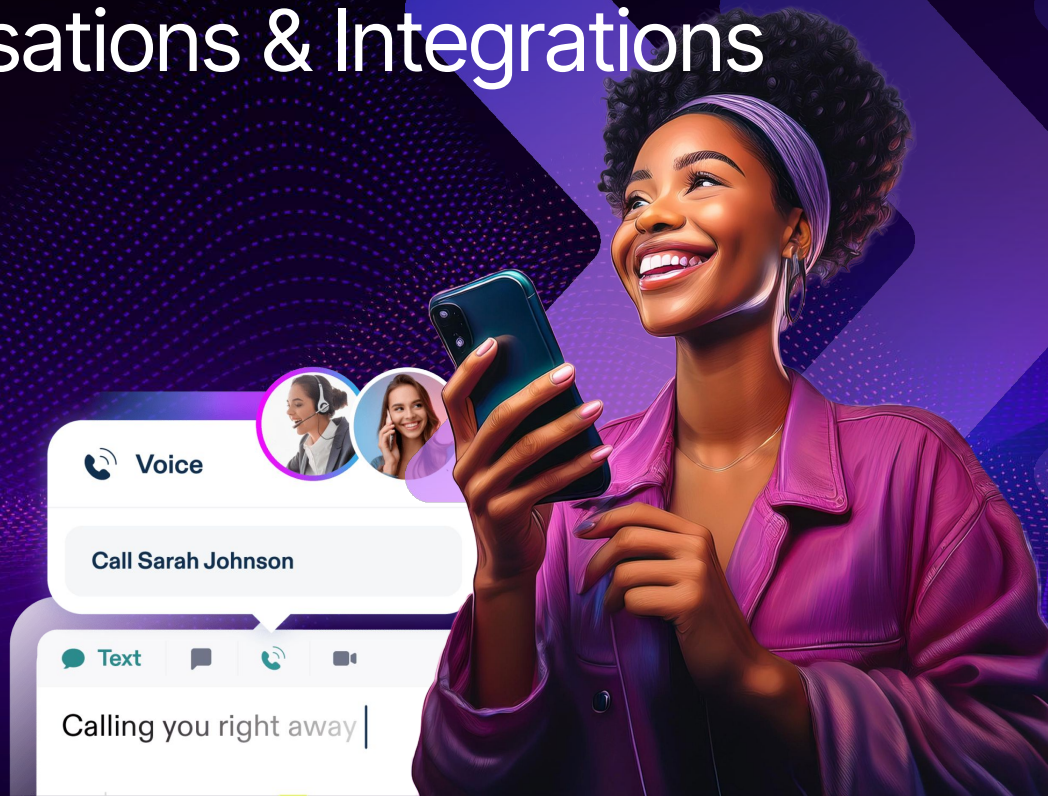


Grow Deposits and Loans

With Unified Conversations & Integrations



Unified Conversations Platform

Intelligence

AI Intelligence & Analytics

Automation

AI Agents (Digital & Voice) & AI Assistants

Communication

Voice+ (CCaaS) | Office Phone | Email | Video | Text | Chat



Workflows

Appointments

Lobby
Management

Payments



Compliance & Security



Safe AI

Integrations



Core

Lending

Collections

AOS

Marketing

Call Center

CRM

The Impact



**Chevron Federal
Credit Union**

**MeridianLink Integration
for Texting**



meridianlink

82%

Improvement from 46% in pull
through from phone apps

Reducing look to
book from 9 days to

2.5 days



Eltropy Supports

45+

Integrations today

Integrations by Category

Core

jack henry™

fiserv.DNA

corelation

FIS

Prodigy

FINASTRA

SHARETEC
bold technology. caring partner

fiserv.PORTICO

Digital Banking

Alkami

Q2

candescent

lumin
DIGITAL

Banno

CUANSWERS

API TURE

ACCESS SOFTEK™

mahalo
BANKING

Lending

meridianlink
consumer

ORIGENCE

temenos

Encompass™
by EllieMae

meridianlink
portal

WITHCLUTCH

Syncr3
Systems

Collections

temenos

AKUVO

meridianlink
collect

E-Signature

DocuSign

IMM eSign

AOS

meridianlink
opening

Payments

eltropy

SWIVEL™
An SWBC Company

MessagePay

AI

eltropy AI Or BYOB

AMELIA posh interface.ai

CRM

salesforce
marketing cloud

Prisma
CAMPAIGNS

salesforce

Adobe
Campaign

ID & Auth

idigo
POWERED BY COZERA

illumina

PLAID

Document
Management
System (DMS)

UCaaS

Microsoft Teams

CCaaS

NICE
GENESYS™
Five9™

smarsh

CORE Integrations

Core

jack henry™

fiserv.DNA

corelation

FIS

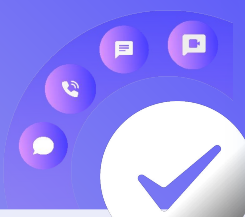
fiserv.PORTICO

SHARETEC

FINASTRA

Prodigy

CORE
integrations
empower
personalization



**Contact Center
AI-Voice 2.0** for
personalized,
authenticated intents

Automated Personalized Alerts
for use cases such as loan
payment reminders, account
thresholds, & many more

**Initiate 1:1
personalized Text
conversations** within
CORE system

**Authenticate
consumers** Via **Text** and
sync it to real-time to
CORE

**Real-Time
Conversation
Sync** to CORE
system

**Sync Member
opt-outs** back to
CORE system

**Sync Member
Contacts**
with Eltropy

Screenpop

corelation

jack henry™

Symitar Core integration: 1: Many Text Alerts

Alert types

New Account opened

Savings, Checking, CD, Loan and Club

Balance Reminders

Drop below threshold

Payments

Past Due, Pre Due & completed

CD Maturity

Name Change

Loan Limit



Symitar Core integration: Launching Eltropy Messenger

Sym 550 - Symitar Quest - 12/30/2020

File Edit View Navigate Help

Manage Account Records

Related Functions

Account: 0000026412 Search Identify Phone Queue Card Swipe Specifie:

Records

Account 0000026412

UTMA

QATEST DEVIKA ABIRAMI

Bill Pay Fee Type 20

Unique Identifier 1355117191

DEBIT CARD 4088323794346383

PLATINUM 1637426506887508 for L 08

Comment (Locator: 1977):

Comment (Locator: 724):

Preference 00 (Locator: 2):

English, Menu Mode, Issue

Brand Promise Survey

Credit Score Tracking

Eltropy Optin

Mobile Banking

Jwaala Online Banking

CU2 OnLine

Know Your Member

Privacy-No Mktg/Info Sharing

Eltropy Optin

Eltropy Optin

Eltropy Optin

Eltropy Optin

Note:

13,401 Active Notes, 13,659 Total Notes

Share ID 01:

T4NP1HTNFK6KAFA

1,623.92

Share ID 77:

WBWT00LALQEE L3HWWVRJ [933490735258]

2,700.97

Hold (Locator: 2075):

Sig Auth matched 01/06/18 13:58

5.74

Hold (Locator: 2076):

Sig Auth matched 01/07/18 01:34

10.96

Hold (Locator: 2077):

Sig Auth matched 01/06/18 10:06

12.06

Hold (Locator: 2099):

Sig Auth matched 01/17/18 14:58

50.00

Hold (Locator: 2100):

Sig Auth matched 01/01/18 21:22

2.18

Hold (Locator: 2101):

Sig Auth expired 01/02/18 10:55

37.74

Hold (Locator: 2104):

Sig Auth matched 01/03/18 02:10

65.00

Hold (Locator: 2105):

Sig Auth matched 01/04/18 15:22

231.61

Hold (Locator: 2110):

Sig Auth matched 01/03/18 20:35

165.18

Hold (Locator: 2120):

Sig Auth matched 01/06/19 16:22

20.70

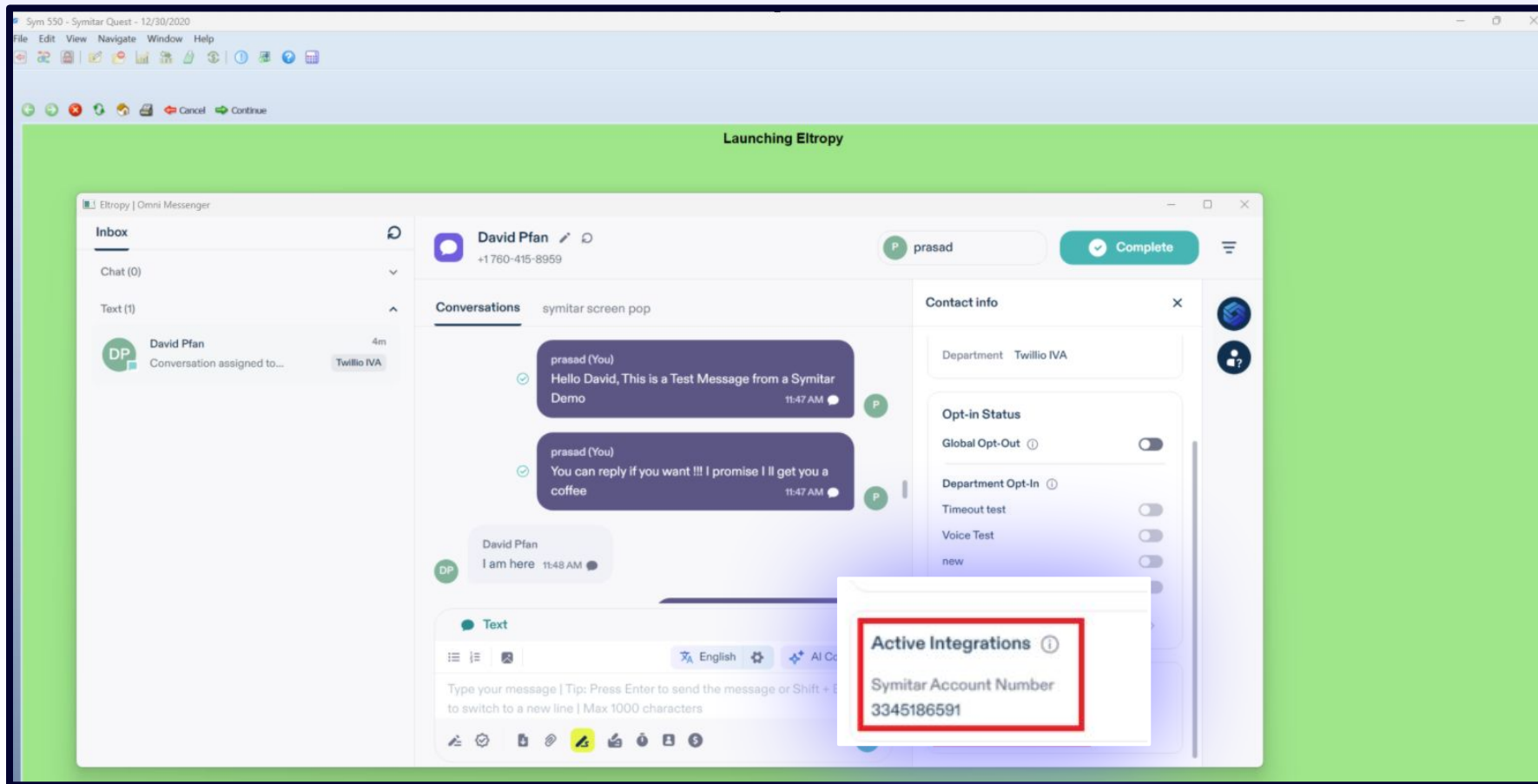
ELTROPY.CONNECT.CHROMIUMUATABI

ELTROPY.CONNECT.JHAPROD

ELTROPY.VERIFICATION.UATABI

ELTROPY.CONNECT.CHROMIUMABI

Some Visuals of Symitar Core integration



Symitar Core integration-Member Verification using 2FA

Sym 550 - Symitar Quest - 12/30/2020

File Edit View Navigate Help

Manage Account Records

Related Functions

Account: 8119344418 Search Identify Phone Queue Card Swipe Specfile:

Records

Account 8119344418

CUDL MEMBERSHIP

Name Prime (Locator: 1): LAKSHMI MOHAN

Name Joint (Locator: 3): NAKITA NABARRETE

Lookup 32 (Locator: 11): Bill Pay Fee Type 20

Lookup 00 (Locator: 8): VIN Number 25185708546148920 for L 01

Lookup 07 (Locator: 39): Unique Identifier 1158975703

Preference 00 (Locator: 2): English, Menu Mode, Audio Withdrawals

Tracking 99 (Locator: 147): Eltropy Opt In/Opt Out

Tracking 61 (Locator: 87): Credit Score Tracking

Tracking 61 (Locator: 86): Credit Score Tracking

Tracking 59 (Locator: 47): Eltropy OptIn

Tracking 53 (Locator: 10): CU2 OnLine

Tracking 43 (Locator: 46): Privacy-No Mktg/Info Sharing

Tracking 94 (Locator: 57): Know Your Member

Note: 90 Active Notes, 96 Total Notes

Share ID 01: T4NP1HTNFK6KAFA 198.91

Loan ID 01: ZD8CVST71M77LGL6NP43N 0.00

Name Joint (Locator: 4): NAKITA NABARRETE

Transfer (Locator: 9): Payment from 8119344418 S 01 0.00

Tracking 37 (Locator: 7): DEALER GAP - LEND

Tracking 30 (Locator: 6): Veh. Collateral/Insurance-M.S.

Tracking 71 (Locator: 5): Personalized Pricing - LEND

Note: 11 Notes

~EFT (Locator: 24): ACH Orig Group 000031 to L 01 213.00

Work Card (Locator: 174): Collection Work Card Abirami edge case

Note: 16 Notes

Work Card (Locator: 184): Collection Work Card DQ Loan/Share

Note: 2 Notes

ELTROPY.VERIFICATION.V2.03

ELTROPY.CONNECT.CHROMIUM

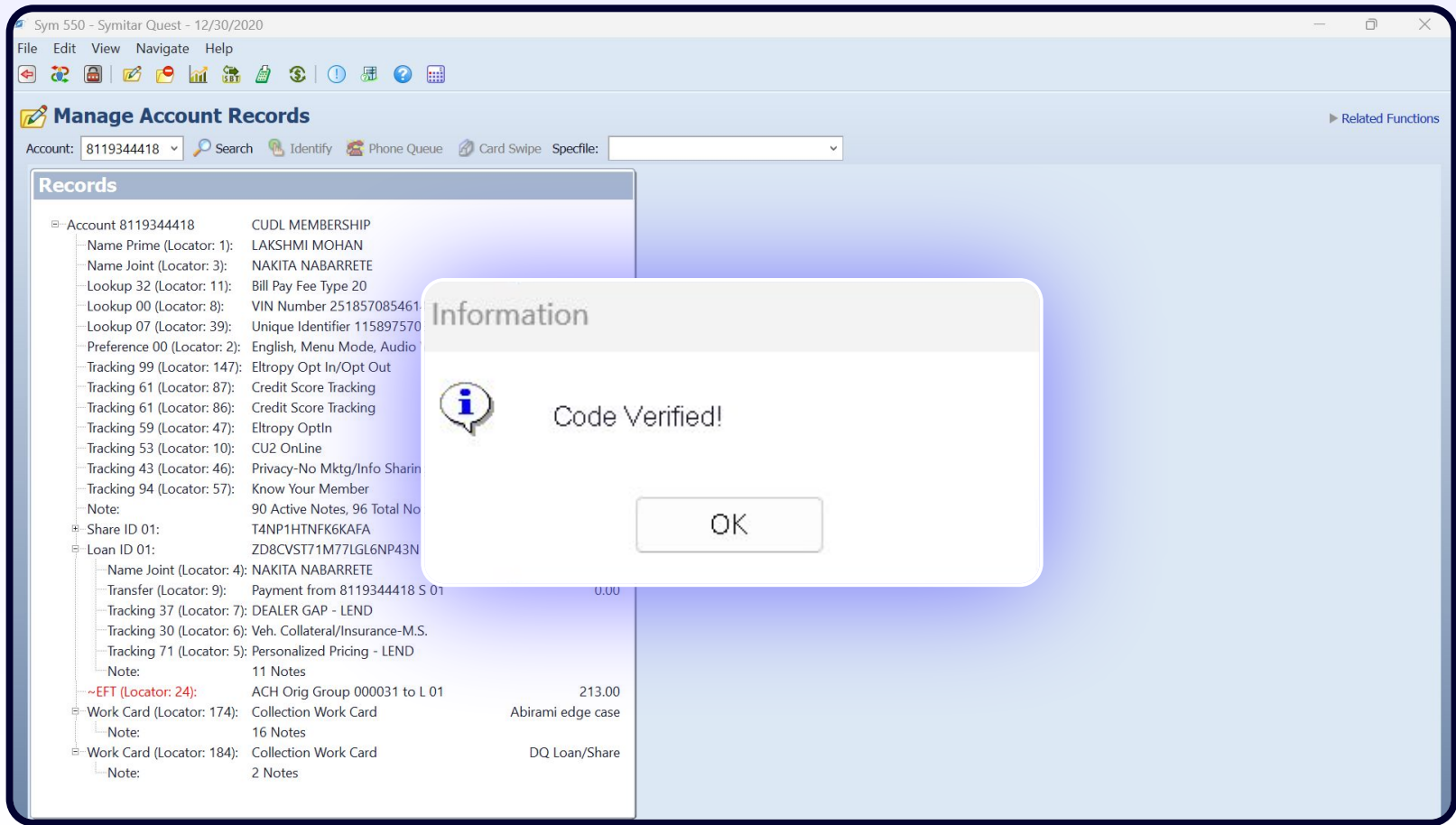
ELTROPY.OPTIN.CONFIG

ELTROPY.OPTIN

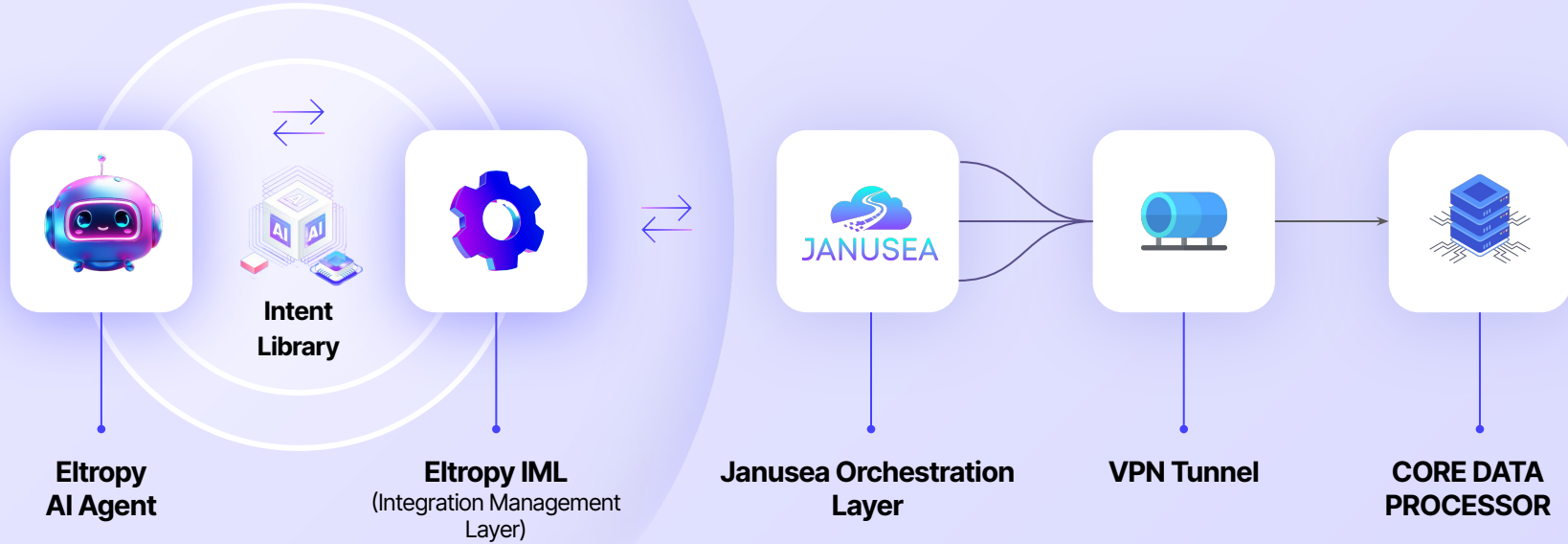
Some Visuals of Symitar Core integration

The image is a screenshot of the Symitar Quest software interface. At the top, the title bar reads "Sym 550 - Symitar Quest - 12/30/2020". Below it is a menu bar with "File", "Edit", "View", "Navigate", and "Help". A toolbar contains various icons for navigation and actions. The main window title is "Manage Account Records". Below this, there's a search bar with "Account: 8119344418" and a "Search" button. To the right of the search bar are icons for "Identify", "Phone Queue", "Card Swipe", and "Specfile". The "Records" section on the left lists various account details for "Account 8119344418", including "Name Prime", "Name Joint", "Lookup 32", "Lookup 00", "Lookup 07", "Preference 00", "Tracking 99", "Tracking 61", "Tracking 59", "Tracking 53", "Tracking 43", "Tracking 94", "Note", "Share ID 01", "Loan ID 01", "Name Joint", "Transfer", "Tracking 37", "Tracking 30", "Tracking 71", "Note", "EFT", "Work Card", and "Note". A "Mobile Phone Verification" dialog box is overlaid in the center, displaying "Version: 1.000 Date: 06/09/2022", "Primary MOHAN, LAKSHMI", "Verification code sent. Valid for 5 minutes", "Verification Code:" with an input field, "Select:" with a dropdown menu showing "1 Continue", and "OK" and "Cancel" buttons. On the right side, there's a graphic of a hand holding a smartphone. The phone screen shows a text message from "Mon, Oct 7 at 8:08 AM" to "Fri, Oct 18 at 11:27 AM". The message content is: "Dear LAKSHMI MOHAN, your security code is 233075. This code will expire in 5 minutes." The phone's status bar at the top shows the time "10:48" and various icons.

Some Visuals of Symitar Core integration



Symitar Core integration: Personalization with Authenticated intents within Voice Channel



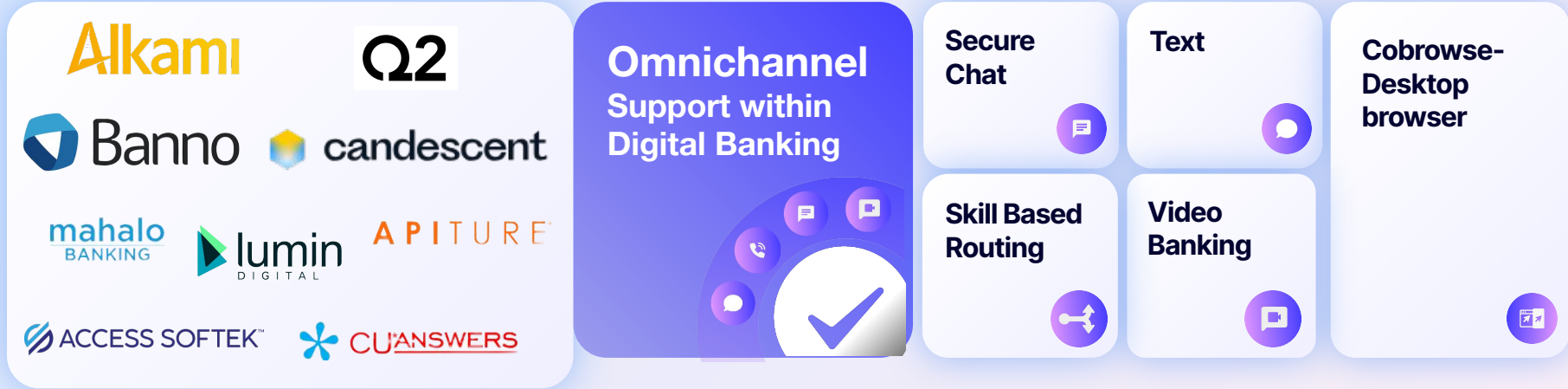
Text Based Verification completed

Text Alerts Sent

**Authenticated session
where consumers self
served themselves limiting
the call to be transferred to
Agent**



Digital Banking Integrations



**Pre-Integrated
with Digital Banking Platforms**



Auto-authenticated experience



Available on Web and Mobile app

Digital Banking Integrations: Insights with Impact

>750K

Chat
Conversations

34 % 

Chat interaction are
auto authenticated

+835K

Voice
Conversations

+50%

Contained by AI
Layer

+15% 

Inbound Voice are
Authenticated
through integrations

20%

Reduction in AHT through
integration with Digital
Banking allowing Agents to
serve more Consumers

70%

Increase in efficiency when AI
and Integration is combined
driving hyper personalization



Lending Integrations

LOS Integrations

meridianlink
consumer

ORIGENCE

temenos

Encompass
by EllieMae

WITHCLUTCH

Sync
Systems

meridianlink
portal

Use Cases

Initiate 1:1 Text conversations within Lending system

Pizza Tracker Alerts for Loan Milestones

Conversation Sync with real-time notifications to the Loan officers/users

Collect and Sync documents to the Loan file via Eltropy's unique trackable, secure links

Live help in loan portal to instantly service member requests during loan application process

Latest Enhancements

Enhanced "Pizza Tracker" feature to Configure one time Alert notification (MeridianLink, Encompass and Origence)

Expanded multi-department support for MeridianLink, Encompass, and Origence



Some Visuals of ML-Portal integration

qa-consumer-ap-wus.nonrev.meridianlink.com/pl/PersonalLoan.aspx?lenderref=cliffqa1&noencrypt=&autofill=true&l=1

MeridianLink Triage General To Do Doc | 2021 Portal 2024 Portal Quick Links - Cliff S... Test2 Test3 Testing Fintel QC QA QC ML Test Systems >> All Bookmarks

meridianlink Personal Loan Application

Loan Information

Select if this applies to you

This is a Line of Credit

Select branch location

Anaheim

Select a purpose*

CONSOLIDATION (HMDA)

NEW PERSONAL LOAN

AI Agent - Demo End

conveniently. if you need assistance, feel free to contact us at 904-777-6000 or 800-445-6289 1 .

1 Make a Loan...

I want to talk to a loan officer

01:40 PM

For security purposes, and if we should get connected, please enter your 10-digit mobile phone number.

01:40 PM

+1 (999) 998-997

Send

Lending Integrations: Insights with Impact

800K

Personalized 1:1
Interaction to help
borrowers

>217K

Pizza Tracker
Alerts Sent

>100K

Documents collected
and synced back to LOS
systems



Whats Next for Integrations?

**New Core & Digital Banking
Integration**



New Lending integration



Lending Enhancements



**We are bringing
the Pizza tracker !**

temenos

Phase-2

meridianlink

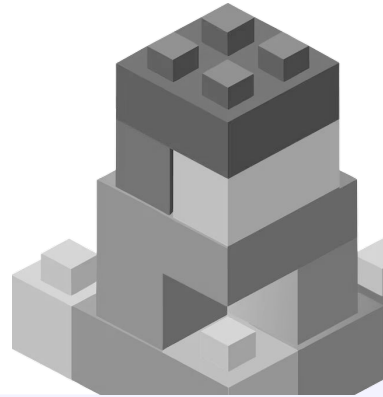
**Updates to
conversation sync
and Alerts**

Let's Discuss & Partner at the FinTech Showcase

What enhancements would you like ?



What additional integrations can we build for you?



Unified Conversations Platform

Intelligence

AI Intelligence & Analytics

Automation

AI Agents (Digital & Voice) & AI Assistants

Communication

Voice+ (CCaaS) | Office Phone | Email | Video | Text | Chat



Workflows

Appointments

Lobby
Management

Reputation
Management



Compliance & Security



Safe AI

Integrations



Core

Lending

Collections

AOS

Marketing

Call Center

CRM

Grow Loans and Deposits Suite

In-Branch



Video Rooms



Appointment + Lobby
Management



Reputation Management



Office Phone



Digital



Text Messaging



Digital Chat



Remote Video



Email

How to Grow Loans and Deposits In-branch?



Video Rooms



**Every Consumer.
Fully Seen.
Fully Served.**



Our Impact

70%

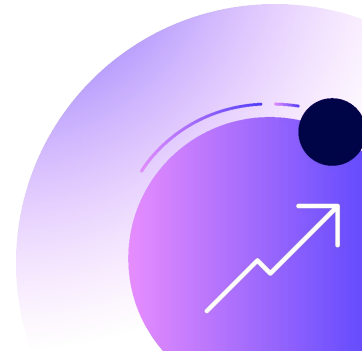
Reduction in lost opportunities due to excessive wait time

30%

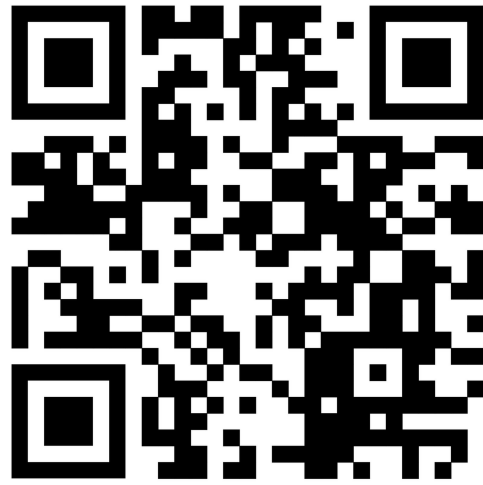
Increase in Branch staff utilization

49%

Loans funded through video rooms



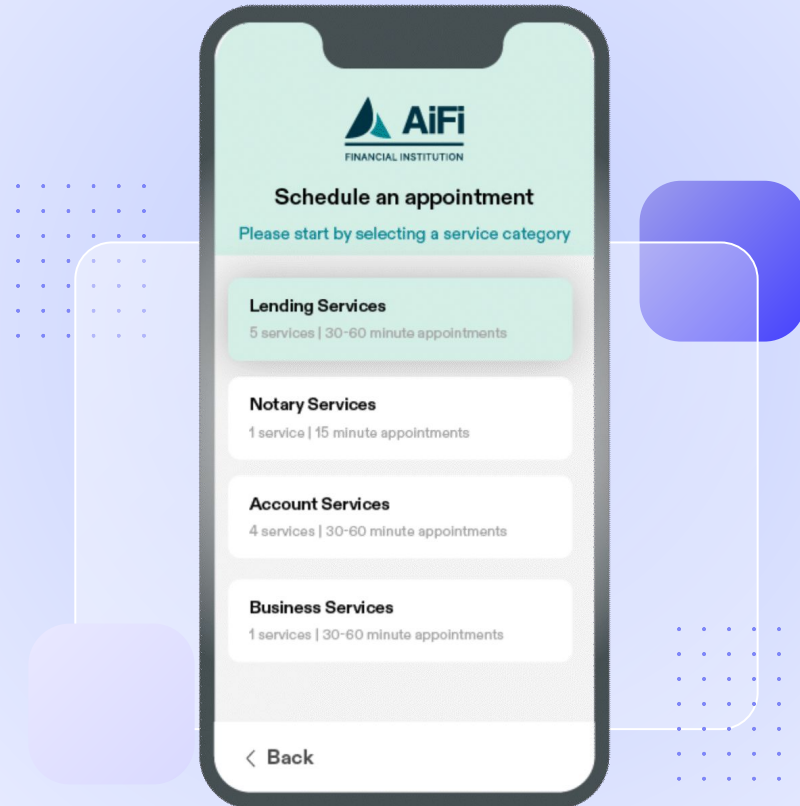
Let's play a game



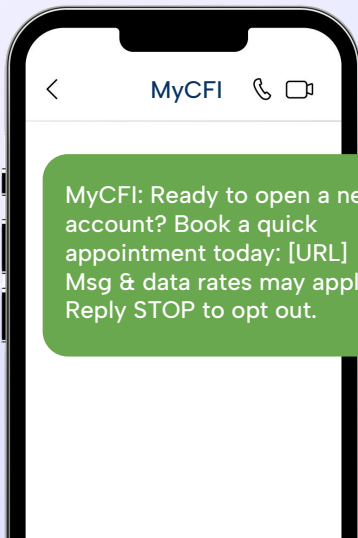
SCAN ME



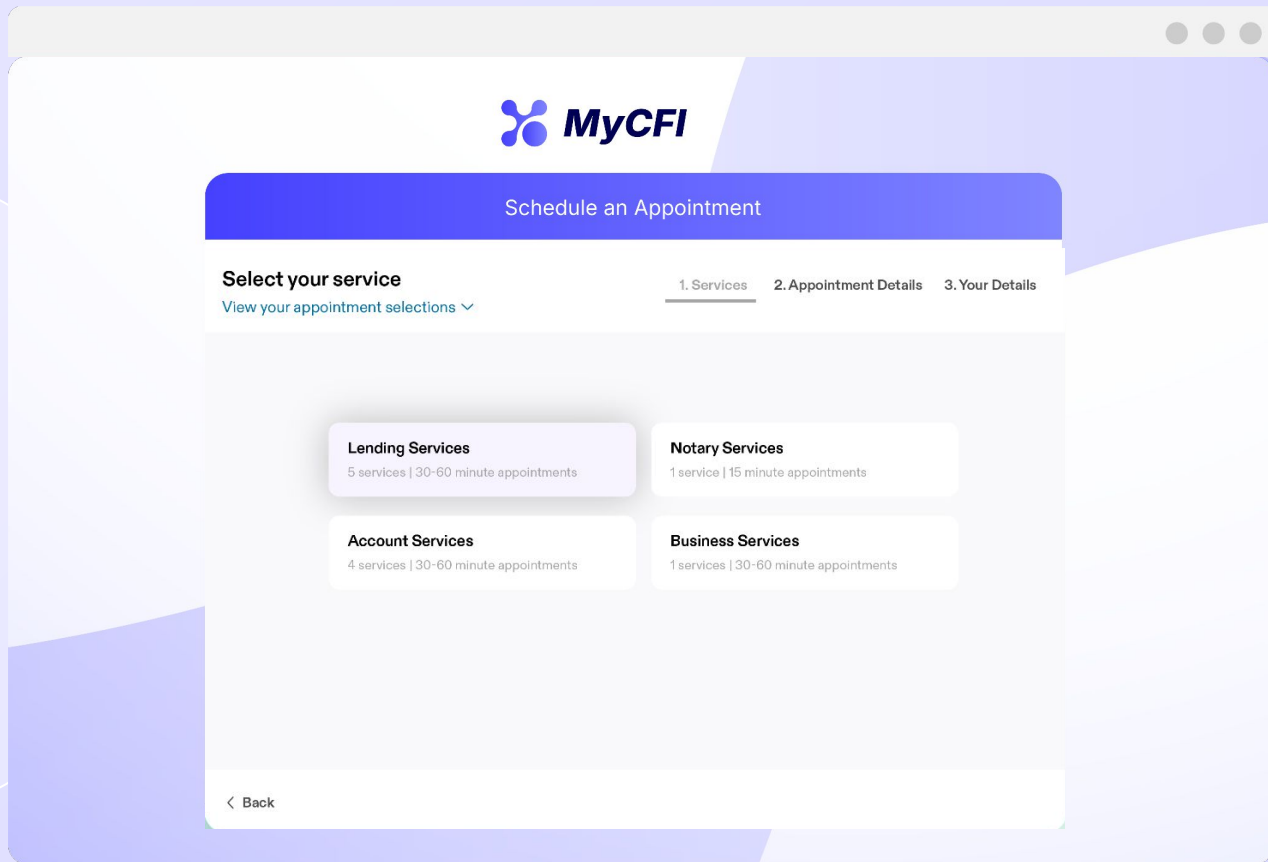
Appointment Management



Appointment Management



MyCFI: Ready to open a new account? Book a quick appointment today: [URL]
Msg & data rates may apply.
Reply STOP to opt out.



Our Impact

13M

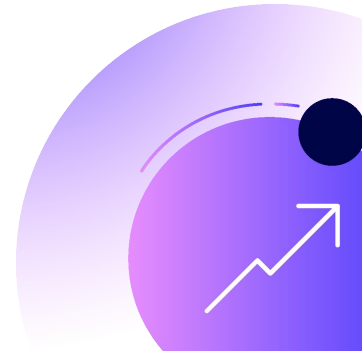
Consumer loans
funded with branch
appointments

30K

Accounts opened
Virtually

13%

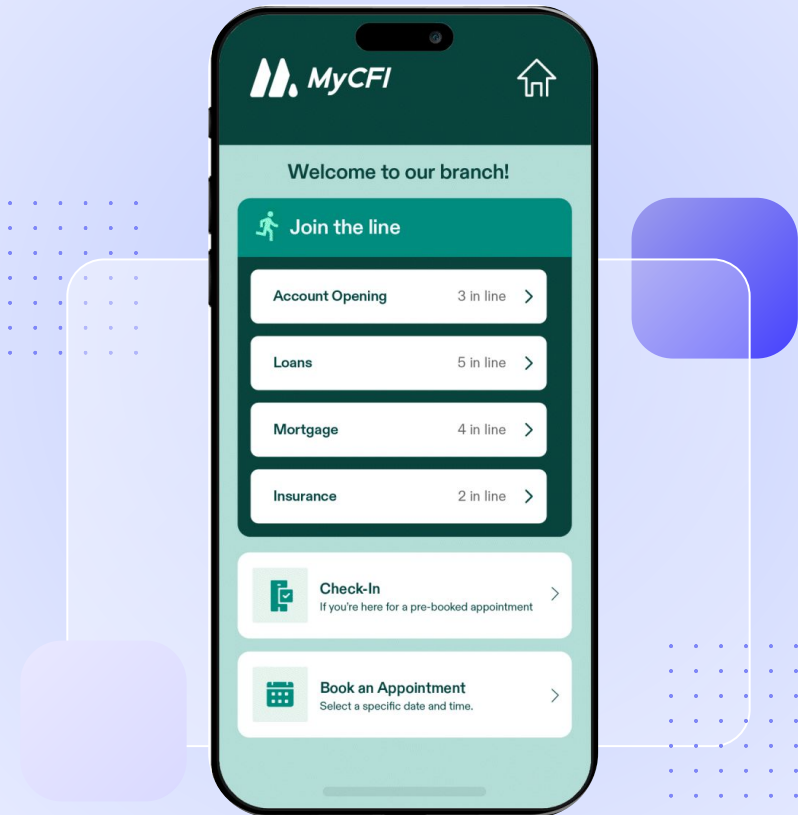
Increase in
appointments



Let's Check-in!



Lobby Management



Lobby Management

Kiosks

iPad

 MyCFI

Welcome to our branch



Join the Line

You can join the queue for one of our services

Account Opening

6 people waiting

Mortgage

2 people waiting

Insurance

3 people waiting

Loan

2 people waiting

Home Equity

4 people waiting

Transfers

2 people waiting

RV loans

9 people waiting

Deposits

7 people waiting



Check-In

If you're here for a pre-booked appointment



Book an Appointment

Select a specific date & time

 MyCFI

Welcome to our branch



Join the Line

You can join the queue for one of our services

Account Opening

6 people waiting

Mortgage

2 people waiting

Insurance

3 people waiting

Loan

2 people waiting

Home Equity

4 people waiting

Transfers

2 people waiting

RV loans

9 people waiting

Deposits

7 people waiting



Check-In

If you're here for a pre-booked appointment

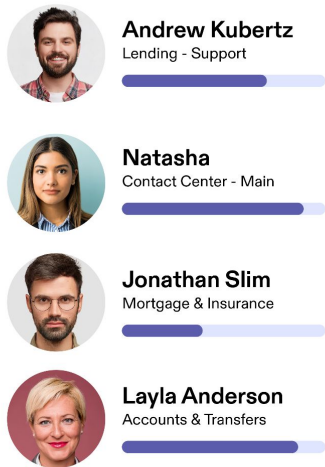


Book an Appointment

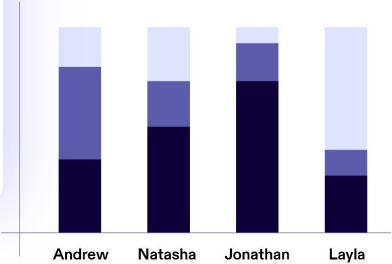
Select a specific date & time

Lobby Management

Staff Utilization - Main Branch



Detailed Breakdown



Our Impact

23%

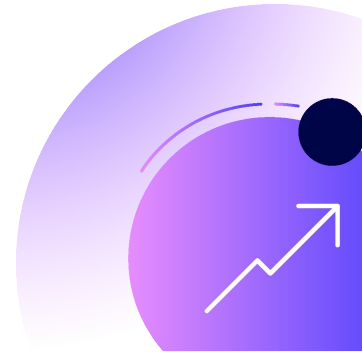
Drop in No-show

150K

Lending and
Account opening
Check-ins

23%

Increase in
In-Branch Staff
Utilization



How many of you check reviews before you go to restaurant?

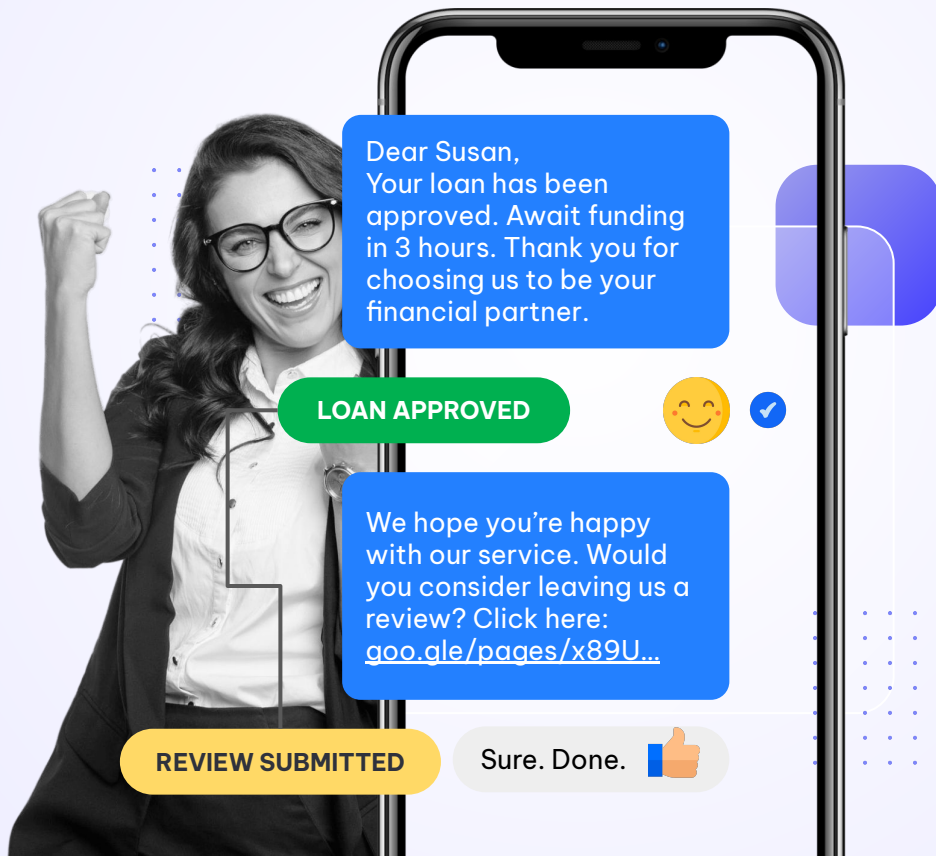
★ ★ ★ ★ ★	<input type="text"/>
★ ★ ★ ★	<input type="text"/>
★ ★ ★	<input type="text"/>
★ ★	<input type="text"/>
★	<input type="text"/>



What is the average Google rating for CFIs?



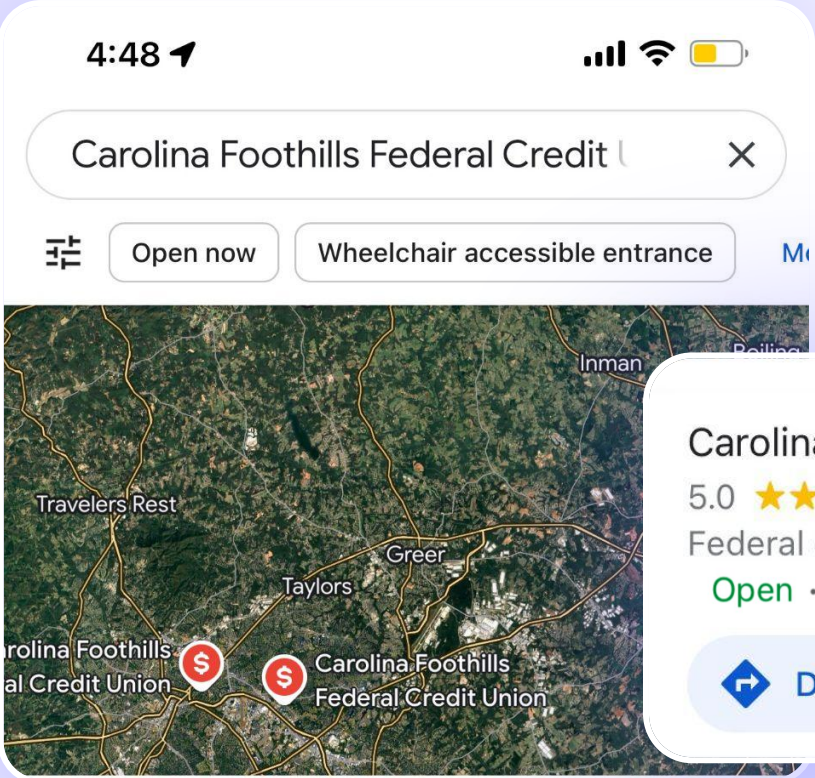
Reputation Management



Reputation Management




Reputation Management




CAROLINA FOOTHILLS
FEDERAL CREDIT UNION
We move you forward.


Carolina Foothills Federal Credit Union


5.0 ★★★★★ (1,054)


Federal credit union · 280 Commonwealth Dr · 

Open · Opens 9 AM Thu

 Directions

 Call

 Share

 Save

Our Impact

4.6

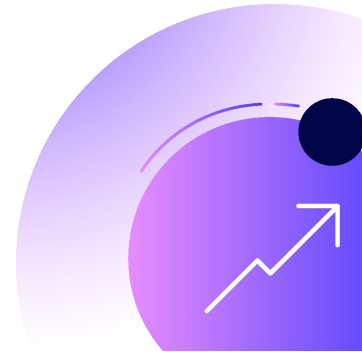
Average Google
Rating

20%

Boost in Local
SEO ranking

8x

Increase in
engagement
rates



Eltropy Office Phone: Key Features



New call

Keyboard

Address book

+

#6789

Your Extension: 5673

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
*	0 +	#

Call Now

Voicemail greetings ⓘ

Selecting a greeting will set it as the default voicemail message for the domain.



Upload New

Voicemail greetings ⓘ

Selecting a greeting will set it as the default voicemail message for the domain.

Upload New

Default bell

New call

Keyboard

Address book

+

Type name, extension or a number

Your Extension: 5673

Carlos Rios

Diana Adams

John O'Connor

Mia Ingram

Samuel Ortiz


Audio settings

Make sure you can be heard before starting a voice call.


How to Grow Loans and Deposits Digitally?



**How many of you use Texting
today from Eltropy?**



The Best Text Messaging Provider in the Industry



Text Messaging

Accelerate Application & Account Activation

Document Collection & Signature

Onboarding text alerts

Personalize Engagement

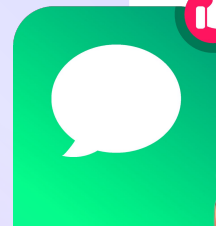
1:1 texting

Activate Indirect Consumers

Drive Conversion

1:Many Status Alerts

Application Completion Nudges



Text

Hello June, Your loan application is completed. Reply if you need any help from...



Transfer

Aa

DocuSign

Our Impact

3 Days

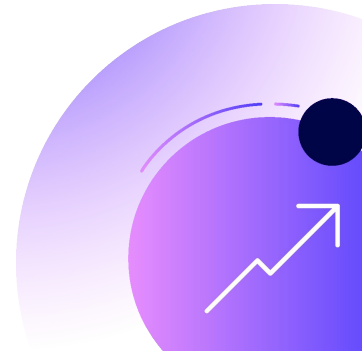
Reduced in loan
approval to funding
process

33 Mins

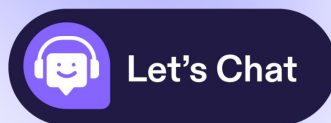
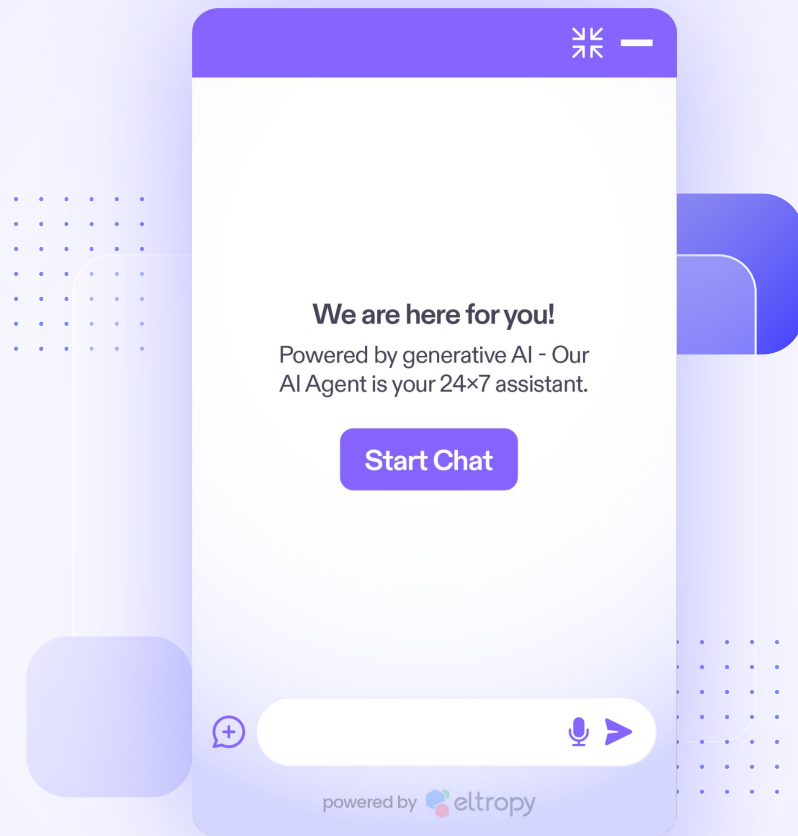
Avg Doc
Submission Time
with Text

40%

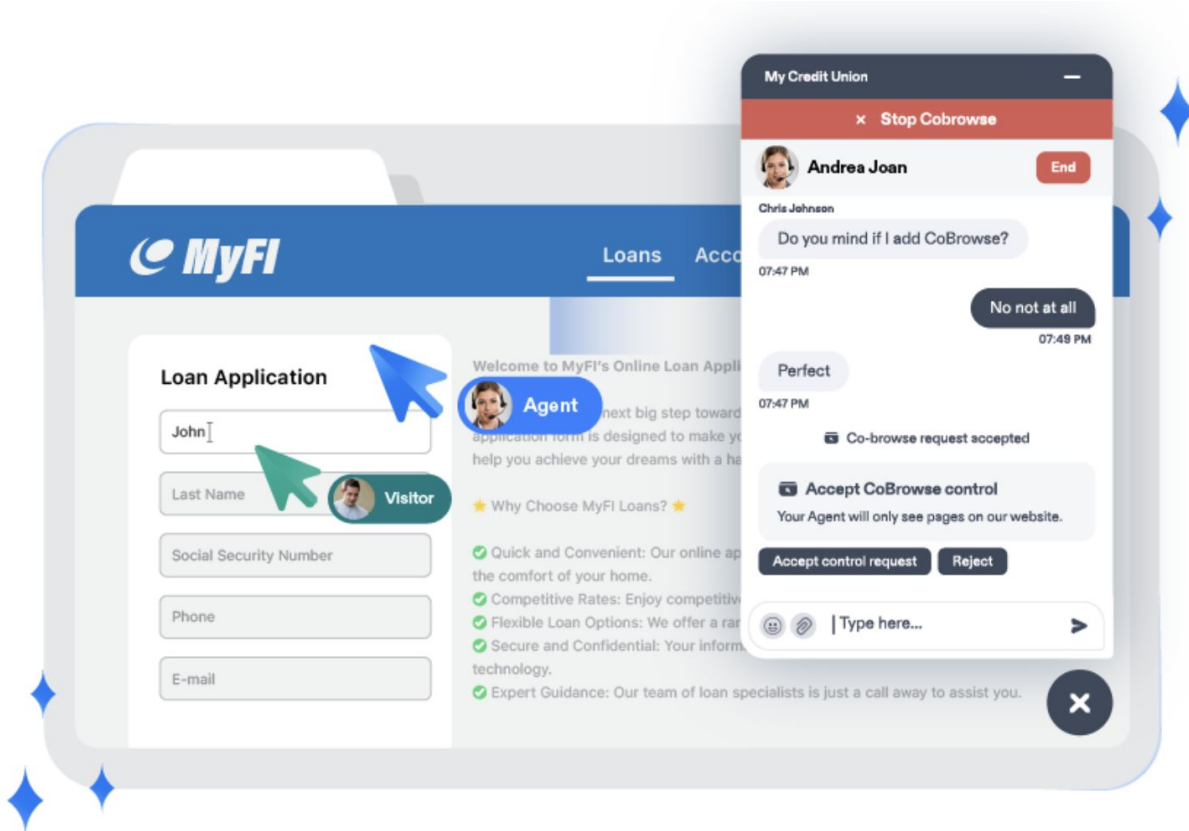
Higher response
rate



Digital Chat



Digital Chat



Our Impact

4 Mins

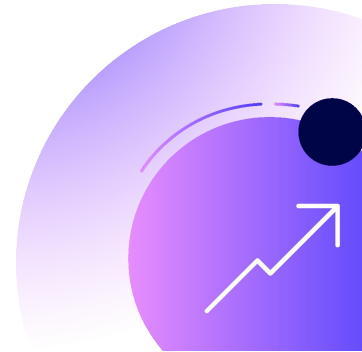
Average Time it takes
for a member to get
live help

2x

More loans and
new account
opening
completed with
live help

10%

Call volume
comes in via
Digital Chat



Remote Video Banking

[Personal](#)[Loans](#)[Business](#)[Wealth & Insurance](#)[Services](#)[← CONTACT US](#)

VideoChat

Bank face-to-face from anywhere in the world! With VideoChat from ICCU, you can securely chat with a live service agent through your mobile device or desktop. Open a new account, apply for a loan, ask account questions, and so much more. Let's VideoChat!

Monday-Saturday: 8 am-7 pm MT

[START VIDEOCHAT](#)[Download the ICCU app](#)

Using VideoChat



We understand that not everyone can make it into an ICCU branch. Sometimes you need something more convenient. That's why we provide access to VideoChat in so many places. All you need is a camera and microphone on your mobile or desktop device. Give us a call!

[START VIDEOCHAT](#)[DOWNLOAD THE ICCU APP](#)

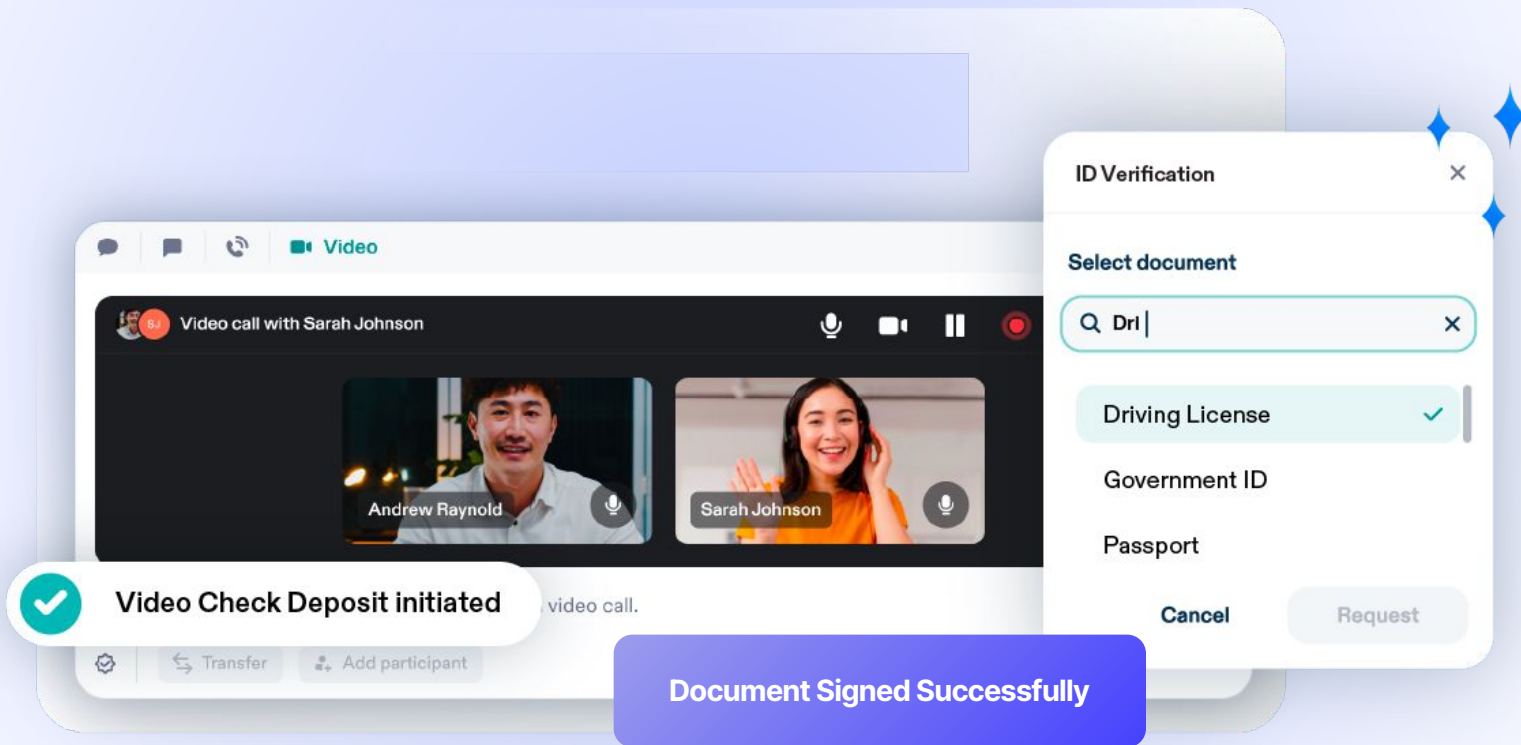
**How many of you use
Interactive Teller Machines?**



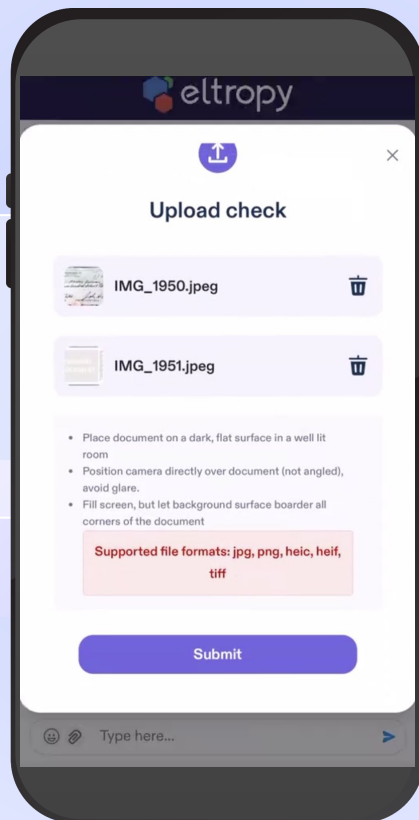
Join a Video Banking Queue



Remote Video Banking



Video Check Deposit



Video Check Deposit



Check Deposit Receipt

Transaction Summary

Date: 2025-04-24 16:32:31
Channel: Video

Check Details

Check Number: 2141
Routing Number: 065400137
Account Number: XXXX-X433-9

Depository Account Details

To Account Number:

Total Amount Deposited \$ 6400.02



Thank You!
Agent Ritu

Our Impact

10 Mins

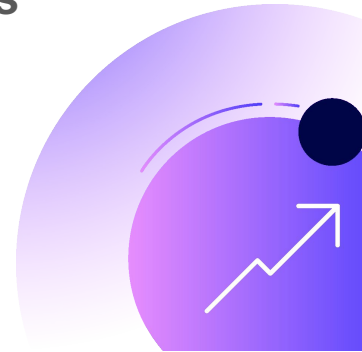
Virtual Loan
Application
Completion

30%

Increase in
revenue-generati
ng Loan
applications

70%

Increase in
opportunities to
open new
accounts



Call to Action:

Partner with us on your Digital + Branch Journey

Let's make business conversations smarter,
faster, and more connected.




Is there a channel we haven't added in Eltropy Platform?



Introducing **Email**



"Where do emails sent to these addresses go?"


[Open Account](#)
[About](#)
[Locations](#)
[Rates](#)
[Make a Payment](#)
[Contact](#)

[Log In](#)
[Checking & Savings](#)
[Credit Cards](#)
[Loans & Lines](#)
[Vehicles](#)
[Mortgage](#)
[Investments](#)
[Protection](#)

[Personal](#)
[Business](#)
[Student](#)
[Español](#)

Recovery & Deceased: [855.721.9843](#)

Loan Services — Consumer Business/Commercial Lending Insurance Services

Payments
P.O. Box 91210
City of Industry, CA 91715

Payoffs
Attn: Loan Servicing CU77
2100 Park Place
El Segundo, CA 90245

Phone: [800.854.4501](#), option 1

Email: loanservicing@kinecta.org
Please do not send sensitive information via email.

Email: BusinessLoanServicing@kinecta.org

Email: PPPForgiveness@kinecta.org
Please do not send sensitive information via email.

, option 2

PT
. ET

PT
. ET

Saturday
9:00 a.m. – 2:00 p.m. PT
12:00 p.m. – 5:00 p.m. ET

Eltropy Email



Eltropy Email



Department
Email



Campaign



Exchange
Email







Analytics

Unified Platform - Impact

2.4x

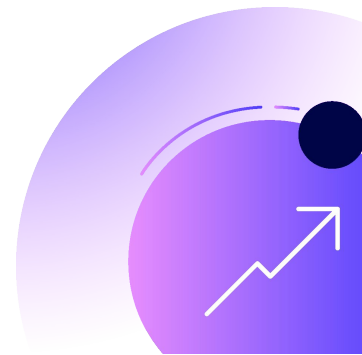
Increase in new account openings among CFIs that adopted omnichannel .

72%

of consumers had **personalized messaging influence their decision** to open new deposit accounts.

59%

of Gen Z and Millennials are **engaging with financial offers** delivered via rich, visual messaging (RCS, MMS).



One Platform for all your needs

"Being able to use the Eltropy platform across departments – whether it's lending, collections, or contact center – has been a game changer. Everybody absolutely loves the system. It's very intuitive and easy to use."

Nik Dokic

Business Analyst/Project Manager



CAHP
CREDIT UNION

Let's partner to Innovate with *Purpose*



EMERGE 2025

Call to Action:

Partner with us on Email

Let's make business conversations smarter,
faster, and more connected.



Q&A

