



SymApp™

A centralized, integrated application tool



## Would your members benefit from an intuitive, guided, online account-opening experience?

### BUSINESS VALUE

- ▶ Enhance Service
- ▶ Make Money
- ▶ Save Money

### COMPATIBILITY

- ▶ Episys®

### COMPATIBILITY

- ▶ SymXchange™
- ▶ Episys Credit Retrieval System
- ▶ Episys Application Processing System
- ▶ jConnect to JHA Cloud Services

SymApp is a configurable online solution that enables easy member self-service to establish a membership, open accounts, and apply for loans. Its responsive interface design makes SymApp automatically usable on a desktop, tablet, or phone.

### IT WORKS LIKE THIS

This solution provides a single input for various applications, and is completely integrated with Enhanced Member Application™ (EMA) and Enhanced Loan Application™ (ELA). It makes use of a centralized decision engine (shared by ELA and SymApp), and presents pre-approved cross-sell and refinance offers. It also uses the Episys® Credit Retrieval System for pulling credit reports.

Users are guided through the application process, up to and including auto approval and risk-based pricing. An Episys Application record is created, which can be completed with ELA and EMA.

SymApp is credit union-branded, and includes user-friendly configuration tools. You can modify the order in which screens appear, create custom messages and instruction text, and make other changes to fit your needs.

Additional features:

- ▶ Integrates with jhaAddress Verify™ and Episys Identity Q&A Integration.
- ▶ Designed from the ground up to make use of SymXchange™, Symitar's state-of-the-art integration and data-exchange tool.

By providing a user-friendly, guided application process, SymApp improves member experience, and on the backend, it integrates with Episys and Symitar tools to make an equally smooth experience for credit union staff.

### WHAT IT DOES:

- ▶ Provides a modern, consistent, intuitive experience for the applicant
- ▶ Speeds the application process
- ▶ Enables consistent decision criteria between ELA and SymApp
- ▶ Provides simple configuration tools

### WHAT IT DOES FOR YOU:

- ▶ Saves time by simplifying application intake and processing
- ▶ Earns income by making cross-sell offers
- ▶ Saves setup costs through its responsive interface for both mobile and desktop