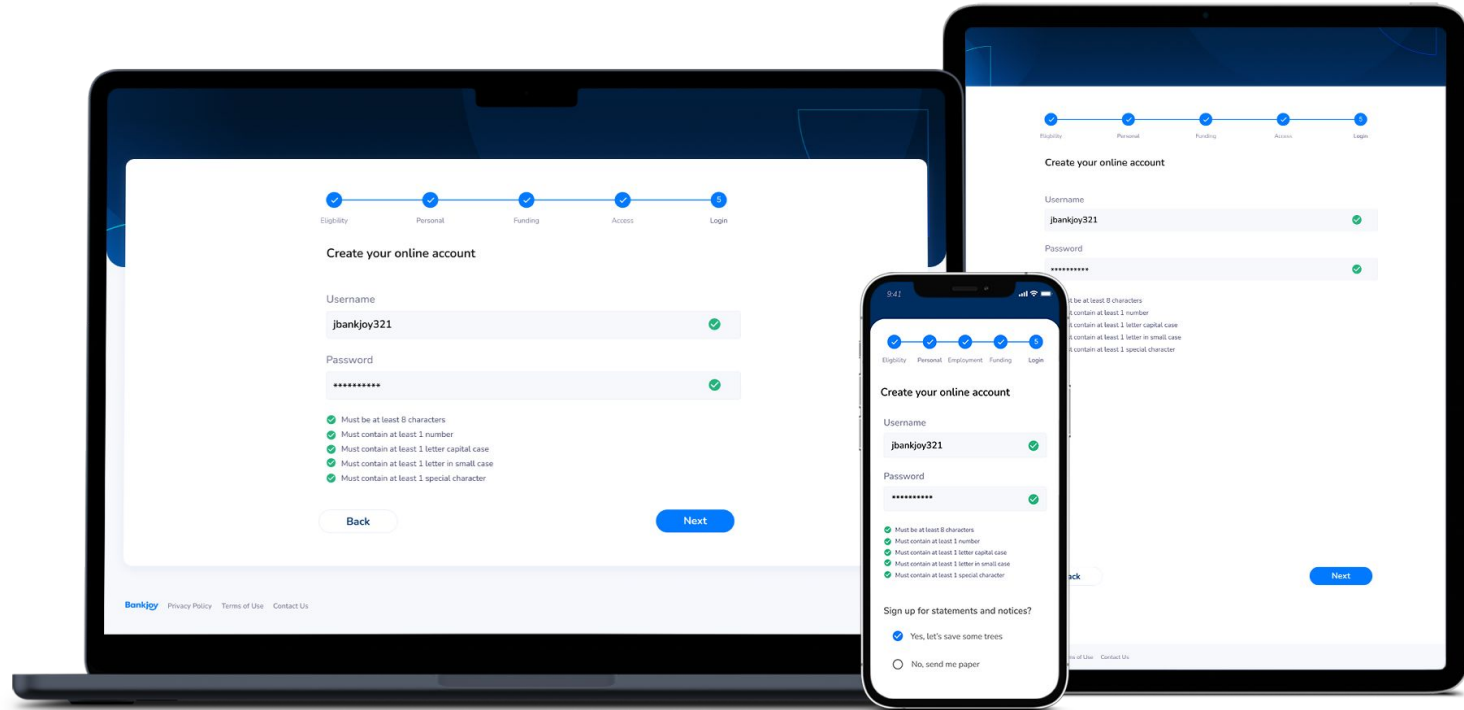
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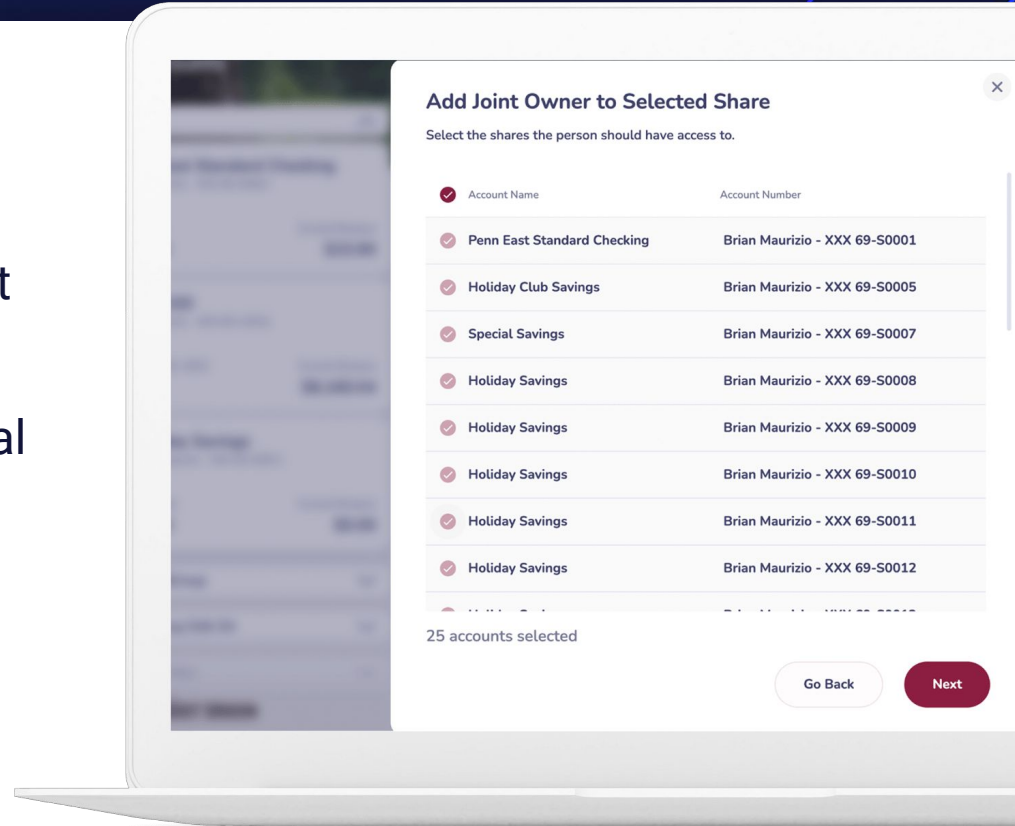
- The majority of OAO providers rely on user manual input

Mobile and Kiosk Friendly

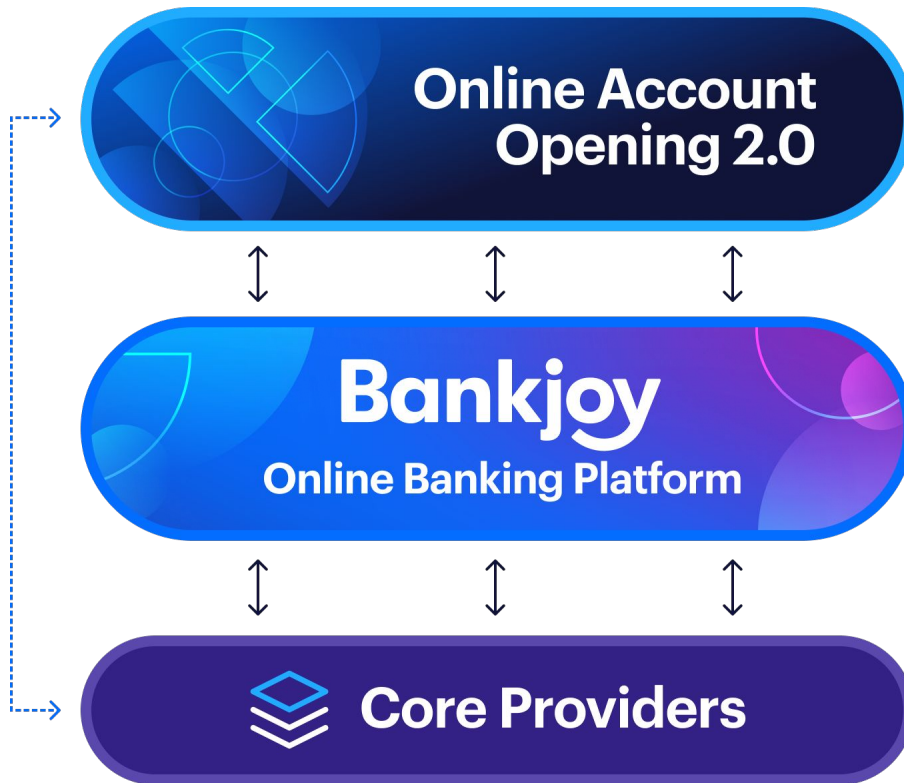


Tight Digital Banking Integration

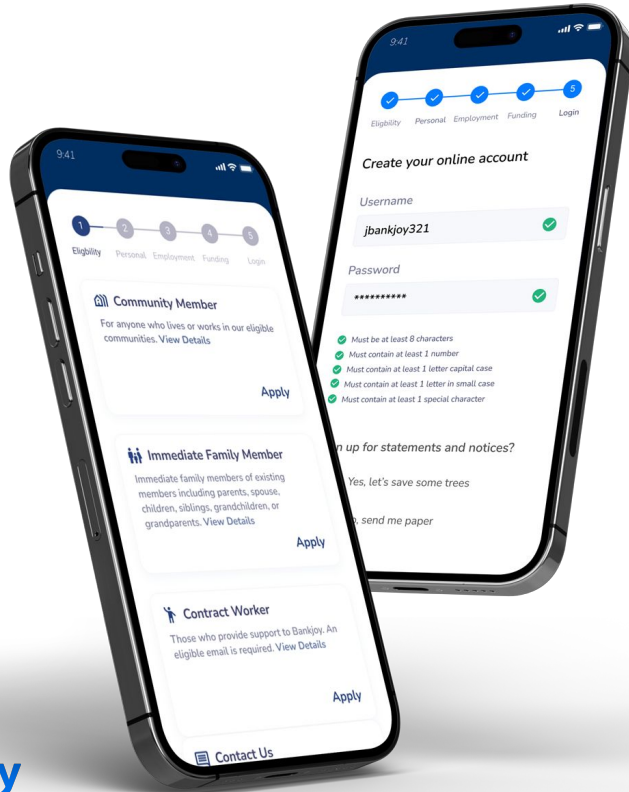
- If using Bankjoy digital banking, applicants will finish digital banking enrollment + e-statement enrollment in 90-second OAO
- Applicants can always add additional share or add a joint post account opening at digital banking



OAO Integrates with Your Digital Stack

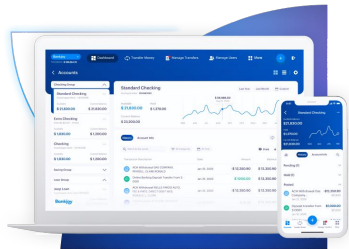


Fast Implementation



- Bankjoy Implementation Team can deploy OAO in less than 2 weeks
- Configurable product enables FIs to tailor OAO to existing processes

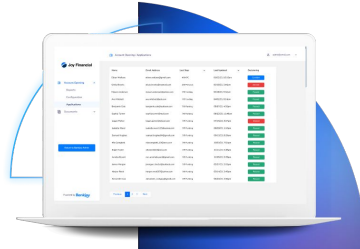
Trial OAO for 30 Days. For Free.



Fully-Featured OAO

Take advantage of the full OAO service including KYC, account verification and our fully-digital new-member onboarding process

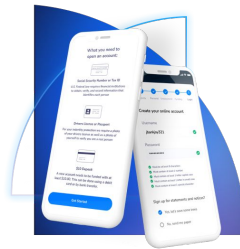
+



Core Integration Included

Bankjoy will integrate OAO with your core, empowering your FI to access the data needed to enable onboarding

+



Digital Banking Integration Included

We'll integrate with your digital banking platform to create new member accounts

=



No Risk

We believe that the service will provide the value your organization needs to successfully onboard new members. That said, if you don't like it, you can walk away.

Targeted Campaign Creation

New Member Acquisition Strategy



We'll work with you to design your new member acquisition campaign; create the offer, identify the acquisition channels and build the creative assets

Campaign Creation



We'll launch and manage your campaign with an eye towards maximizing new member acquisition

Campaign Reporting



At the close of the campaign, we'll create a report highlighting the results

Ready to Accelerate New Member Growth?

- Try our OAO solution **risk-free for 30 days**
- We'll handle integration with your core and digital platforms
- You focus on acquiring new members with a modern experience. We'll help you build the campaigns



The image features a dark blue background with decorative elements in the corners. In the top-left corner, there are overlapping geometric shapes: a circle, a square, and a quarter-circle. In the bottom-right corner, there are similar overlapping shapes: a circle, a square, and a quarter-circle. The email address is centered in the middle of the page.

sales@bankjoy.com

Bankjoy