

Affinity Plus FCU

Affinity Plus needed to overhaul its mobile member experience. **BankingON** provided the platform that leveled the digital playing field.

Credit Union Profile

- \$3.2B assets under management
- 220.000 Members
- Minnesota's best credit union
- 3.5 years live with BankingON

Results

23%

Increase in usage within the first year

150%

Increase in active mobile users

270%

Increase in transfers via the mobile app

237%

Increase in mobile logins

300%

Increase in rewards points redeemed

6X

More mobile logins than desktop-online

86.48

Digital NPS Score -2nd amongst CU peers

9.35

Digital Overall
Satisfaction - digital has exceeded branch

Challenge

- Overall member experience wasn't mobile-first.
- Members weren't happy and couldn't fully selfserve digitally.
- The old mobile app was a utilitarian version of desktop banking. It wasn't intuitive and lacked key features.
- The previous digital vendor dictated the app's roadmap, strategy, and 3rd party integrations.
- The previous technology was outdated, not customizable, and couldn't make quick changes.

Solution

- Replace the 1.2 Star legacy mobile web-app with a 4.8 Star native-mobile app.
- Engage members emotionally through a smartphone-centric user experience.
- Provide a simple, easy, and intuitive mobile app with all the necessary base functionality.
- Establish the ability to add more features & improve the experience in the years ahead
- Use an open API and SDK approach to producing artful and unique customizations atop the Architect platform.

