APOLLO INFINITY

The Next Generation of Digital Services for Financial Institutions

choice

You choose the right providers for your credit union, from e-Sign, OpenBanking, SMS, Credit References, ID and Verification, and even your back-office.

....

control

You remain in control of the processing and automation with self-configure tools to adjust risk, member messaging work queues, and automation.

....

flexibility

All services are customisable by our in-house development team at no extra cost with the banked development time you get each month.

....

reliability

Underpinned by the same technology that Amazon uses to run their operations, monitored 24/7, proven technology and already processing millions of records per year.

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community

Join the ever growing Apollo Infinity community to collaborate on projects, uplift your operations or learn tips-and-tricks.

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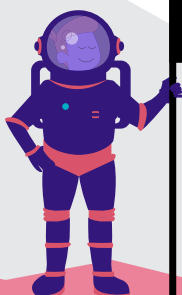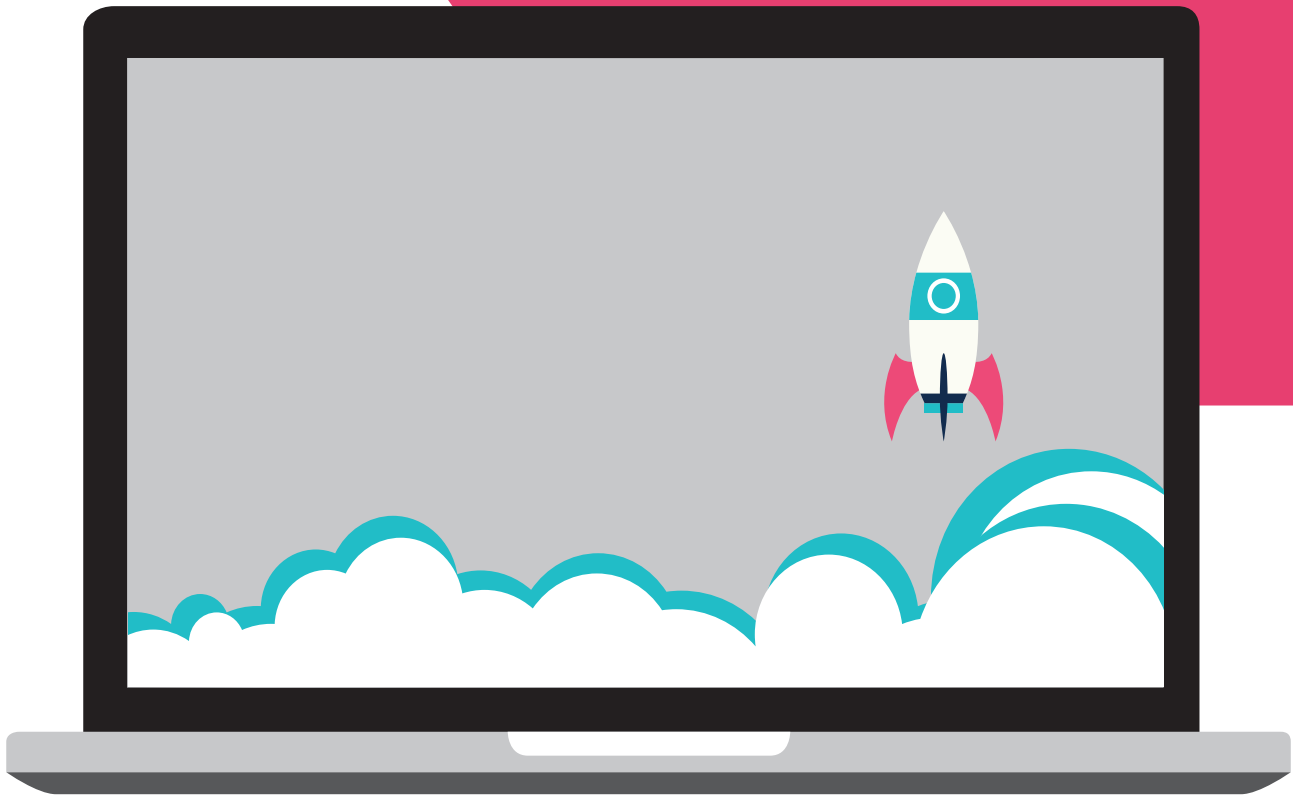
innovative

New features added monthly at no extra cost, never pay for an extra "module" ever again or choose to become a Trailblazer and sail your own path with our help.

APOLLO INFINITY IS A COLLECTION OF CLOUD TOOLS TO HELP YOU SERVE MORE MEMBERS AND GROW WHILE KEEPING YOU IN CONTROL.

OPEN CLOUD
BEFORE YOU TAKE ONE GIANT LEAP...

THE BEGINNING OF THE END

The demise of on-premises servers has been ongoing now for years and cloud computing is here to stay, however what does that mean for you as a credit union?

The relatively recent Fintech explosion has brought you an ever growing selection of services which has brought credit unions new ways of interacting with their membership, automations to streamline loan processing and much more. This ecosystem has been able to thrive primarily because your member data resided on servers that you owned.

This is all about to change. Having your data in the cloud could now mean that your data is no longer managed by you but by vendors with a vested interest in keeping third-parties out.

Data is the new currency, and the organisation holding your data is holding all of the cards. The set of recent acquisitions in the CU market is not about software, but customers, and much more importantly, data. There is a race to suck up this data, pump it into the cloud and lock it down with appeasing offers such as 'no monthly fees' or 'easy migration'.

WALLED GARDENS

Offering security, convenience and piece of mind, but what happens when third-parties want to use that data? In a recent example with a cloud based back-office, the CU could expect to be charged monthly and per-access from their back-office vendor to let a third-party access this data. Provisional estimates were in the £1,000's per month.

A trivial example of this problem, is where once-

YOUR DATA,
YOUR CONTROL.

upon-a-time, you could buy music on a CD and then create a mix for a friend, or lend them the CD. How would you do that now with Apple Music? Or what happens if you stop paying for Spotify?

Granted, that data was never yours in the first place, but you had the control of it to a broad extent, and as soon as you lose that control, you will find it an uphill battle to regain it.

The one thing that all back-office providers have in common, is the shared belief that they can do it better, their own app, their own web portal, their own straight-through lending platform. Whereas in fact, they can be spreading themselves so thin that the overall quality of the service can be brought down.

OPEN DATA

Banks were recently forced by law (PSD2) to open up data they hold to authorised parties which is contributing new innovations in the industry, and largely the Fintech ecosystem is committed to remaining open so that the best provider is selected for the job. The actual past performances of most CU back-office vendors has demonstrated a common unwillingness (or making it prohibitively expensive) to work with anyone in a similar field. What would happen

when they have the key to once-and-for-all lock it down so they can profit from reselling access to your data back to you?

One of our principles is that data should be open, available to all authorised parties, working co-operatively and actively encouraging you to select the best third-party for each job, i.e. eSign, CRA, ID&V, SMS, and back-office.

APOLLO CORE

Apollo Core is a great example of a hybrid open cloud platform. Simply, it is your choice of on-premises with part-cloud or full cloud back-office, your choice which loan processing platform or mobile app you want to use, you can leverage all the benefits of the cloud (flexibility, reliability, innovation), while retaining control of your data.

You can choose if and when to migrate to Apollo Core with our promise that access to your member data will always be open with no per-transaction charges.
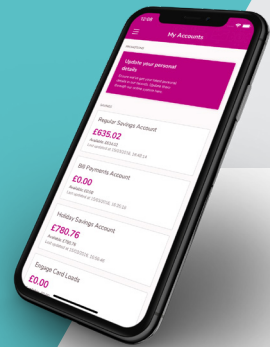
By signing up with a cloud based back-office provider without this promise, there is a serious risk of wholly losing control of your data, sleepwalking into a "recommended" path, locking up the data and stifling innovation for years to come.

WALLED GARDENS OFFER SECURITY AND CONVENIENCE, BUT AT A COST THAT MAY BE TOO STEEP TO IGNORE.

APOLLO INFINITY
SOME OF THE FEATURES EXPLAINED

Automatic Promotions
Our promotion system can identify when a member becomes eligible for loans or whether it's time for them to review their personal information and take proactive measures.

Live Balance Enquiries
Do you have rules such as a member needing to keep 60 days worth of loan repayments in their share account? No problem!

Secure Chat
A lifesaver for any hard of hearing or deaf members, it lets your members interact with you securely without picking up the phone or waiting for emails. Efficient also for the credit union, as the system means that you can help multiple people at the same time rather than individually.

Digital Forms
Modern credit unions should be able to operate around the clock, even if you don't have a customer service team staffed 24/7. Our digital forms allow your members complete access to their account, where they can update their details and you can have the change request waiting for you automatically as soon as you re-open.

Loan Portal
If you have more than a single loan and savings account available, it's important for members to be able to understand their eligibility. The loan portal cuts through the complexity of eligibility requirements with a simple, easy to use portal showing what products are available and explaining why.

Existing Website Integration
Our technology allows us to implement our services within your existing website by securely injecting a portal on to certain pages. This allows our new functionality to work without affecting your online branding, the overall function of your website, or requiring the member to be taken away from your site.

Supporting Document Capture
If your loan process requires supporting documentation from a member then getting that document into your system can be challenging. We have a wide range of methods for accepting this documentation including: Uploads through Web Portal, Email attachments, App upload with mobile device camera, Workplace Rep Upload and Credit Union Staff Scan.

Automatic Decisioning
We can enable your own custom scorecards for automatic decisioning. Non-credit report information such as membership length and share balances can be easily implemented too.

Archiving
All relevant documentation is captured and archived automatically in the cloud within Apollo Infinity and/or stored locally on your own servers. It's all automatic so you never have to file away documents manually again.

E-Sign
We have full integration with major e-sign providers. Each just a single click once you're happy with the loan agreement. For automated lending arrangements you can request that this runs automatically

Delegate
Set up advanced system rules so tasks can be automatically directed or redirected to the right colleagues. The advanced rules allow a task not picked up in a specific amount of time to be automatically escalated.

Automatic Data Cleansing
Identify members that might have stale data or members that haven't been in contact recently.

OpenBanking Link
No contract pay-as-you-go visibility into a members bank account to make informed lending decisions or trigger automatic promotions.

Member Onboard and Loan
Accept a new member with attached loan applications in minutes. ID&V automatically carried out with import of the new member into your back office system and even opening new product accounts automatically

Build your own Automation
With our intelligent filters and actions you can build your own automation path in minutes. From requiring supporting documentation from a member to sending a password reset.

Powerful Reporting
Compatible with Microsoft PowerBI, create and deliver your own beautiful reports and have them update automatically.

Scorecard Trial Run
Edit your own risk scorecards with immediate results, replay your draft scorecard over past applications to see how those applications would fare.

SLA Monitoring
Report on your service levels, all records are time-stamped when opened and closed so loan performance can be monitored over time.

Risk and Value based Pricing
Automate away the complexity of top-ups, risk and value based pricing, with our filters and actions to select the perfect product automatically.
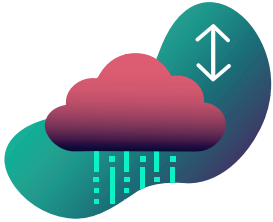
Time based Actions
Have different paths through the system depending on time of day, manage expectations of your members when they contact you at 2AM.

POWERED BY THE FOUR APOLLO SERVICES

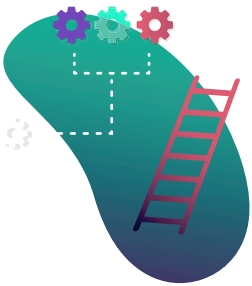## NEW FEATURES ARE DEVELOPED MONTHLY AND YOU GET ACCESS TO ALL PREVIOUS FEATURES.

All our services are cloud-native, which means they are optimised for tablet, mobile and desktop devices allowing you to work wherever you have Internet.

01 APOLLO CORE & SYNC

The beating heart of Apollo, the hybrid-cloud core banking system which underpins all other services. Working with your existing back-office or cloud native, it's your choice.

Powered with the same infrastructure as what underpins the Amazon online store, it syncs with your existing back-office, allowing you to gradually move to a cloud only service if you choose. Apollo Core scales to millions of members and is already processing hundreds of thousands of records. Fully integrated with a nominal system already in use by millions worldwide.

02 APOLLO LAUNCHPAD

Automate everything. From member communications, straight through loan processing, withdrawal requests, new membership applications, credit searches, everything.

Designed to be your window into Apollo Core, giving you the tools to serve your members without having to process requests manually, set your rules and actions and watch your requests filter through the queues automatically with an inbuilt cloud-native CRM so you can access your member data from anywhere.

03 APOLLO MOBILE & WEB PORTAL

Recently rebuilt from the ground up, a native app available in the Apple App Store and Google Play and an account portal for your website, customised to your credit union with all your member services available including OpenBanking links, document upload, chat, application forms, balance and withdrawal requests.

Intelligent promotions that you can create yourself, giving you more control of the member experience.

04 APOLLO FLOW

For every different type of form your credit union might need, Apollo Flow can be embedded into your existing webpage or the mobile app giving your members smart forms which pre-fill based on their member information and circumstances.

Fully GDPR compliant with our team guiding you through the creation of new forms and upgrading your existing paper ones to digital ones as part of our service. All forms are intelligently archived in Apollo Core.

PRICING (EX-VAT)
SIMPLE AND PREDICTABLE WITH ALL CURRENT AND FUTURE MODULES INCLUDED

< 1,000 members
3.0 days of development time used for customisation included with the onboarding, followed by 0.5 day of development time available per month, two-monthly catch-up with an account manager.

900 ONBOARD
259 MONTHLY

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< 2,500 members
3.0 days of development time used for customisation included with the onboarding, followed by 0.5 day of development time available per month, two-monthly catch-up with an account manager.

900 ONBOARD
395 MONTHLY

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< 5,000 members
5.0 days of development time used for customisation included with the onboarding, followed by 1.0 day of development time available per month, monthly catch-up with an account manager.

1150 ONBOARD
449 MONTHLY

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< 10,000 members
7.0 days of development time used for customisation included with the onboarding, followed by 1.0 day of development time available per month, monthly catch-up with an account manager.

1900 ONBOARD
550 MONTHLY

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< 25,000 members
7.0 days of development time used for customisation included with the onboarding, followed by 1.5 days of development time available per month, monthly on-site consultancy included.

1900 ONBOARD
695 MONTHLY

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Bespoke pricing
We can provide bespoke pricing if you have specific requirements. Contact us for more information.

P.O.E.

Viva IT

Apollo Infinity is a collection of services created by Viva IT, a passionate team specialising in finance software projects. We establish valued relationships with clients of all sizes from locally focussed credit unions to multi-billion pound organisations.

We strongly believe in ethical and fair lending, and helping to bring affordable credit to people who would otherwise struggle to pull themselves out of poverty. The ethos of credit unions strongly aligns with ours and we're delighted to work in this sector.