

# POPi/o User Group Meeting

February 2021



# Agenda



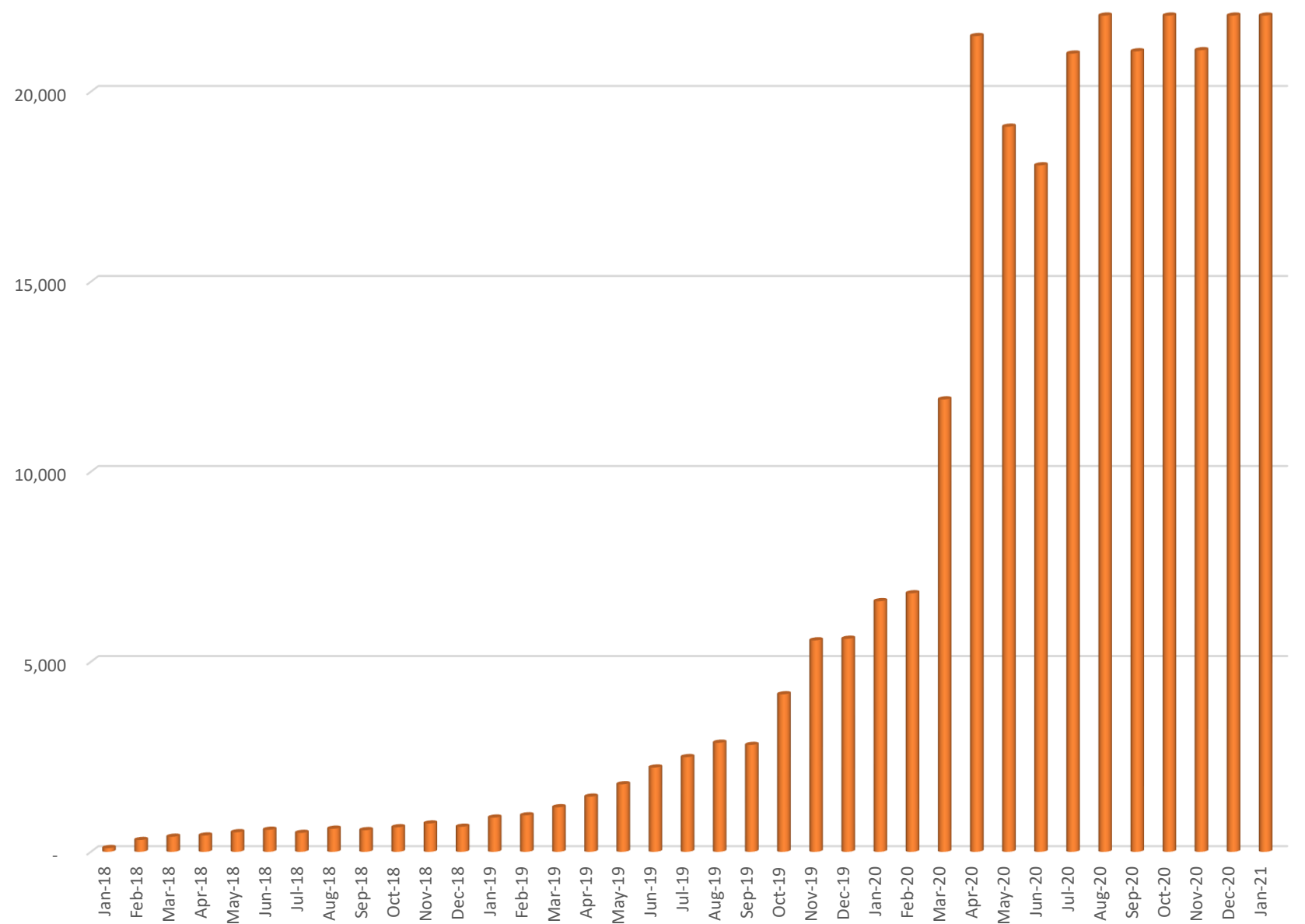
- Welcome
- Company Update: Jed Taylor, President
- Xplore FCU: Rafael Rondon, President and CEO
- Product Overview: Ryanne Mayers, Product Manager
- Customer Success Team Updates and Wrap Up: Kurt Forsberg, VP Customer Success

# Company Update



Jed Taylor  
President

# POPIO Video Calls





POPi/o from Coast to Coast

POPi/o





## FinTechs

- 49% market share personal loans
- Cheap Rates
- De-personalized Service (no-branch/face)
- Highly Leveraged/VC/Lack regulation



## MegaTech Banks

- Massive Branch Network
- Huge IT Spending (Chase \$11B/yr)
- Encourages AI bots / self-service

## Be the Best CFI



- Best People
  - Best Service
  - Best Advise
  - Best Branches
- But do the above... **Economically**

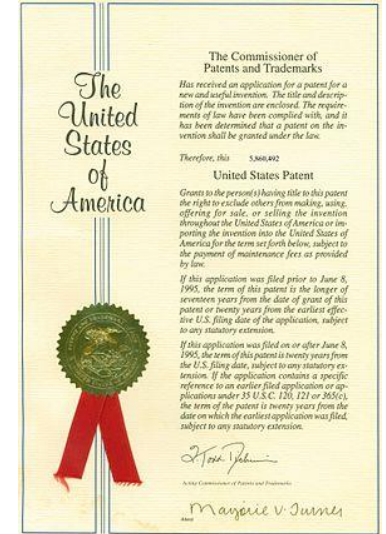


***It's not a REAL branch without REAL PEOPLE***

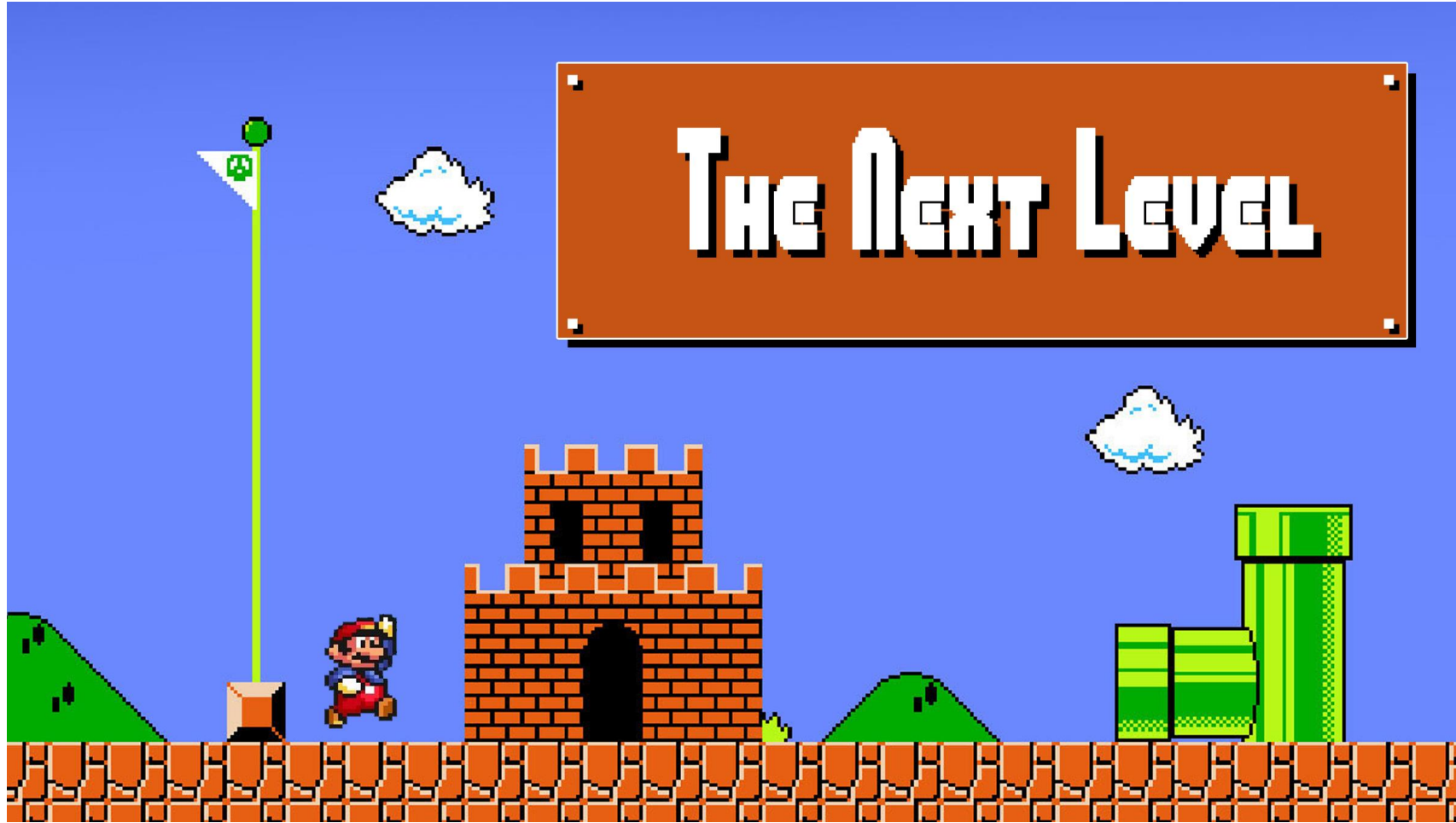
# Industry Leading Service for Financial Services

- #1 Mobile Video Banking Provider
- #1 In-Branch Video Provider
- Secure and Safe--SOC II Type II
- Average rating is over 4.8 stars (out of 5)
- Selected as CUNA Strategic Services Alliance Partner
- 9 US Patents, 2 new in 2020
- Focused on FI's and only FI's
- Numerous successful Integrations w FI Systems

Thank You!







Taking our Service to the Next Level in 2021

POP<sub>i/o</sub>

# Introductions



**Rafael Rondon**  
President and CEO

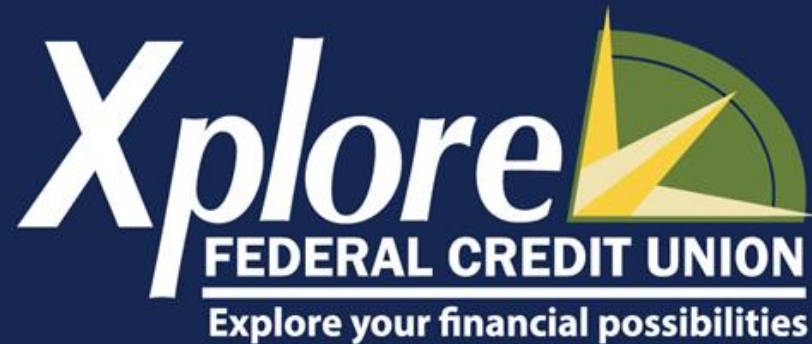


- Chartered in 1947
- Former Shell credit union in New Orleans

# Xplore FCU and POPI/o Video Banking

**“The Secret Sauce is Not That Simple”**

Travis Gollaher



# Why Change To Video Banking?

1. Higher levels of efficiency
2. Improved member experience and service
3. Reduced member wait time
4. Enhanced ability to serve members that live further than 20 miles from a branch
5. Ease of use of Video Banking technology
6. Ability to address safety related concerns during the pandemic
7. Work from home flexibility for employees

# Xplore's Success with POPi/o

- Top 10% for member adoption amongst peers.
  - 1 member interaction for every 24 members
- 20% reduction in branch staff
- Significant increase in efficiency/production:
  - 60% increase in # of accounts opened
  - Accounts for 49% of funded loans
  - Over 50% reduction in transaction processing time
  - Over 70% reduction in lost opportunities due to excessive member wait time
  - Reduced branch traffic / smaller branch footprint
- Currently increasing staff to match the increase in member utilization of the technology

# How Did We Achieve The Results

1. Implemented full-service / capabilities



# How Did We Achieve The Results

## 2. Branding and Marketing

The image displays marketing materials for Xplore Federal Credit Union. On the left, a laptop and a smartphone show the 'Xplore Away' video call interface. A green button above the laptop says 'Start Video Call'. The laptop screen features the 'Xplore Away' logo and a 'Welcome to our video call center' message. Below the laptop and phone are 'Download on the App Store' and 'GET IT ON Google Play' buttons. On the right, a promotional banner for 'Xplore FEDERAL CREDIT UNION' features the text 'INNOVATIVE eSERVICES' and 'The New Face of Convenience Banking'. The banner highlights three services: 'VIDEO BANKING', 'MOBILE BANKING + MOBILE CHECK DEPOSIT', and 'ONLINE BANKING'. At the bottom right of the banner, the contact information '888.U.XPLORE | XploreFCU.com' is provided.

# How Did We Achieve The Results

3. Used best employees for the department
4. Identified department leaders and had them build the system from the start
5. Involved employees in the testing process and got their input on development
6. Trained employees on how to overcome member objections
7. Enhanced the system “on the go”
8. Don’t expect to get it right the first time



# How Did We Achieve The Results

## 9. Make the in-branch experience inviting



# How Did We Achieve The Results



# How Did We Achieve The Results



# How Did We Achieve The Results



# How Did We Achieve The Results



Questions





888.U.XPLORE

XploreFCU.com

# Product Overview



**Ryanne Mayers**  
Product Manager



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# Video Check Deposit (VCD)

How it works:

- With a video agent, the consumer takes a snapshot of the front and back of the check
- Image is cropped and converted by Jaguar
- MICR, CAR/LAR are captured and verified by video agent
- Agent enters deposit account details
- Check is accepted and deposit is completed
- Receipt of deposit sent to consumer
- Track Video Check Deposits with reporting in POPi/o
- End-of-day x9.100 check file sent to FI check processor





# What can POPwelcome help you do?



Utilize multiple communication channels to engage more of your website visitors



Create personal interactions that increase sales & service opportunities



Co-browse with users to assist and train for future interactions



Create valuable interactions with full in-branch experiences coupled with education, document exchanges, and e-signing

# January 2021 Features Release

- Tech debt –
  - Export Improvements:
    - Structure refactor – Goal: reliable consistent flow
    - Validate queries – Goal: ensure we are getting the correct info in the export
    - Object model refactor – Goal: improve inheritance and overwriting
  - Database migration – Goal: separate transaction and reports database, improved performance
- UI/UX: button shapes/placement
- Historical reports
  - Contact Metrics
  - Performance Metrics



# Contact Metrics

Historical report focused on contacts/interactions

- Includes:
  - Offered
  - Answered
  - Abandoned
  - Inbound
  - Outbound
  - Average Speed to Answer (ASA)
  - Average Handled Time (AHT)
  - Platform (Apple, Android, Branch, Web, Instant Call, Kiosk, Branch Kiosk, Embedded Client)



# Performance Metrics

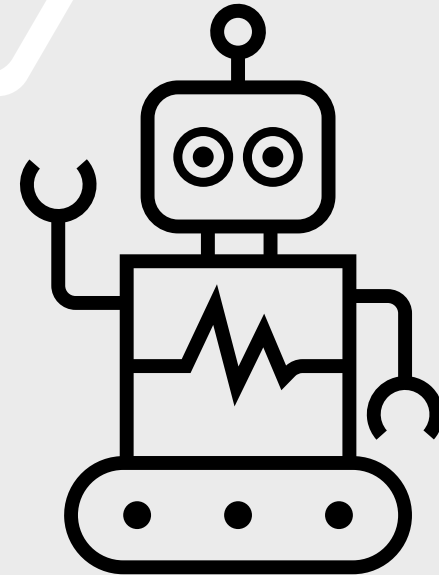
Historical report focused on performance by individual, team, or location.

- Includes:
  - Number of contacts handled
  - Total Handle Time
  - Average Handle Time
  - Missed Calls
  - Transfers (applies only to individuals)



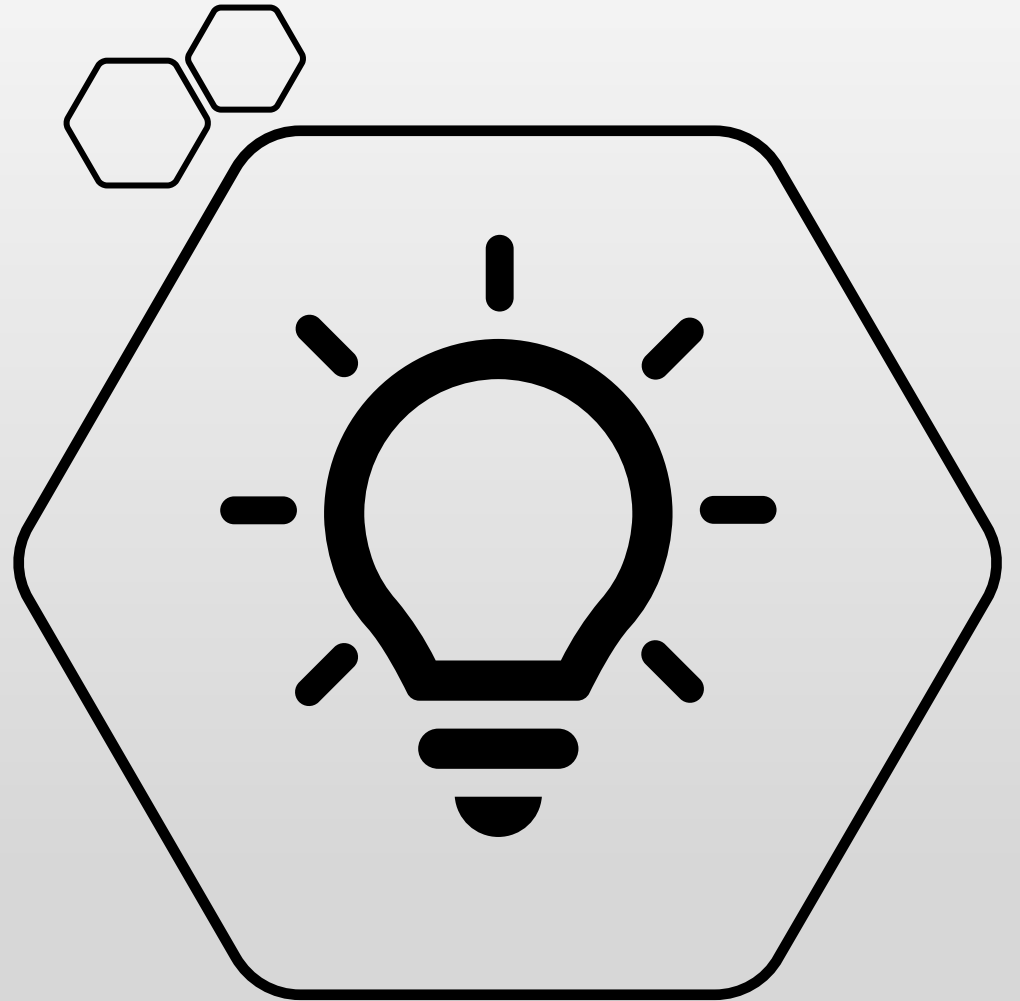
# February Maintenance Release

- Enhanced Security Features
  - Upgrade “block caller”
    - Block/unblock in Session Review
    - Panic button (enabled in Call Settings)
      - Block IP address
      - Block device
      - Take snapshot of offender
      - Send “you are being reported” slide
  - Consumer “frosted video” filter
  - Name display settings
- System Clean-up
- Server auto-scaling
- Configurable browser tab icon



# What we're working on

- DocuSign multi-signer support
- Survey management tools
- Multi-factor authentication
- Mobile co-browse
- POPnotary
  - Dynamic knowledge-based authentication
  - ID proofing
  - Notarize Documents
  - Consumer document center





# Customer Success Objectives



**Kurt Forsberg**  
VP of Customer Success

# Procedural Changes

## New Teams

- Customer Success Managers
- Technical Support

## Support Escalation Procedures

### Severity 1 Issues—24/7

1	Call Support	Technical Support Team	801-417-9000 Option 2
2	Customer Success Manager (CSM)	Varies	Varies
3	VP Customer Success	Kurt Forsberg	801-580-9614
4	President	Jed Taylor	801-505-1241

### Severity 2-4 Issues—During Business Hours

1	Support E-mail		<a href="mailto:support@popio.com">support@popio.com</a>
2	Call Support	Technical Support Team	801-417-9000 Option 2
3	Customer Success Manager (CSM)	Varies	Varies

# 2021 Video Banking Implementation Guide



## 2020 MOBILE APP DEPLOYMENT TYPE & CONSUMER FEEDBACK

**95%** OF MOBILE VIDEO BANKING DEPLOYMENTS ARE STANDALONE APPS

Standalone apps enable rapid deployment and availability to non-consumers to convert for new business. POPi/O Customers who ultimately pursue integrations in their initial phase often add standalone apps later to increase overall availability to new consumers and communities.

**96%** POSITIVE FEEDBACK ACROSS ALL CHANNELS AND CLIENTS

As you evaluate what your institution needs most in 2021, remember that consumer expectations need three types of MVP's from your organization:

**Minimum Viable Product**  
What is the simplest form we can deploy this in, and how can it grow from there.

**Most Valuable Pioneer**  
A leader in the organization suggesting and willing to drive change.

**Most Valuable Player**  
An individual executing the Pioneer/Leaders vision and willing to create an environment where the Minimum Viable Product can fully develop over time.

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## 2021 OPERATIONS - UNBOXING YOUR STAFF



In 2021 unboxing your staff will do three key things:

1. Enable greater efficiency across physical and digital interactions.
2. Create stronger consumer relationships that are unbound by physical locations.
3. Replicate and centralize employee talent across all channels.

# Additional Opportunities

## Customer Case Studies

- Please notify your CSM

## POPi/o Customer Newsletter

- Product Updates
- Links to Videos
- Best Practices



Video Chat



## POPi/o User Group Meetings and Conference

- **Next Virtual Users Group Meeting**
  - June 3rd, 12:00-1:30 MST
- **Fall In-Person/Virtual User Group Conference**
  - Poll

**Thank You!**