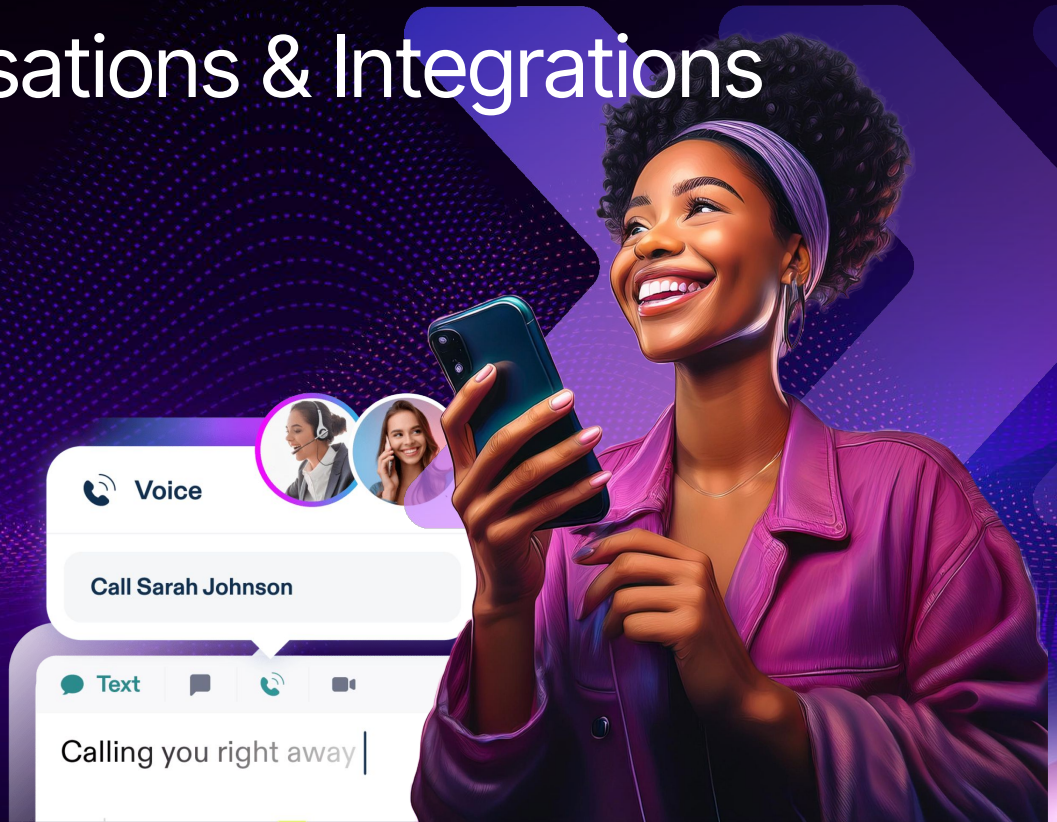
eltropy

Grow Deposits and Loans

With Unified Conversations & Integrations



Unified Conversations Platform

eltropy

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

eltropy × 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
CU ANSWERS
APITURE
ACCESS SOFTEK
mahalo BANKING

Lending

meridianlink consumer
ORIGENCE
temenos
Encompass by EllieMae
meridianlink portal
WITHCLUTCH
Sync1 Systems

Collections

temenos
AKUVO
meridianlink collect

E-Signature

DocuSign
IMMEDIASign

AOS

meridianlink opening

Payments

eltropy
SWIVEL An SWBC Company
MessagePay

CRM

salesforce marketing cloud
Prisma CAMPAIGNS
salesforce
Adobe Campaign

ID & Auth

idgo POWERED BY COZERA
illuma
PLAID

UCaaS

Microsoft Teams

CCaaS

NICE
GENESYS
Five9

AI

eltropy AI Or BYOB
AMELIA
posh
interface.ai

Document Management System (DMS)

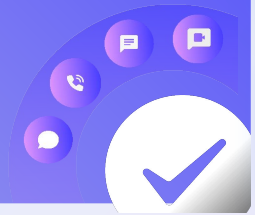
smarsh

Updated on 4/17/25

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

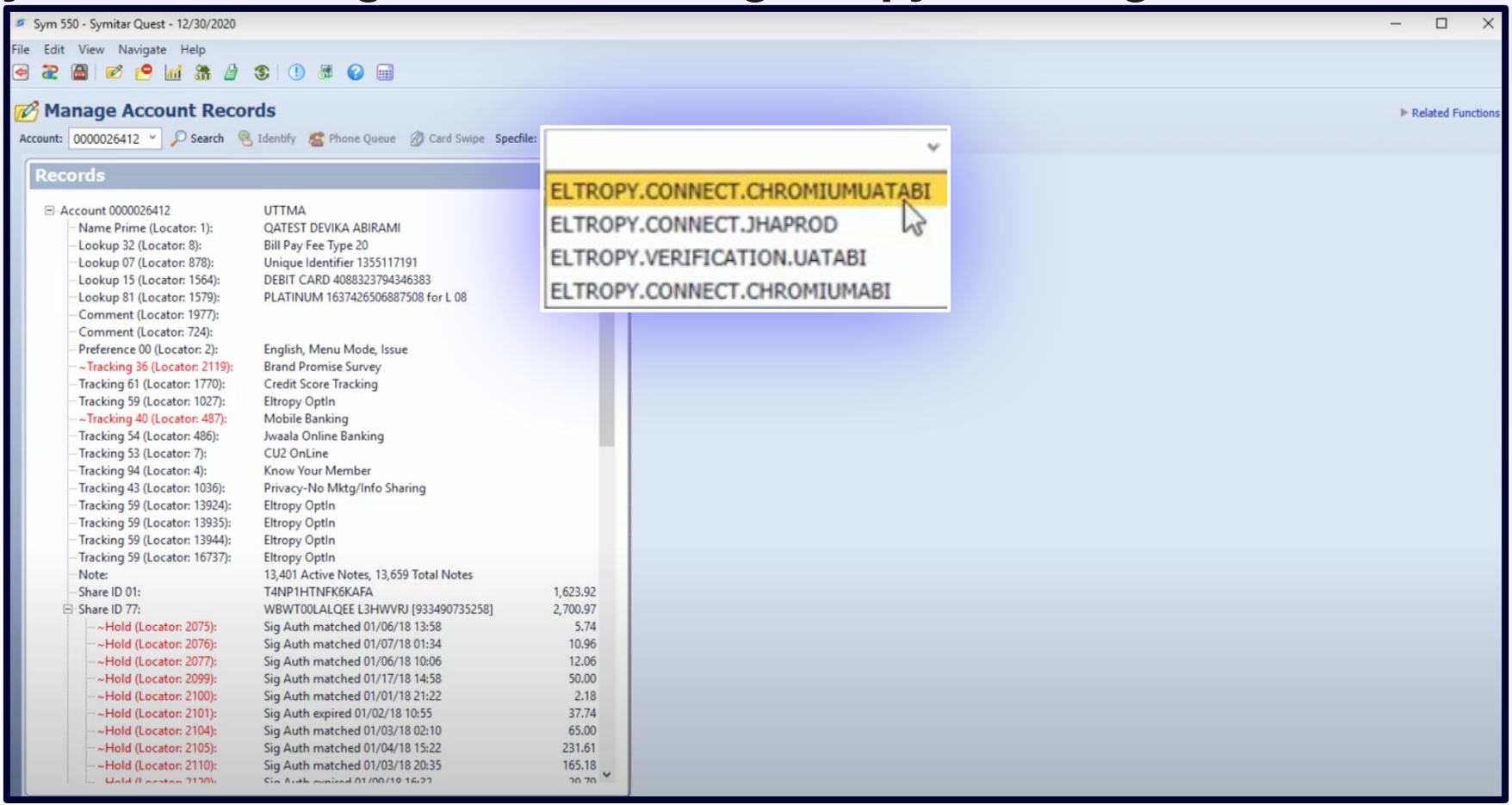
Past Due, Pre Due & completed

CD Maturity

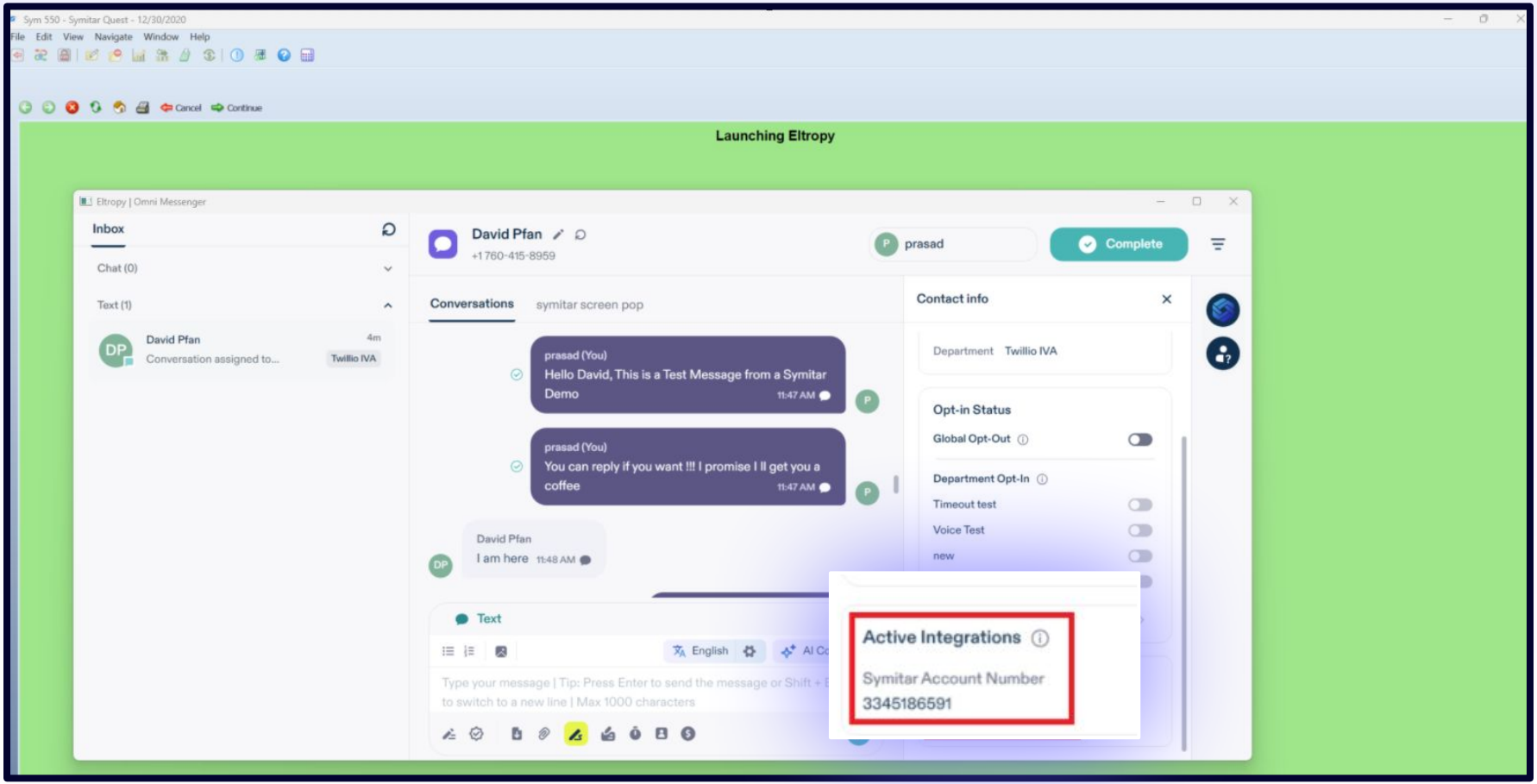
Name Change

Loan Limit

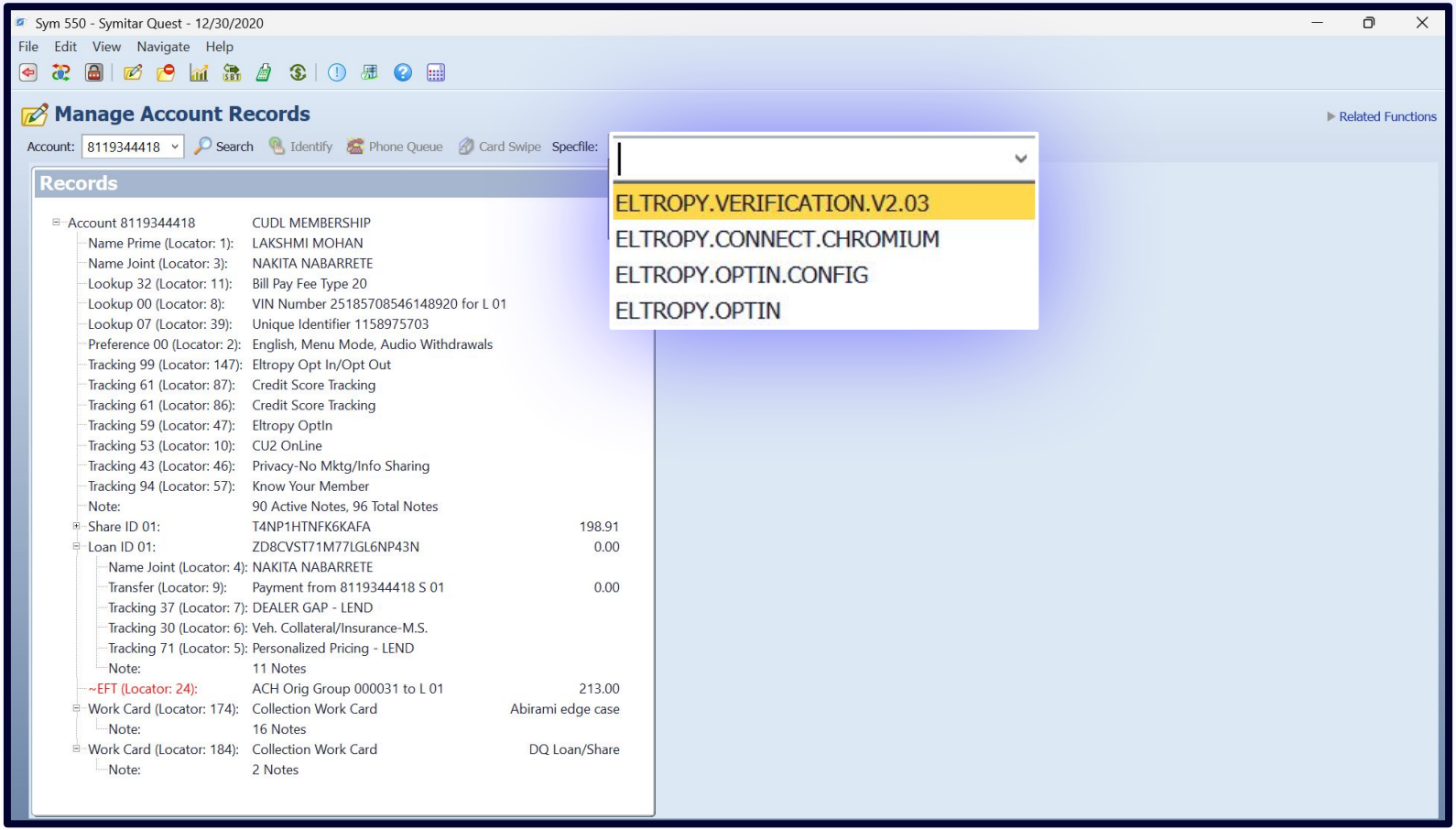
Symitar Core integration: Launching Eltropy Messenger



Some Visuals of Symitar Core integration



Symitar Core integration-Member Verification using 2FA



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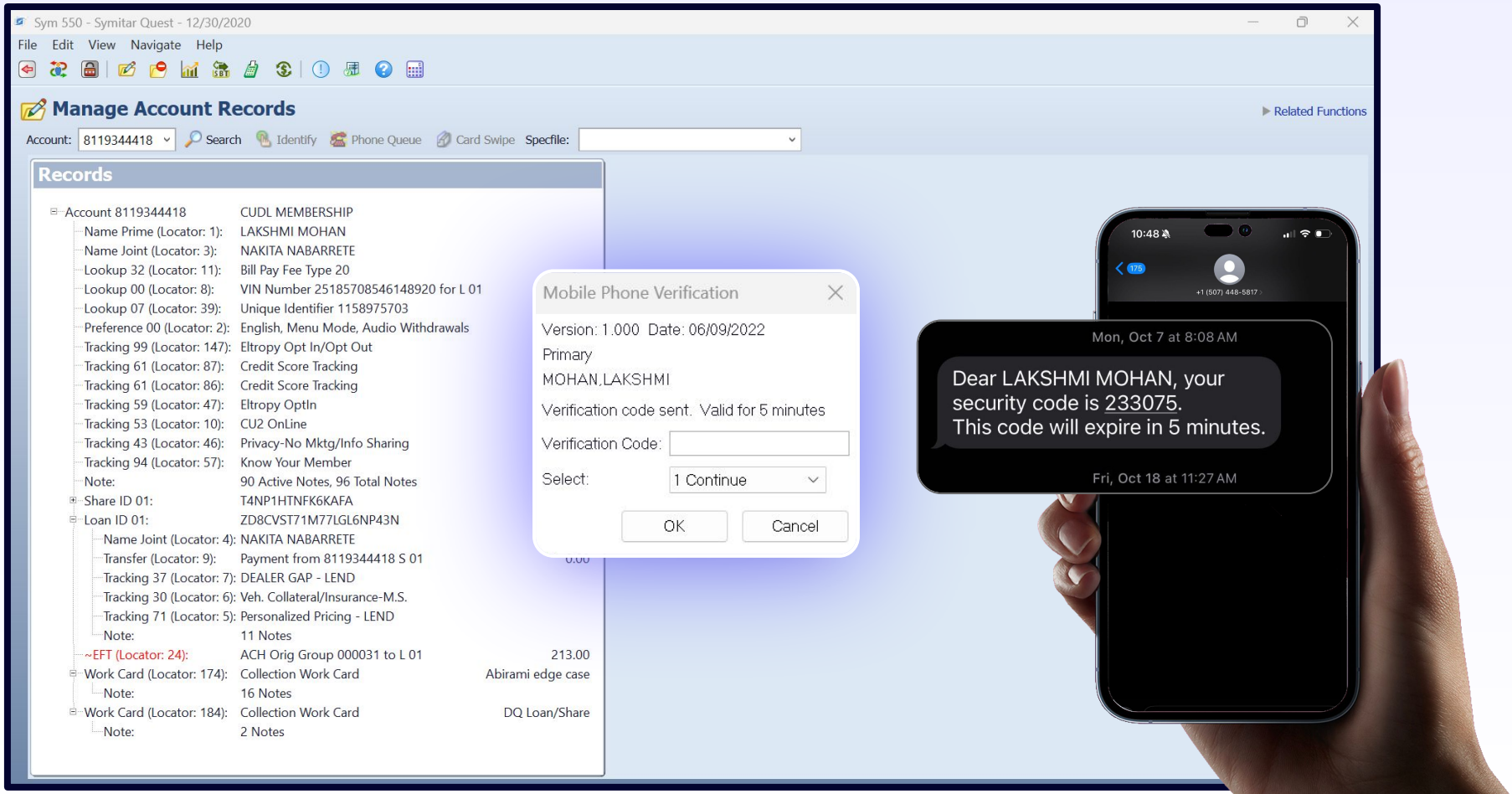

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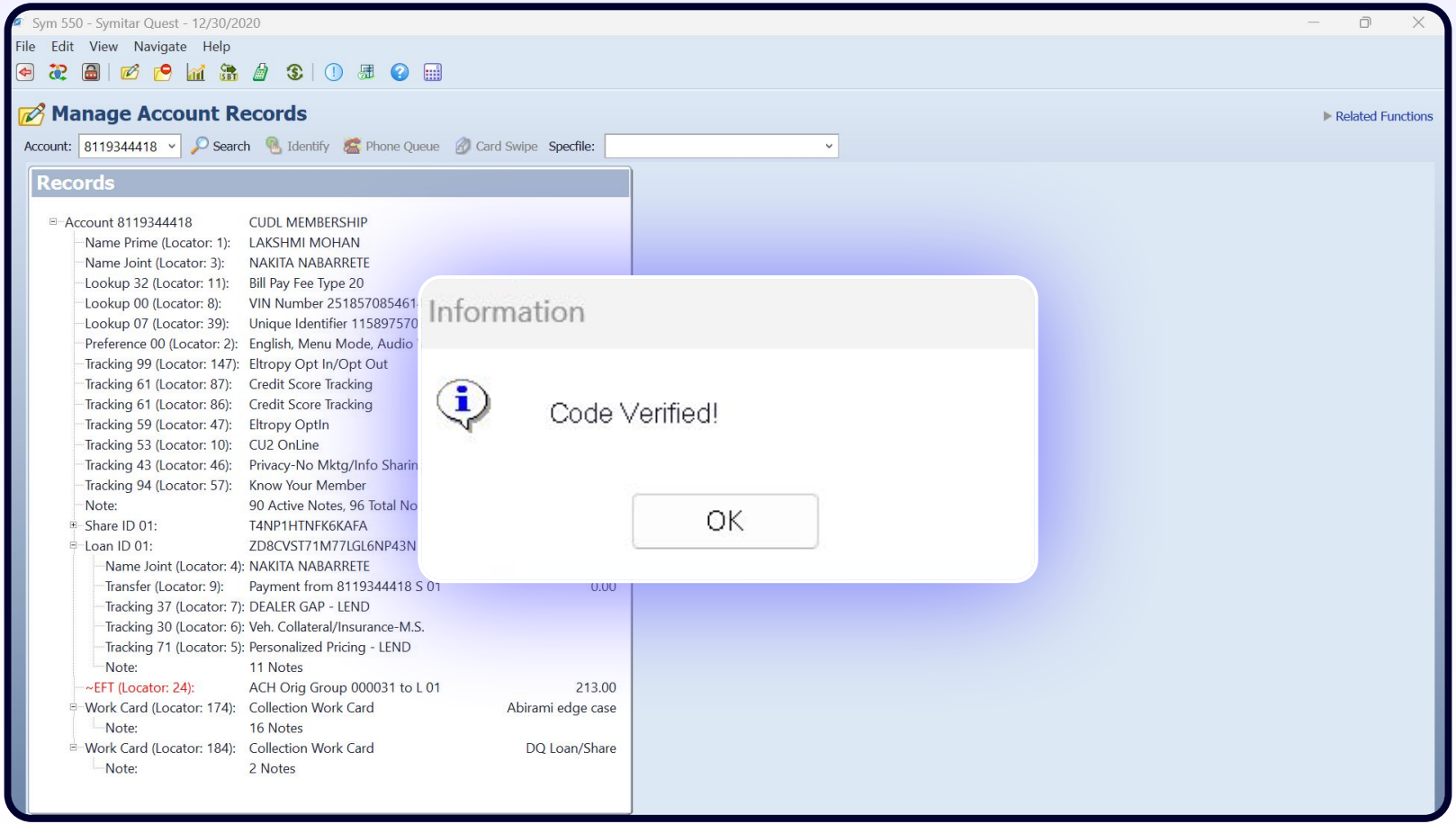
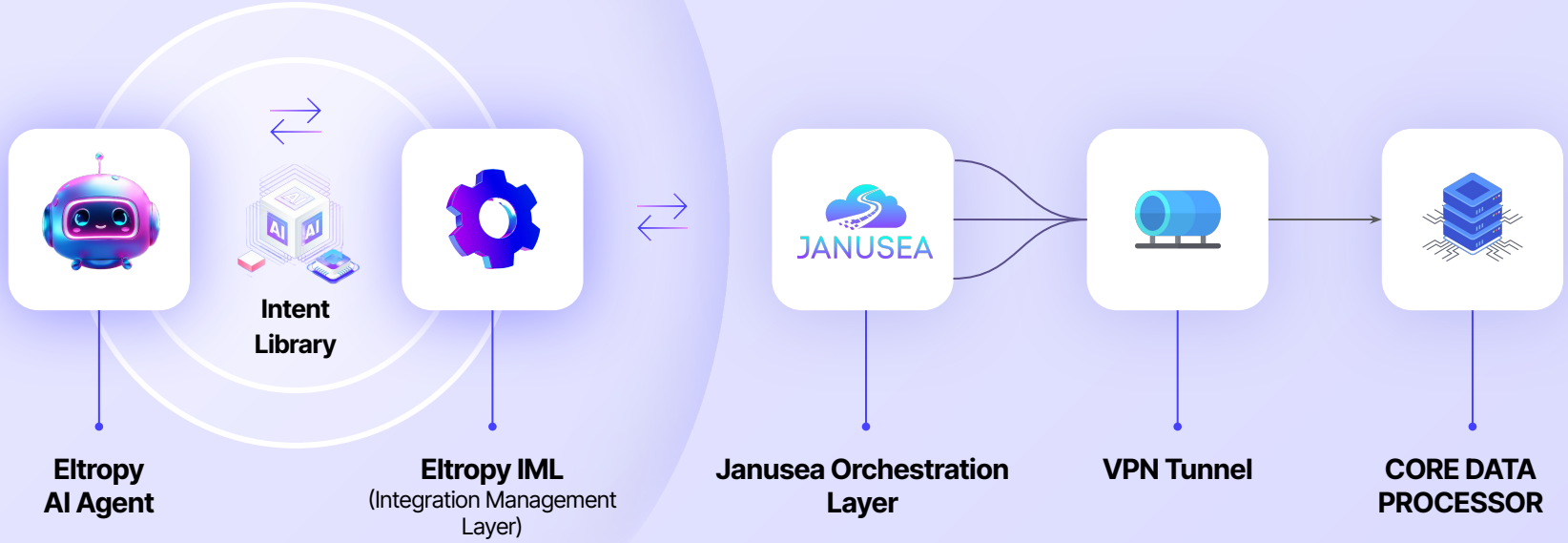


Symitar Core integration: Personalization with Authenticated intents within Voice Channel

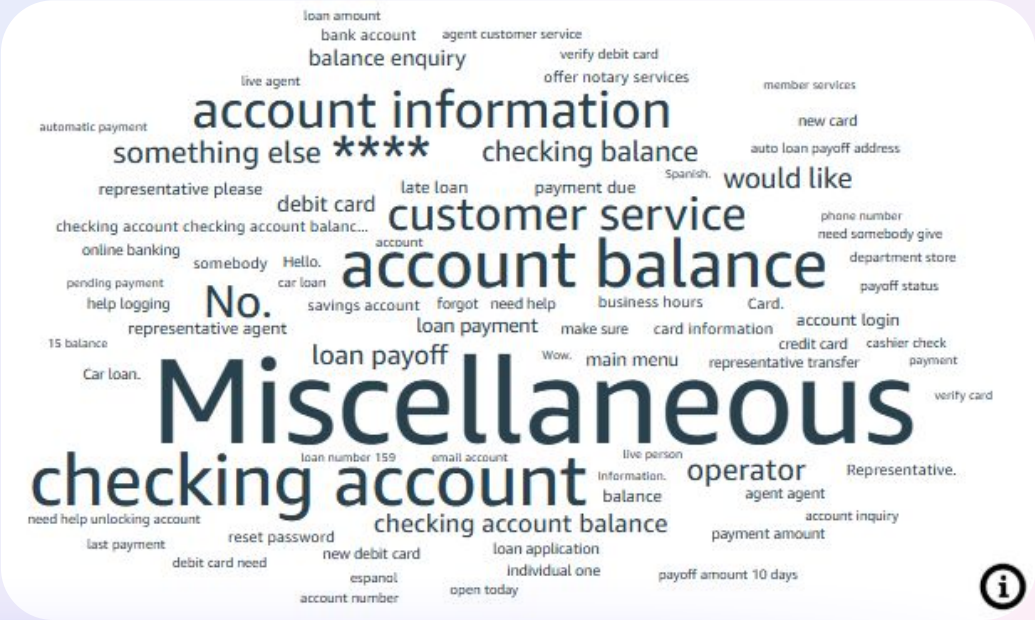


Core Integrations: Insights with Impact

>1M
Text Based Verification completed

>1.5M
Text Alerts Sent

>100K
Authenticated session where consumers self served themselves limiting the call to be transferred to Agent



Core
jack henry
fiserv. DNA
corelation
FIS
fiserv. PORTICO
SHARETEC
FINASTRA
Prodigy

Digital Banking Integrations

eltropy

Alkami

Q2

Banno

candescent

mahalo BANKING

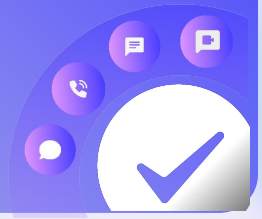
lumin DIGITAL

APITURE

ACCESS SOFTEK

CU*ANSWERS

Omnichannel
Support within Digital Banking



Secure Chat

Text

Skill Based Routing

Video Banking

Cobrowse-Desktop browser

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 · Sync1 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

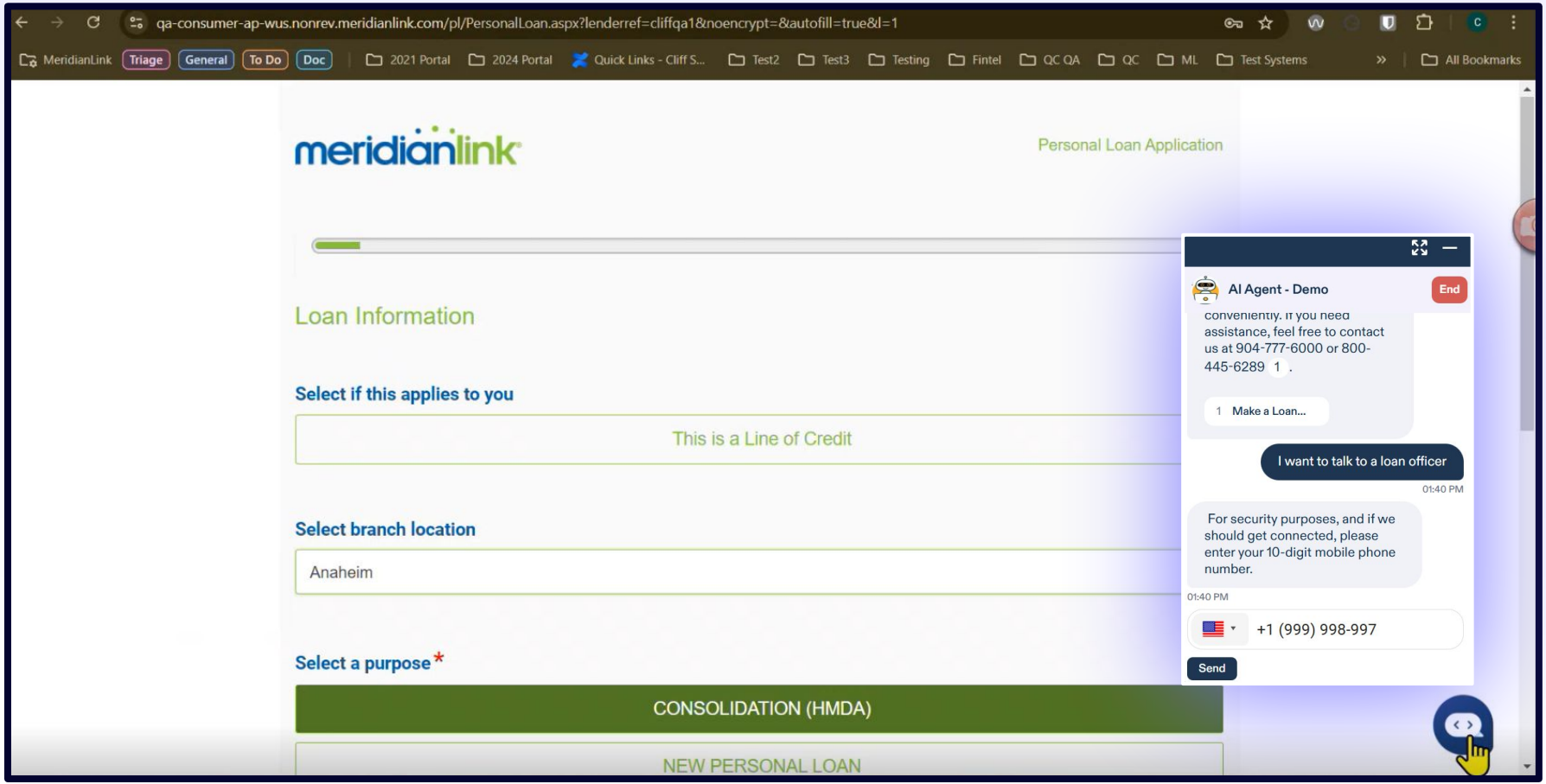
Live help in loan portal to instantly service member requests during loan application process

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



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

Encompass · meridianlink · ORIGENCE · temenos · WITHCLUTCH · Sync1 Systems

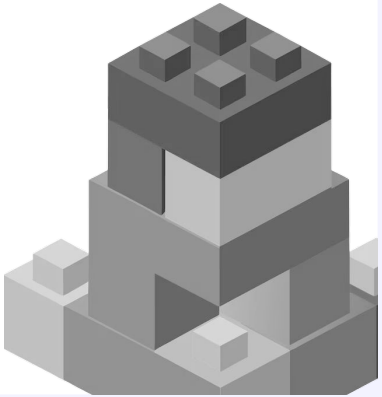
Whats Next for Integrations?

New Core & Digital Banking Integration	VISIFI A DEDA COMPANY
New Lending integration	CreditSnap
Lending Enhancements	Sync 1 Systems We are bringing the Pizza tracker ! temenos Phase-2 meridianlink Updates to conversation sync and Alerts

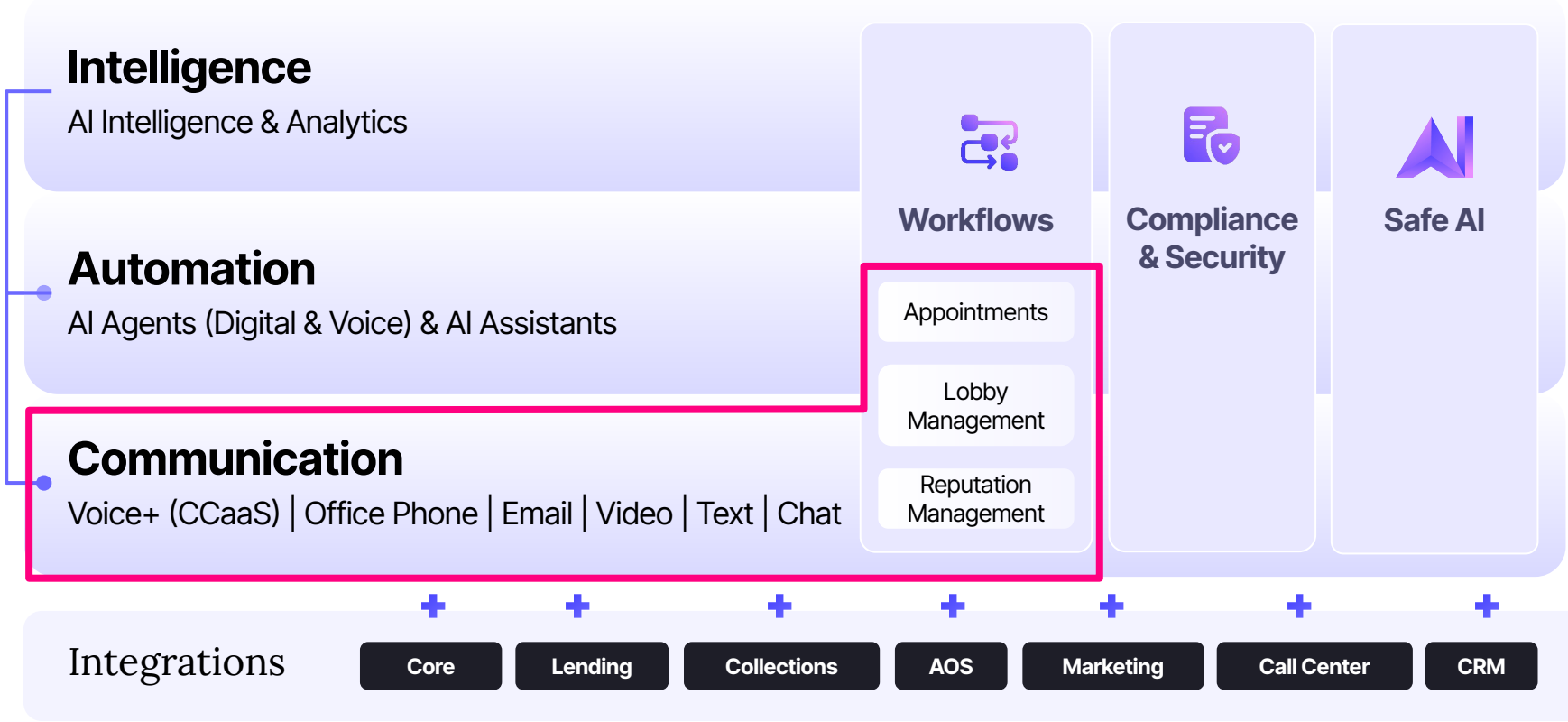
Let’s Discuss & Partner at the FinTech Showcase

What enhancements would you like ?

What additional integrations can we build for you?



Unified Conversations Platform



Grow Loans and Deposits Suite

In-Branch

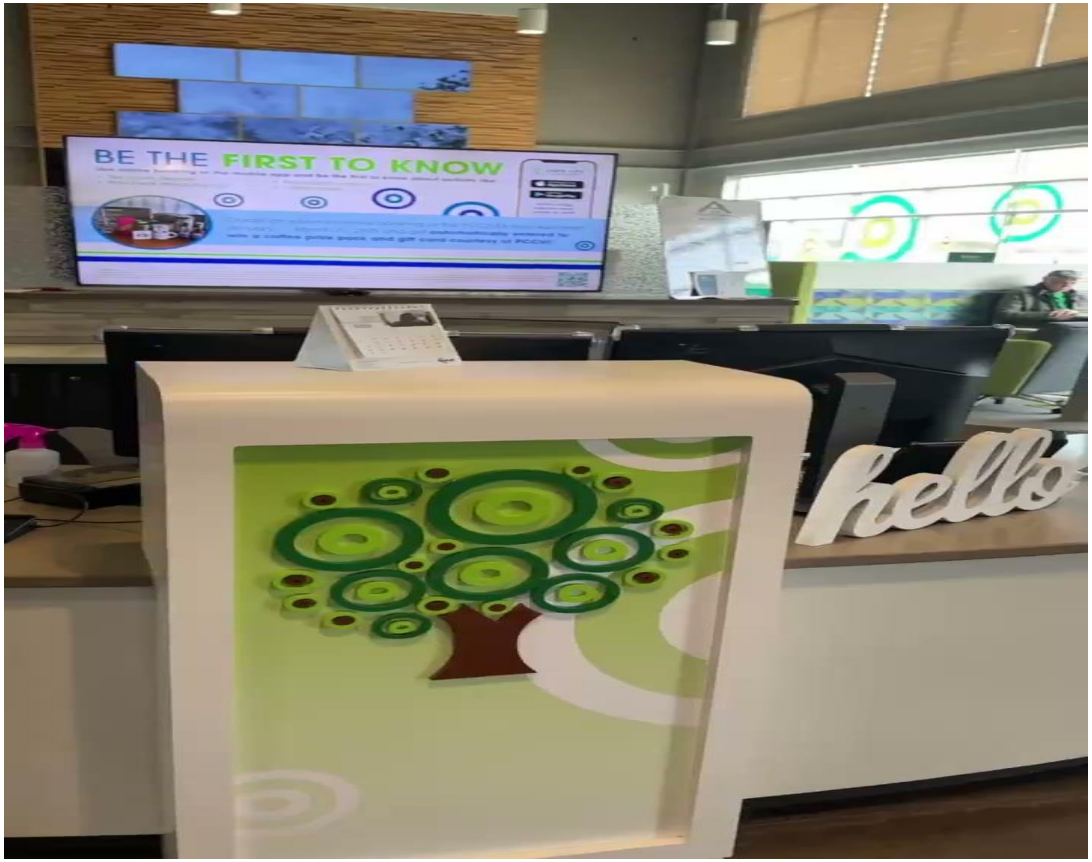
- Video Rooms
- Appointment + Lobby Management
- Reputation Management
- Office Phone

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%

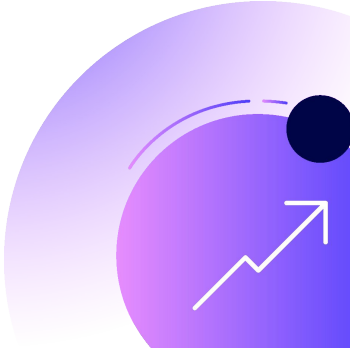
Reduction in lost opportunities due to excessive wait time

30%

Increase in Branch staff utilization

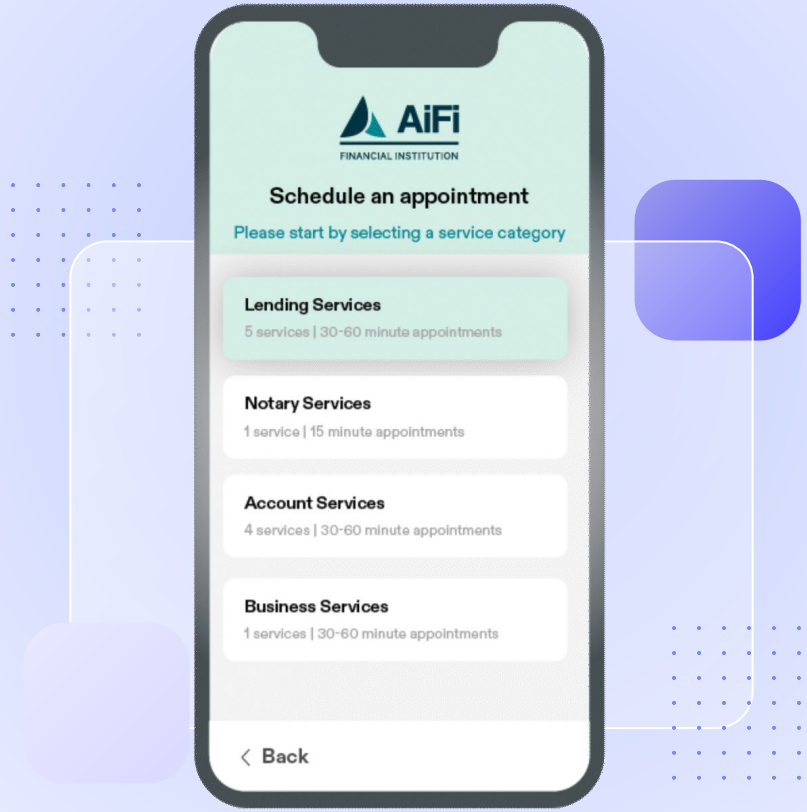
49%

Loans funded through video rooms

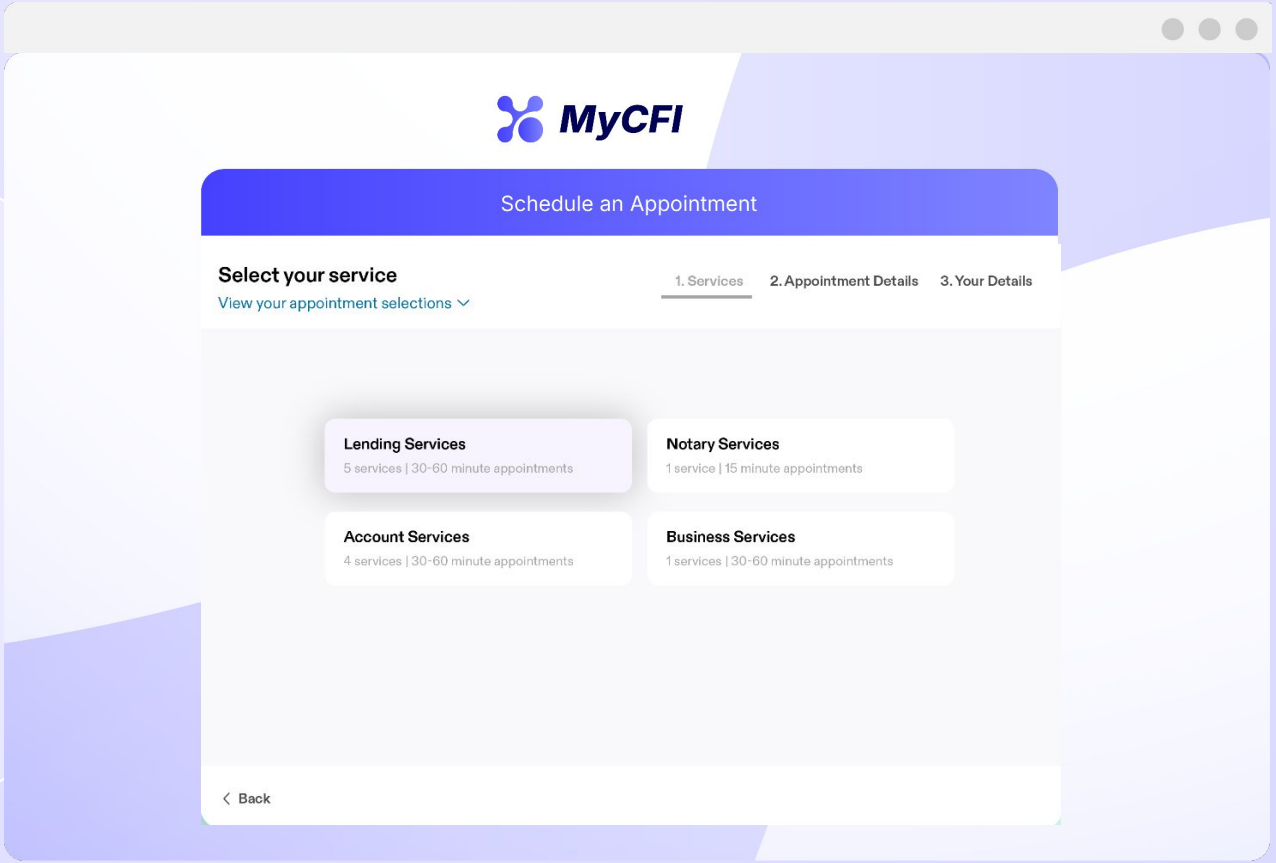


Let’s play a game

Appointment Management



Appointment Management



Our Impact

13M

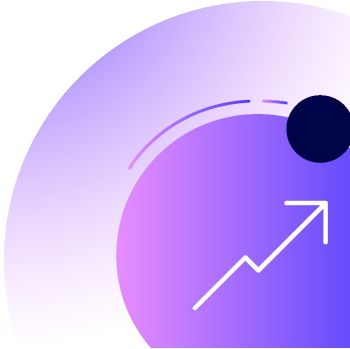
Consumer loans funded with branch appointments

30K

Accounts opened Virtually

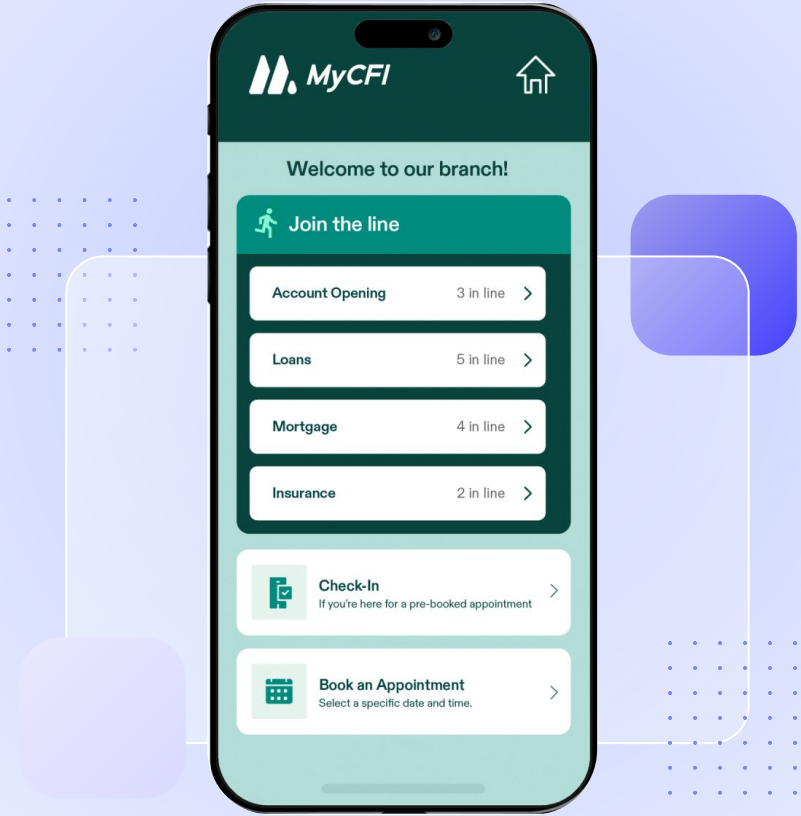
13%

Increase in appointments



Let’s Check-in!

Lobby Management

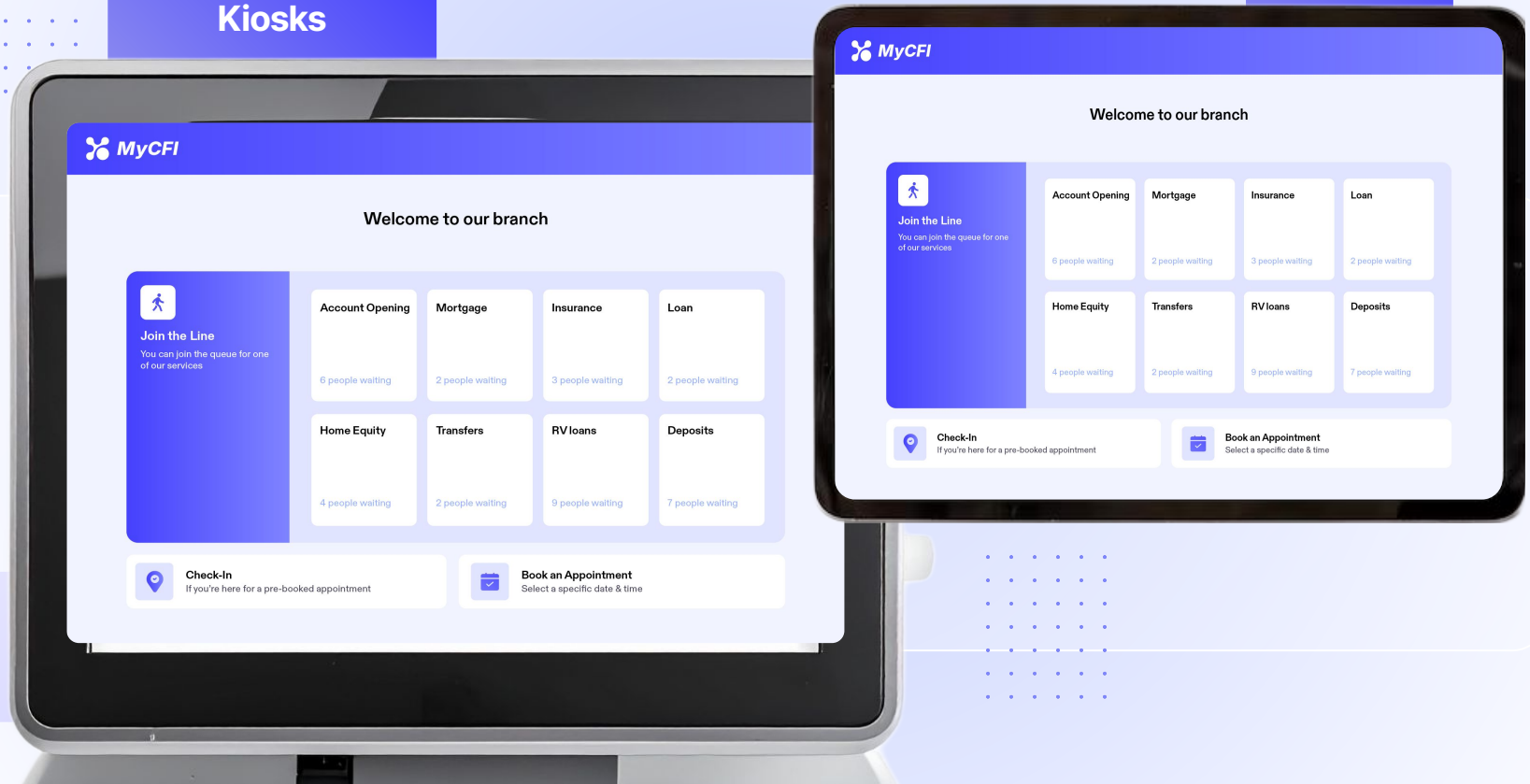


Lobby Management

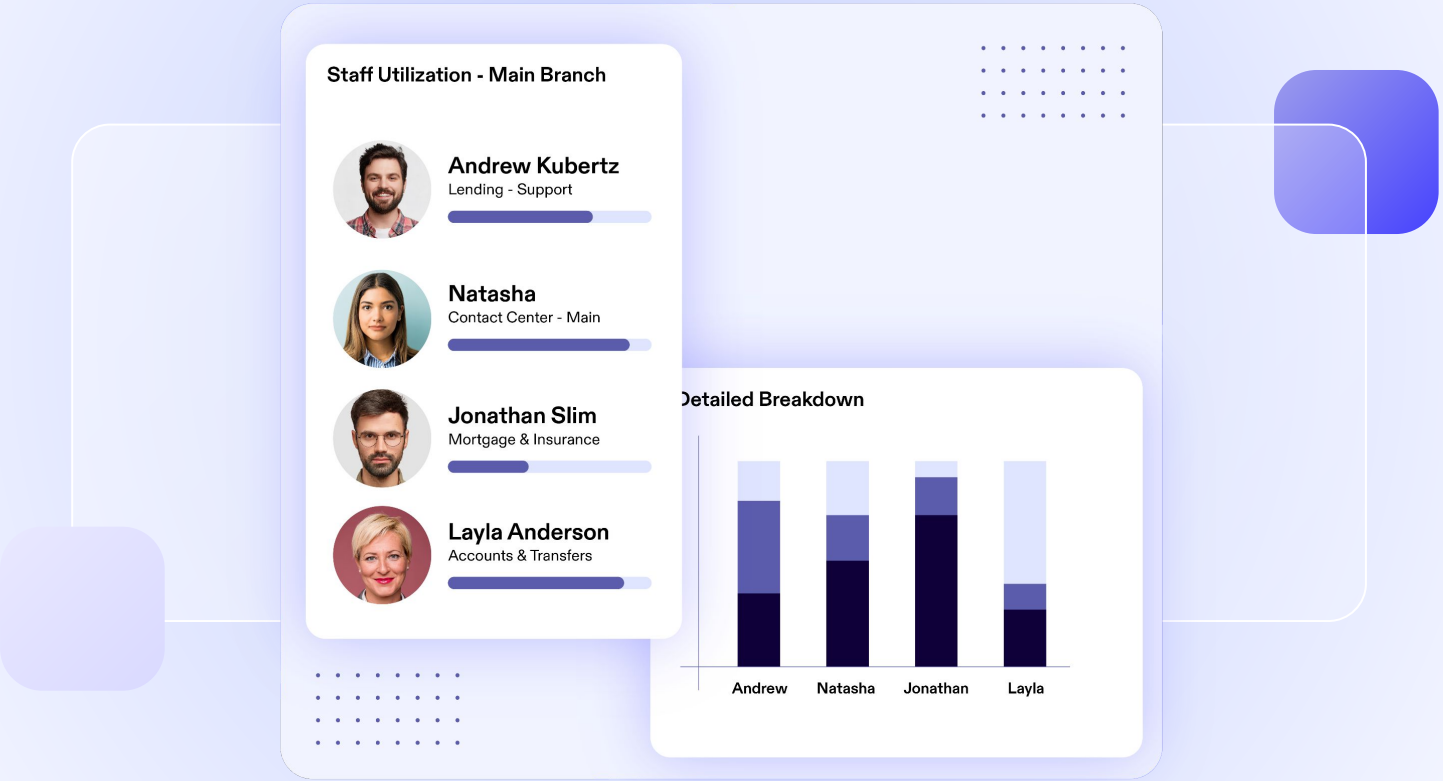
eltropy

Kiosks

iPad



Lobby Management



Our Impact

23%

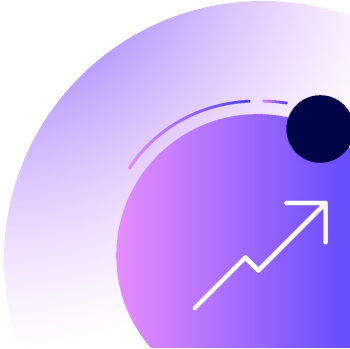
Drop in No-show

150K

Lending and
Account opening
Check-ins

23%

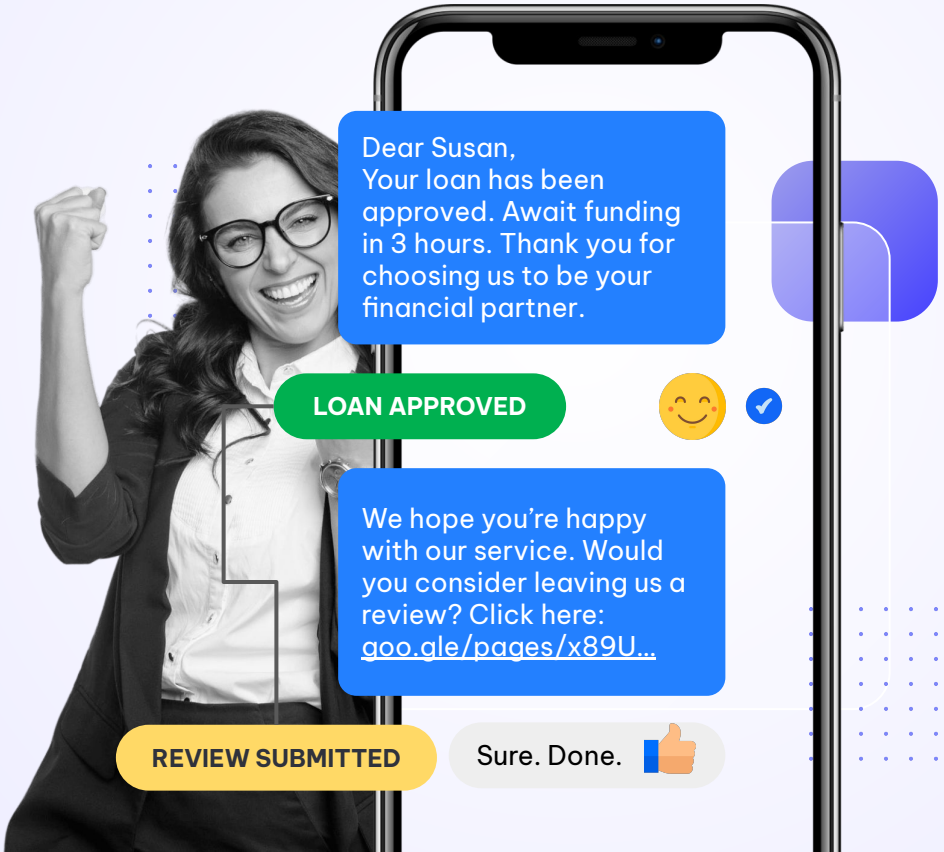
Increase in
In-Branch Staff
Utilization



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

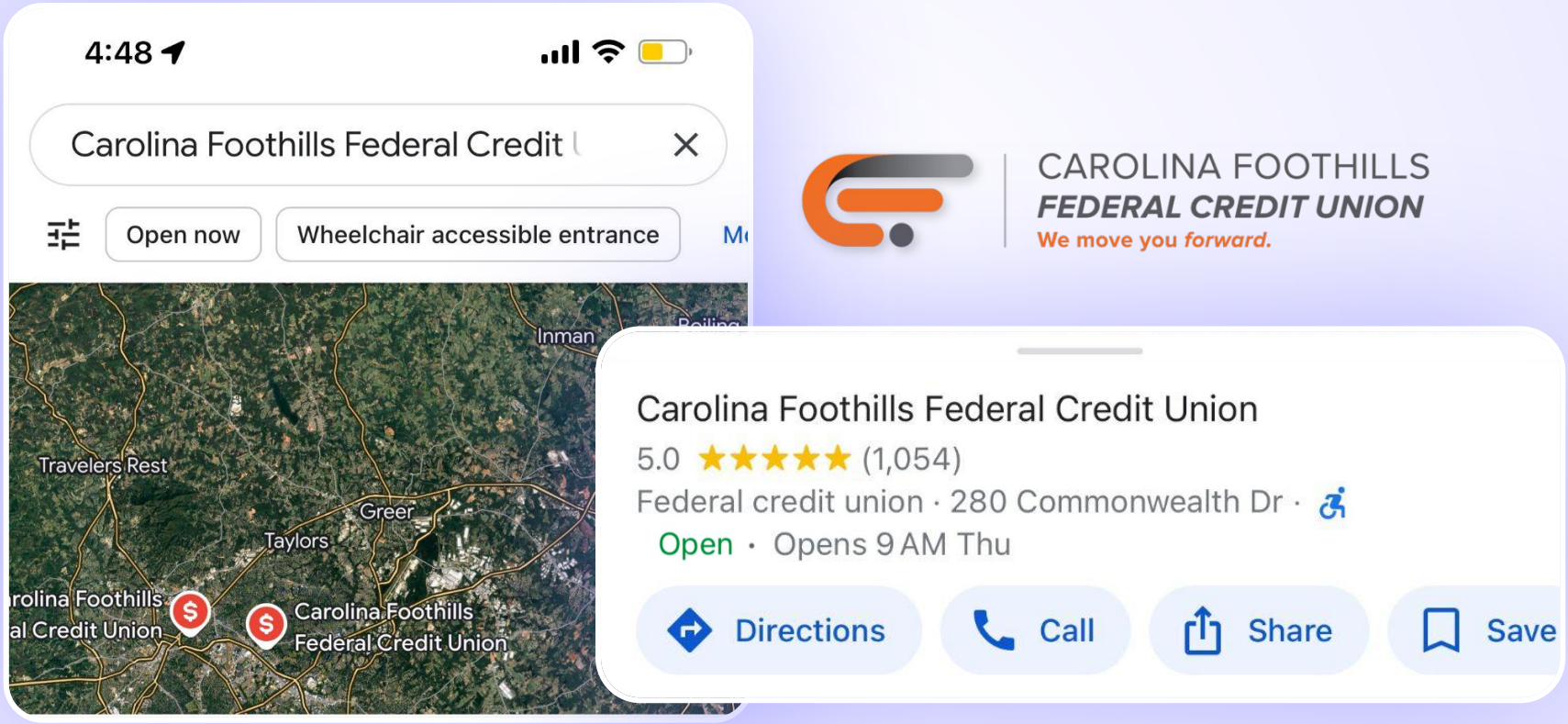
What is the average Google rating for CFIs?

Reputation Management



Reputation Management

Reputation Management



CAROLINA FOOTHILLS
FEDERAL CREDIT UNION
We move you forward.

Our Impact

4.6

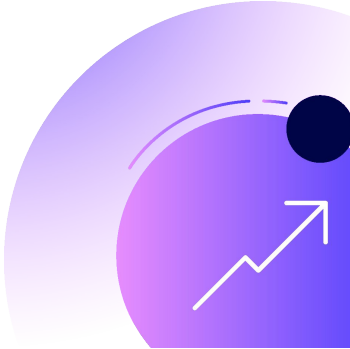
Average Google Rating

20%

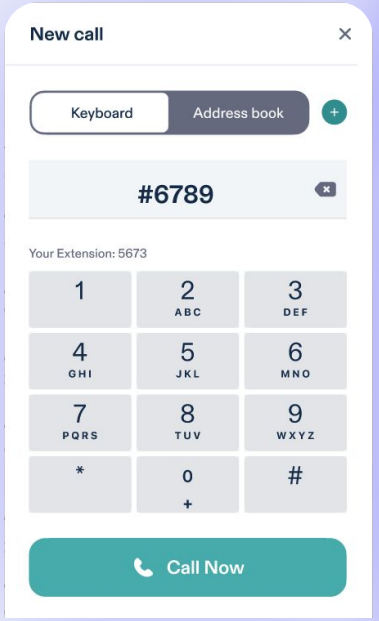
Boost in Local SEO ranking

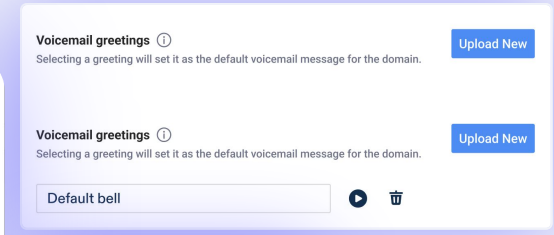
8x

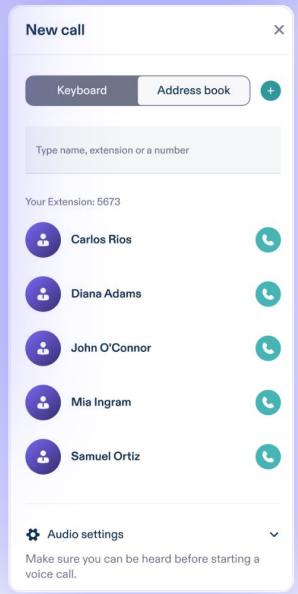
Increase in engagement rates



Eltropy Office Phone: Key Features







How to Grow Loans and Deposits Digitally?

How many of you use Texting today from Eltropy?

Your

The Best Text Messaging Provider in the Industry

Text Messaging

Accelerate Application & Account Activation

Document Collection & Signature

Onboarding text alerts

Personalize Engagement

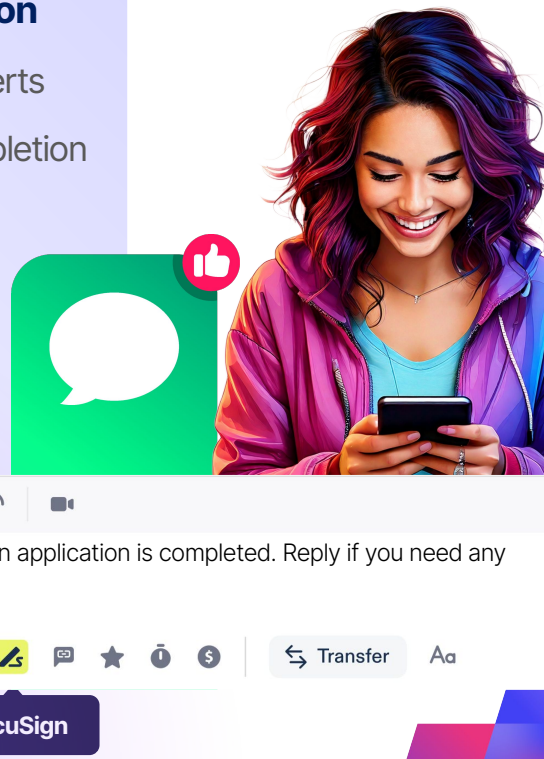
1:1 texting

Activate Indirect Consumers

Drive Conversion

1:Many Status Alerts

Application Completion Nudges

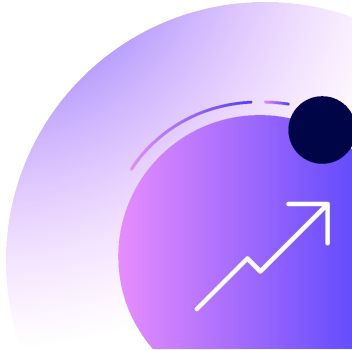


Our Impact

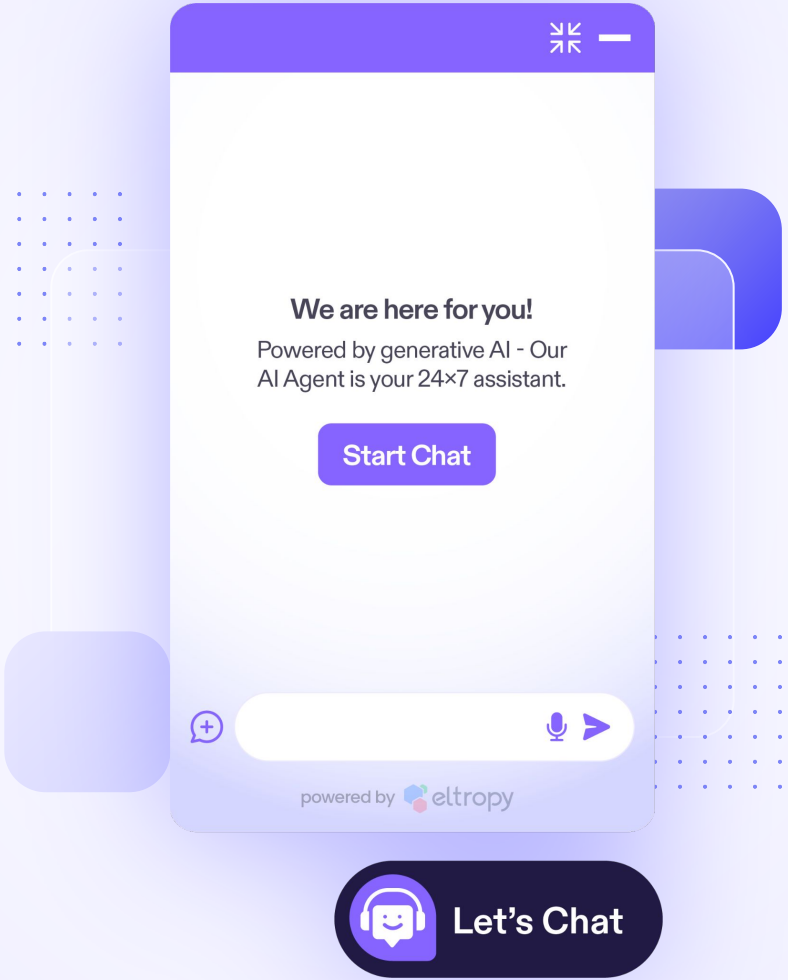
3 Days
Reduced in loan approval to funding process

33 Mins
Avg Doc Submission Time with Text

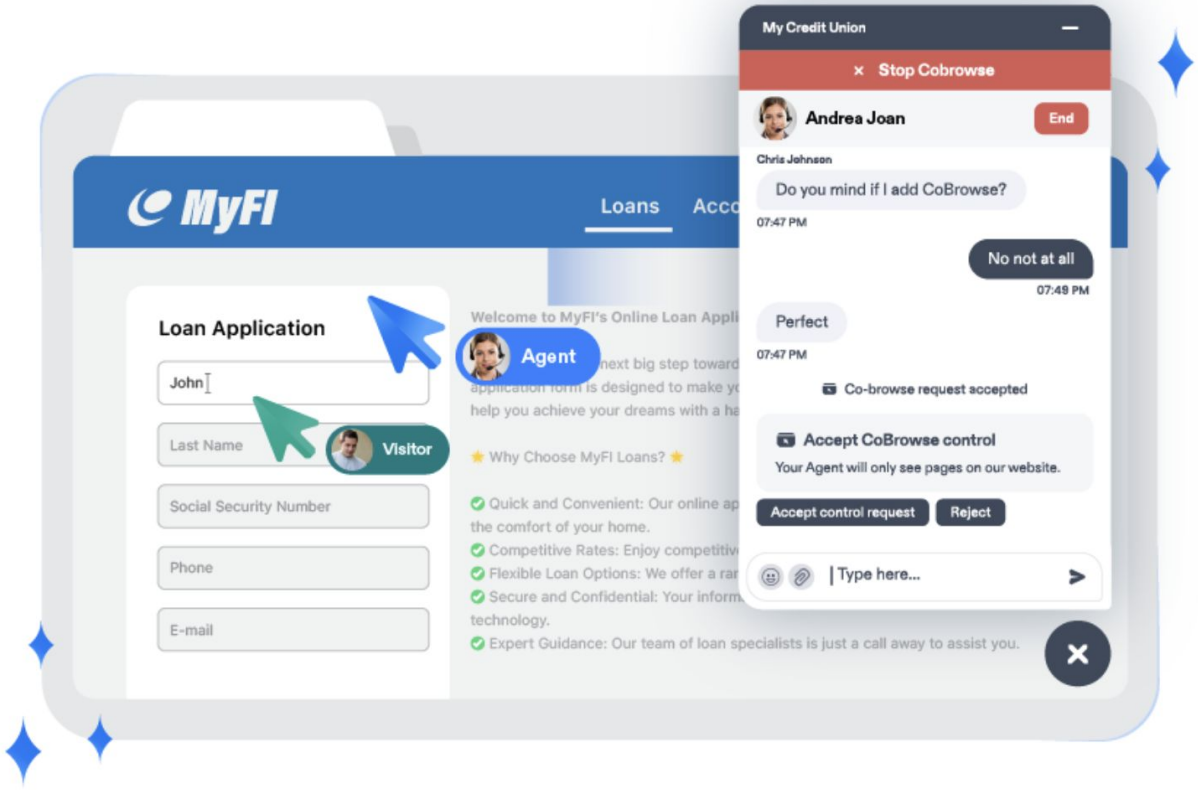
40%
Higher response rate



Digital Chat



Digital Chat



Our Impact

4 Mins

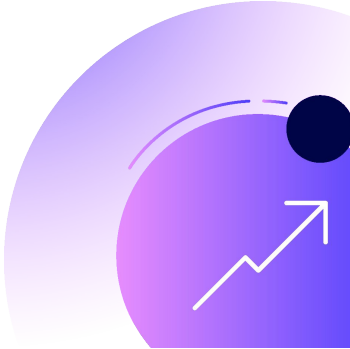
Average Time it takes for a member to get live help

2x

More loans and new account opening completed with live help

10%

Call volume comes in via Digital Chat



Remote Video Banking

ICCU

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!

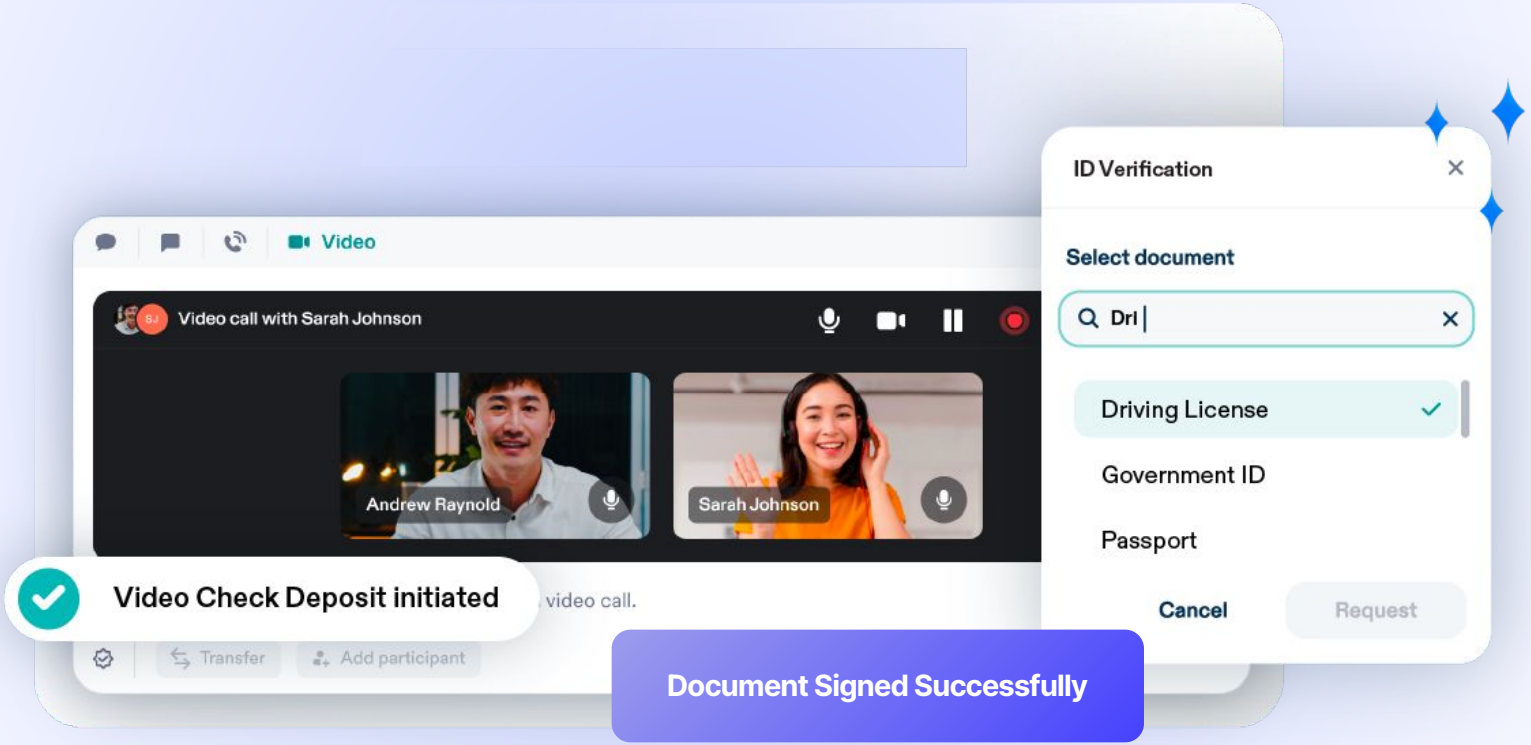
START VIDEOCHAT DOWNLOAD THE ICCU APP

eltropy

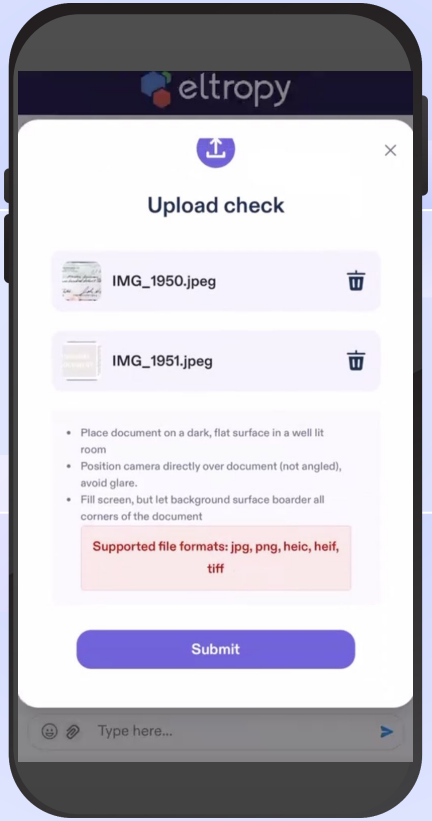
How many of you use Interactive Teller Machines?

Join a Video Banking Queue

Remote Video Banking



Video Check Deposit



Video Check Deposit

MY Credit Union by eltropy

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

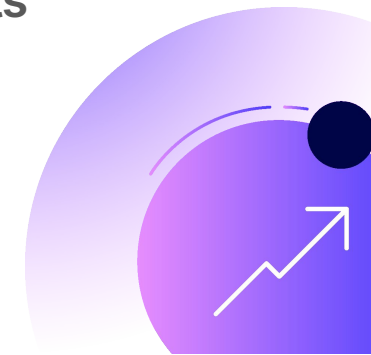
Virtual Loan Application Completion

30%

Increase in revenue-generating Loan applications

70%

Increase in opportunities to open new accounts



eltropy

Call to Action:

Partner with us on your Digital + Branch Journey

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

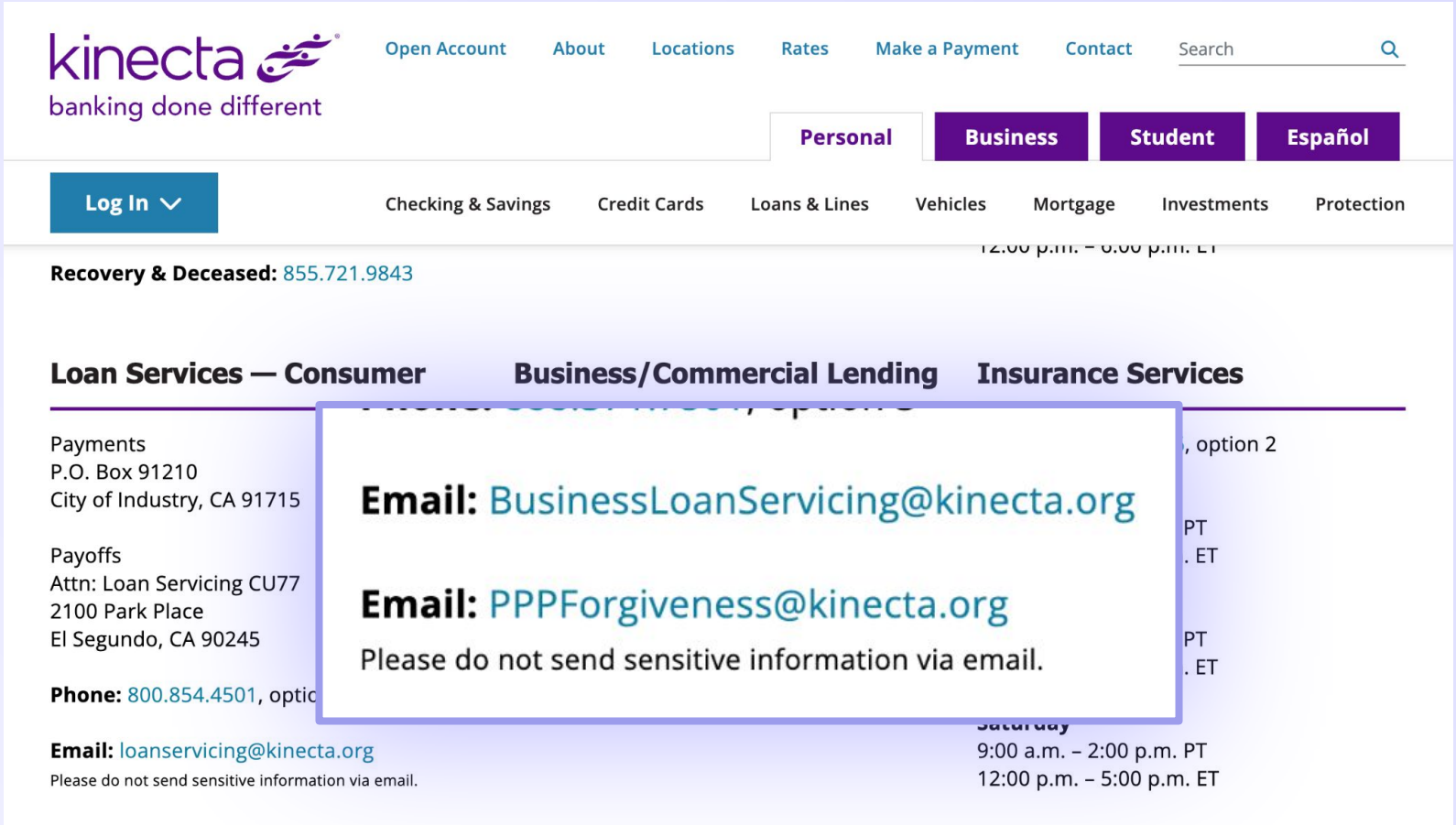
Is there a channel we haven't added in Eltropy Platform?

eltropy

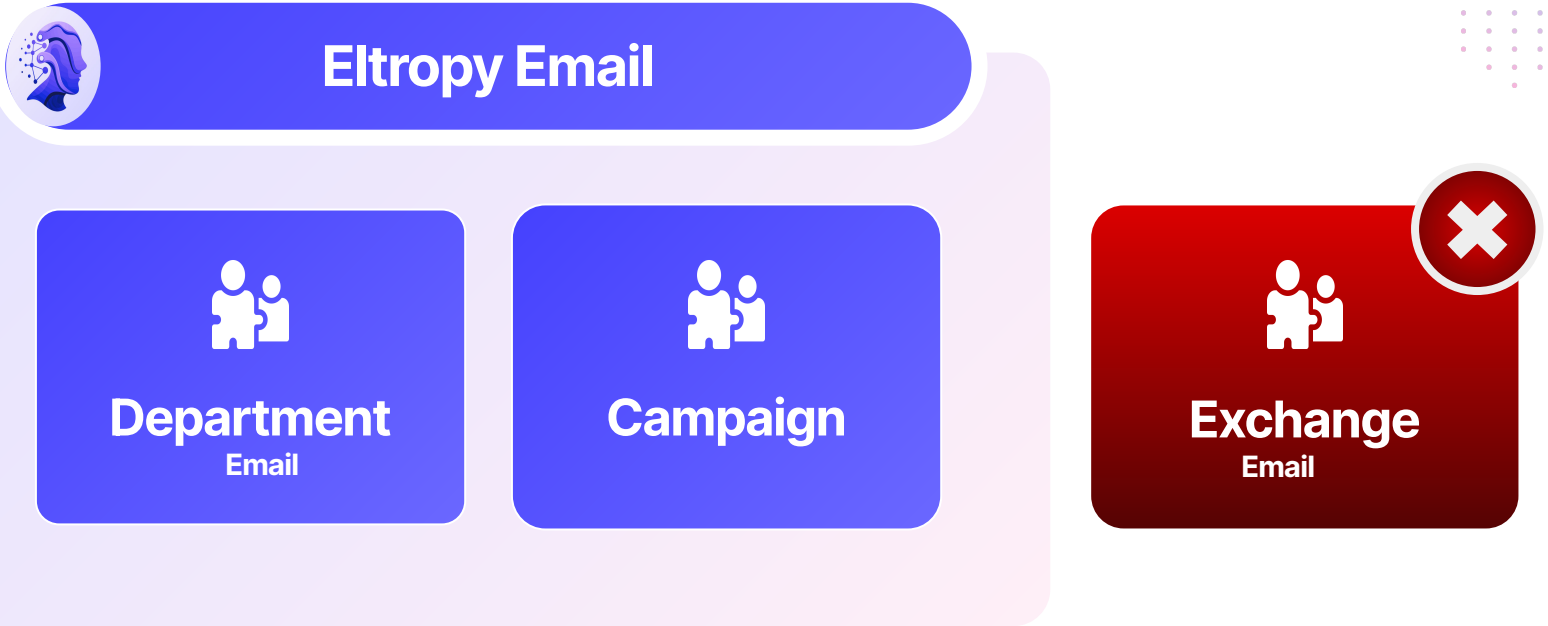
Introducing

Email

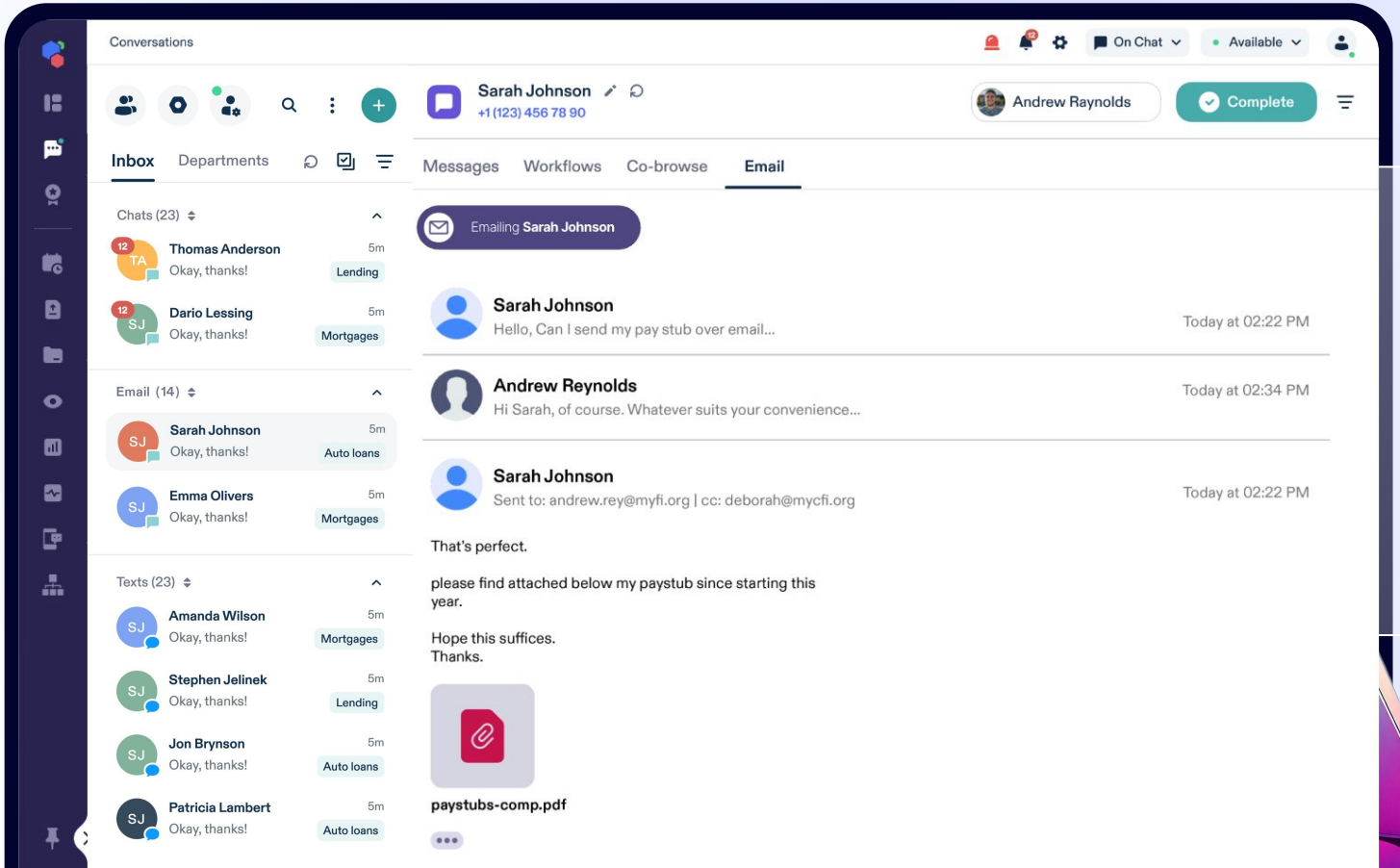
"Where do emails sent to these addresses go?"



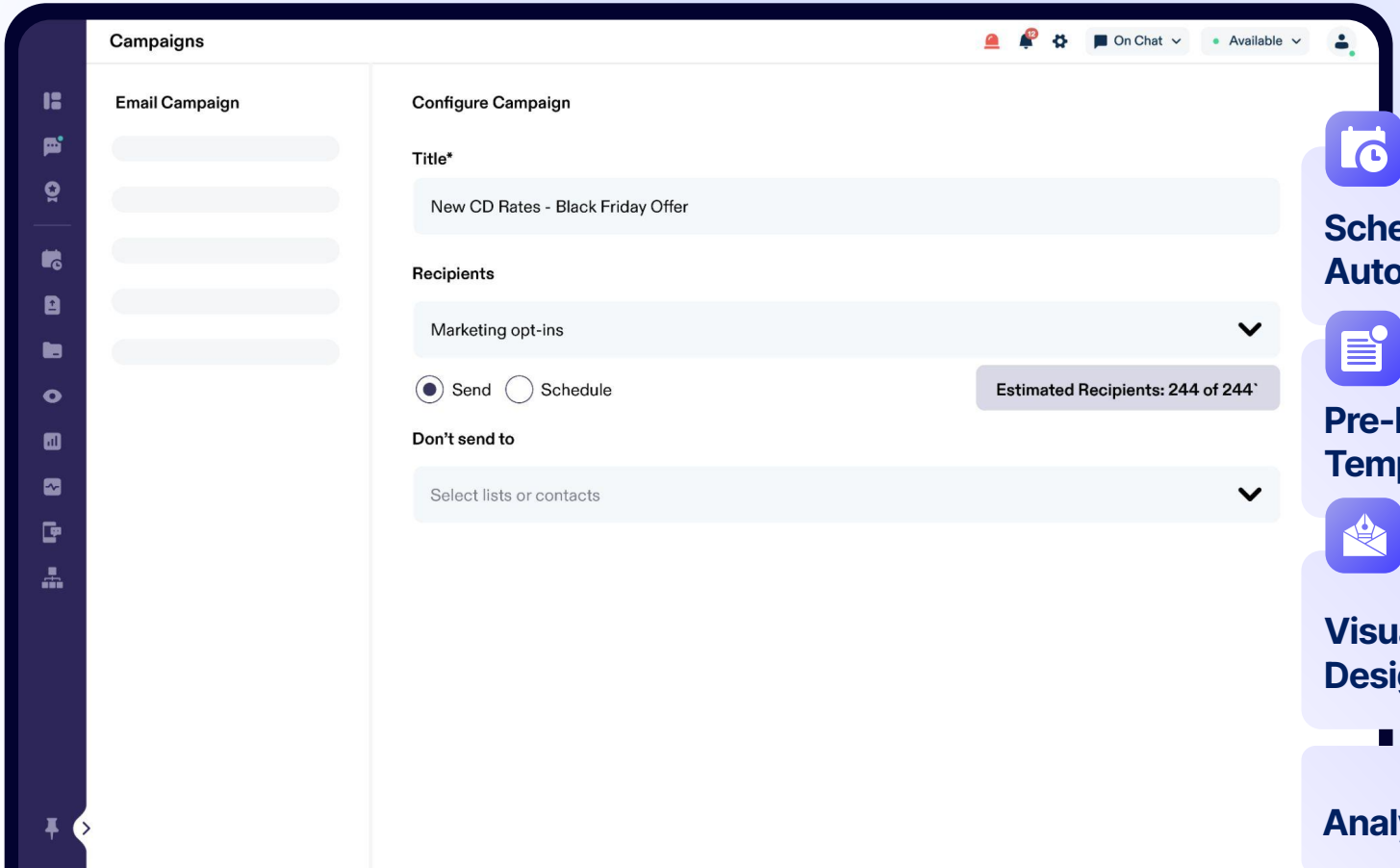
Eltropy Email



Department Email



Email Campaigns



Scheduling & Automation

Pre-built Templates

Visual Email Designer

Analytics

Unified Platform - Impact

2.4x

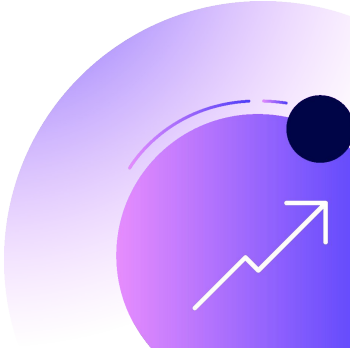
Increase in new account openings among CFIs that adopted omnichannel .

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

eltropy

Let's partner to Innovate with *Purpose*

EMERGE 2025

eltropy

Call to Action:

Partner with us on Email

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

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Q&A