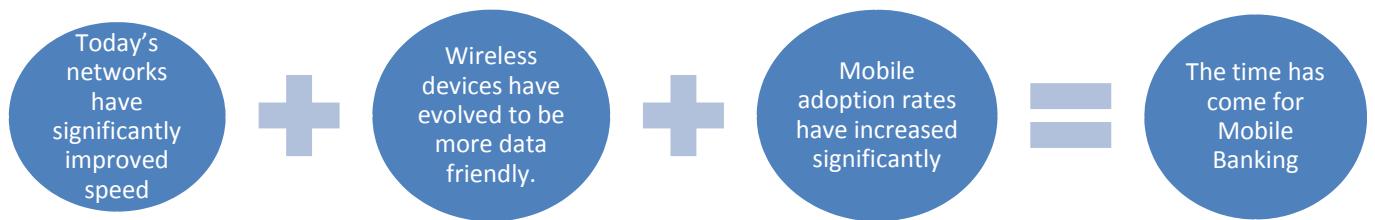


Why today's credit union members are ready for mobile banking:



Mobile banking fits perfectly with Amplify Federal Credit Union's challenge to its members: "Bank less. Live more." The Austin, Texas-based credit union implemented an application-based mobile banking solution in April of 2006 with the help of technology partner mShift. With a full year of experience with the technology, the credit union has a wealth of experience to share about how to combine the best of browser-based technology augmented with SMS for non-sensitive information.

The credit union used its core competencies as a guidepost for the project. First, they strive to deliver impeccable customer service through all delivery channels—which meant they needed a powerful mobile service that would stand up to the challenge. Second, the credit union delivers innovative products to meet the fast-paced, changing lifestyles of consumers—a particular challenge for Austin's tech-savvy population. Third, the credit union observes state-of-the-art hiring, training and retention practices. Fourth, for product selection and development Amplify makes a strong effort to use project management best practices. Finally, the team uses careful, on-going vendor management to assure strategic partnerships thrive.

Amplify sees a number of advantages to browser-based solutions. First, the solution is compatible with all wireless devices including cell phones, PDAs, Pocket PCs, BlackBerries, and SmartPhones. The system does not require any downloads and it doesn't require the user to be on a specific carrier or network. In deploying the new service, they also discovered that the browser-based method was easy to bring to market—they accomplished the entire project end-to-end in just 30 days!

Amplify found that the browser-based system was also very cost-effective for both deployment and on-going maintenance given the intuitive interface which minimized customer support calls. The credit union began with a "soft launch" which included information about the new service on their website and promotional materials in their branches but no other active marketing. Those efforts alone convinced 3% of their membership to use the service. After a full year in service, Amplify is began more proactive marketing of the wireless service in April 2007.

Amplify's Mobile Service

Standard Functionality

- View balances and transaction histories
- Research and view cleared check images
- Make transfers between accounts, both at the credit union and at other institutions
- Open new accounts
- Bill Pay, including
 - Presentment
 - eBills
 - Review and Cancel Pending Payments
 - View Bill Pay transactions

Optional functionality includes :

- SMS/Text Message Banking for balances and transaction history alerts
- Location information including the ability to search for the nearest ATM
- Branch Locators for both their own branches and the shared branch network
- Contact & About Us information