

MX

MEMBER EXPERIENCE PLATFORM

Empowering
Member Journeys



Credit Unions are rapidly evolving to meet the expectations of today's digital-first members, but they often struggle with fragmented member data scattered across systems, making real-time access difficult for staff.

Manual, time-consuming processes slow onboarding and increase operational effort, limiting the ability to deliver personalised services. At the same time, member expectations for simple, intuitive digital experiences continue to rise. Limited integration between core banking systems and modern CRM tools further complicates operations, and inconsistent pre-onboarding journeys introduce friction for new applicants. **Combined with increasing pressure to improve efficiency, compliance, and service delivery, these challenges highlighted a strong need for business transformation.**

What is the MX Platform?

The MX Platform is designed for credit unions.

A scalable, fully integrated solution that unifies member data, streamlines onboarding, and enhances service delivery. The solution provides a single 360° member view, secures real-time integration, intuitive digital pre-onboarding, seamless telephony integration through Microsoft Teams, and AI-driven insights powered by Microsoft Copilot. It ensures strong security, automation, and a modern experience for both staff and members.

It provides a modern system of engagement that sits alongside core banking platforms, enabling a single, consistent view of member interactions while preserving the integrity of systems of record.

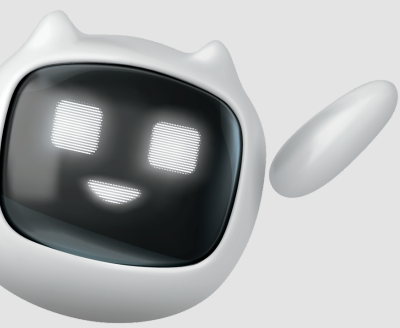


Fiona Cunningham

CEO

Member First Credit Union

“The MX Platform helps us to connect with our members in a timely, effectively and relevant manner, demonstrating that we know them and allowing us to offer an expanding range of services that support their growing needs.”



AI-driven enhancements include:



- **Debit Card Payments:** Use AI to take CC payments 24/7
- **Info@ emails:** AI will manage incoming email queries and respond with personalised responses 24/7
- **Reports:** Remove standard reporting daily/weekly via Excel etc and automate with AI
- **Compliance:** Source Coretrack, a daily report produces significant accounts per day – the staff member must access Scion to verify a number of data fields, letting AI validate.
- **Compliance check:** Let AI validate completed forms (Loan Applications, Credit Agreements, ECCU Health Declarations. Can check – If Signed, All Fields completed etc.
- **Loans Top-ups:** Issued at Incorrect Rate – Let AI do daily checks on all loans issued at correct rate. AI will check new loan V old loan and ensure both rates are OK
- **Loans Granted but not Issued:** Report – AI can automate the follow-up by contacting the Member
- **Loans Monitoring Report:** Daily checks of all Loans issued on the previous day. Checking All Fields completed, Format of Data, Supporting documents etc. AI can automate some or all of these checks.

MX Functionality



Member 360° View & Unified Member Data



Real-Time Data Integration & Synchronisation



Member Engagement & Communications Management



Integrated Telephony & Contact Centre Tools



Pre-Membership Loan Applications and Onboarding



Process Automation & Workflow Management



AI-Driven Support, Insights & Digital Assistants



Consent, Compliance & Data Governance



Member Services & Service Request Management



Reporting, Insights & Call Analytics



Multi-Channel Experience Delivery

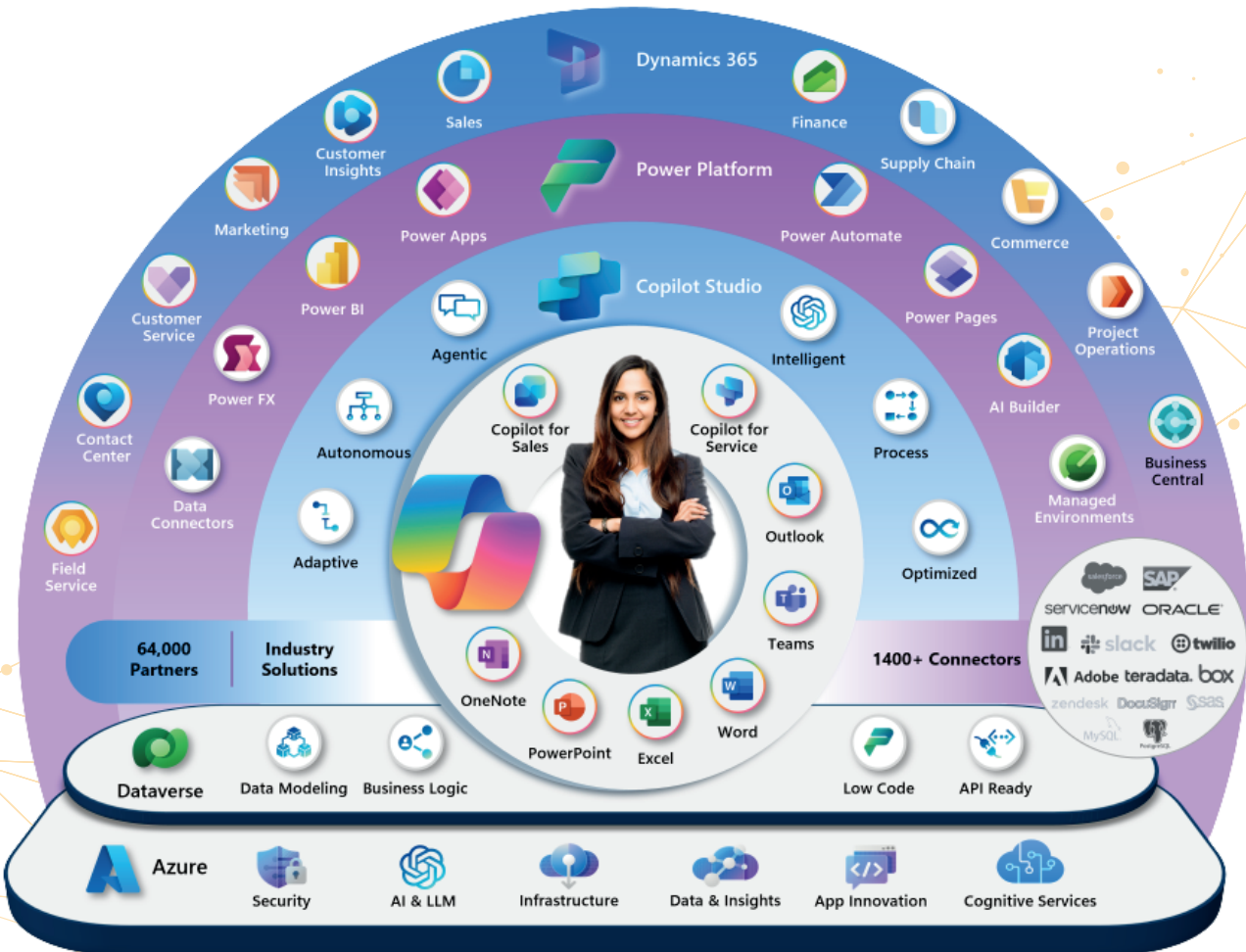
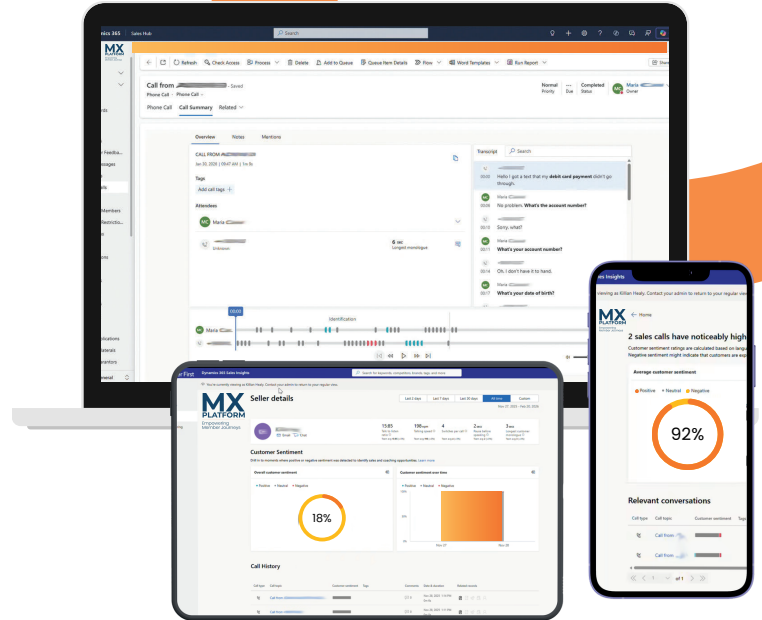
Built on Microsoft Cloud Technology

MX is built entirely on the Microsoft technology stack, leveraging proven, enterprise-grade capabilities:



- **Microsoft Dynamics 365:** Core engagement, interaction, and journey management
- **Microsoft Dataverse:** Secure, scalable data model for member and interaction data
- **Microsoft Power Platform:** Workflow automation, extensibility, and low-code configuration
- **Azure Services:** Integration, scalability, security, and resilience
- **Microsoft Security & Identity:** Role-based access, auditing, and enterprise governance

This foundation ensures MX aligns with Microsoft's cloud roadmap, security standards, and long-term platform investment.



MX Platform connects with:

- Core banking systems (Scion)
- Loan origination systems (Scion)
- Member On-boarding (Stripe)
- Digital banking platforms (App)
- Telephony system and Contact centre tools
- Marketing automation systems (Auto Address)
- Business intelligence dashboards

Role in the Credit Union Architecture

| Layer | Responsibility |
|---------------------------|--|
| Core Banking (e.g. Scion) | Accounts, balances, loans, transactions |
| Digital Channels | Online & member-facing services |
| MX Platform | Member interactions, journeys, service processes |

This separation ensures:

- Core systems remain stable and performant
- Engagement logic managed independently
- New capabilities added without core re-engineering

Key Technical Capabilities



Single Member View



Interaction Timelines



Workflow & Automation



Compliance Support



Journey & Case Management

Integration-first architecture:

MX is designed with an API-first, integration-led architecture, enabling clean separation between engagement and core banking systems while still exposing relevant core banking information to users.

- **RESTful APIs & Webhooks** for event-driven and near real-time integration
- Seamless integration with **Scion** and other core systems
- Secure surfacing of **core banking information** (e.g. accounts, balances, loans) within MX for operational and service use
- Supports both **push and pull** integration patterns depending on data type and usage
- Avoids point-to-point customisation by using standardised integration layers
- MX acts as an **orchestration and experience layer**, providing visibility of core data without replacing systems of financial record.

Security, Governance & Compliance (DORA)

- Microsoft cloud security standards
- Role-based access and auditing
- Designed with GDPR and privacy-by-design principles
- Supports regulatory oversight and operational resilience requirements. Dora compliant.

Empowering Simple, Seamless Member Journeys

