



## TopLine Federal Credit Union Considers FI-Mobile a Partner In Mobile Strategy

### Five Key Criteria for a Mobile Banking App Solution Leads to Selection and Successful Launch of FI-Mobile

TopLine Federal Credit Union (\$352M in assets), in business since 1935, is a mainstream, full-service financial institution serving seven counties in the Minneapolis / St. Paul Twin Cities metro area of Minnesota, from its five branch locations, by phone, online at [www.TopLinecu.com](http://www.TopLinecu.com), and now by its new mobile app. The credit union offers a complete line of financial services – from checking and savings, to investment and insurance services, to credit cards, car loans, mortgages and student loans. TopLine is committed to helping members achieve their financial goals by providing superior service and 24/7 convenience.

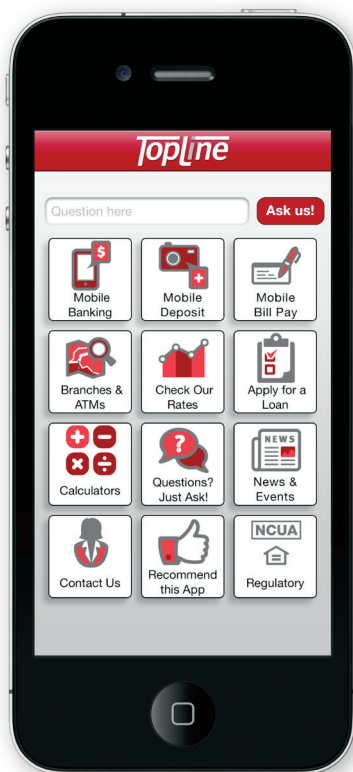
#### Mobile is Strategic Priority

The leaders at TopLine held strategic planning sessions about the institution’s approach to utilize technology to improve access to products and services in order to provide additional convenience to members, with mobile and remote access being key. They knew they needed to serve current members as well as attract new, and younger, members in the 18 - 40 age range who would be particularly interested in mobile banking. The goal was to make banking easier by enabling members to be “just a tap away” from all of the credit union’s services, whether from the couch or on-the-go.

#### Five Key Criteria

The planning sessions led them to identify five key criteria that they needed in a mobile banking solution and app:

- 1. Easy Navigation and Branding:** First and foremost, TopLine wanted an easy-to-use mobile app with a concise look and feel that both leveraged the credit union’s brand and did not feel “out of the box.” It was important that the app be differentiated and customizable so that it would feel like just another TopLine branch location with all of the branding and services therein.
- 2. Single Sign-On:** A critical requirement for the TopLine team was that members should not have to sign on numerous times with different usernames and passwords to access the variety of services that the credit union planned to offer via the app. Giving members secure access to all of their services from one sign-in—from bill pay, to mobile deposit, to the ability to check account balances—was a key point of integration.



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**Vicki Erickson**, Vice President of Marketing, TopLine Federal Credit Union

TopLine wanted a platform that would integrate with all of its third-party services, so that both current and prospective members could enjoy seamless access to these services. This included bill pay, loan applications knowledge base, remote deposit and more.

- 3. Third-Party Data Sources:** TopLine wanted a platform that would integrate with all of its third-party services, so that both current and prospective members could enjoy seamless access to these services. This meant the ability to integrate with online banking provider Cavion®, bill pay with CheckFree®, loan applications from LSI, knowledge base from SilverCloud™ and remote deposit from Cachet Financial Solutions, as well as the flexibility to plug in with others as new services are planned. In addition, the app needed to work with Code Green's ATM fee-free location services to make it easy for members to find fee-free ATMs and shared branching credit union locations on the go.
- 4. Flexibility of the app (Wrapper versus Native):** Through the due diligence process, TopLine realized the value of approaching mobile through an app that could unify web content and services. This became a requirement because it not only provided design flexibility and access to an easy administration dashboard, but even more importantly, it will not disrupt member services as new services are launched. With TopLine's approach, there are no software updates for users; when members log in, they immediately access the latest services available to them.
- 5. A High Value Solution and a Mobile Partner:** Finally, TopLine wanted to find an affordable solution with a fast return-on-investment, as well as an innovative partner that would see the credit union through all phases of its mobile rollout, from planning and implementation, to improvements and enhancements, to future collaborations.

### The Vision for TopLine:

After a thorough analysis of multiple vendors, TopLine chose FI-Mobile as its mobile banking solution partner to implement FI-Mobile's Mobile Banking Solution.

FI-Mobile met all of TopLine's needs and helped guide the credit union from implementation through app introduction.

"From partner selection through launch of mobile app, we have found the FI-Mobile team to be knowledgeable, supportive, responsive and innovative. Based on our experience, they have deep expertise, a thorough process – and most importantly are open to new ideas and improvements, our collaborative efforts continue well after project completion. We are pleased with the technology and with the team, and that is what makes it a great win, win relationship."

**Vicki Erickson**, Vice President of Marketing  
TopLine Federal Credit Union

TopLine recommends to engage a cross-section of staff from IT, marketing, training, accounting, member-facing staff such as tellers and lenders to test the solution before launch to gain input and ideas.

## The Results So Far:

TopLine carefully planned an internal launch followed by an external soft launch, and then offered full availability to its membership. The mobile app was greeted with great enthusiasm. Within two weeks of the soft launch in April 2014, TopLine had 850 users and 150 deposits. This number has grown to 6,600 mobile users and 7,820 mobile deposits as of early November 2014. The team anticipates continued strong interest and uptake by its community.

## TopLine Shares its Best Practices:

TopLine's team was eager to share lessons learned and recommendations for success for other financial institutions.

- Engage a cross-section of staff from IT, marketing, training, accounting, member-facing staff (tellers), phone representatives and lenders to test the solution before launch and to gain input and ideas.
- Conduct thorough cross-platform testing to ensure compatibility.
- Perform due diligence with multiple vendors before selecting a partner and software vendor.
- Soft launch internally before an external launch; incorporate branding through all launch activities; and market on all available channels to generate product awareness and encourage use.
- Don't risk member dissatisfaction by settling for offerings that are transaction-only apps or that do not support single sign-on.



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### About FI-Mobile

FI-Mobile is a leading provider of digital banking solutions. Credit unions and community banks rely on FI-Mobile to modernize their online banking infrastructure and consistently offer all their services online and on any device. FI-Mobile has served more than 1.4 million consumers through their credit union customers, with an average customer loyalty rate of 97 percent. More information on FI-Mobile is available at [fi-mobile.com](http://fi-mobile.com).

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