



## Customer

Trax Credit Union

## CEO

Peter Giorgianni

## Location

Tampa, Florida

## Assets

\$483M

## Members

43,583

## Branches

9

## FLEX Integrations

Online Banking

Mobile Banking App

ClickSWITCH Integration

MeridianLink Integration

Digital Lending

Loan Decisioning

Remote Deposit Capture

Bill Pay

eAlerts

eStatements

Digital Check Images

Cross Selling

Card Issuance

ACH Origination

Automated EOP

Disaster Recovery

## Case Study | Member Onboarding

### A Florida credit union strengthens member onboarding through integrated technology

#### The Challenge

Trax Credit Union has been growing their membership at a healthy rate for more than 10 years. However, they began to notice that the member onboarding process was causing friction and deterring new members from making the credit union their primary financial institution. "We had mastered the process of opening new accounts for members, but when it came to them switching their direct deposits and recurring payments, we had a lot of work to do", Said Jose Ramos, CIO of Trax. The credit union was using a PDF instruction switch-kit which they would send home with their new members but it was, "historically, rarely completed."

#### The Solution

Trax made the decision to partner with clickSWITCH to deliver automated account switching which facilitates the process of switching member's direct deposits and recurring payments from their old account to the new one. However, they didn't stop at a stand-alone solution. The credit union worked with their data processor, FLEX, to integrate clickSWITCH into the core system. "We chose to deploy clickSWITCH leveraging API technology, that way our staff wouldn't need to log in to a separate platform or retype any of the member information because it's already in the core", Ramos Shared.

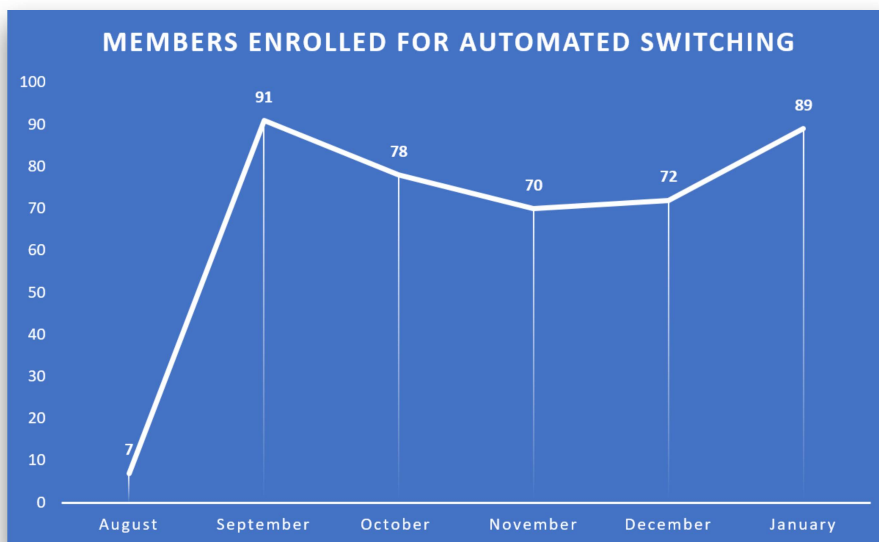




## Since implementing ClickSWITCH, Trax CU has enrolled over 400 members for automated switching.

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When Trax CU learned about the clickSWITCH solution for delivering automated account switching, they knew it would fill a need with their onboarding process. Ramos said, "Prior to implementing clickSWITH, we were using a PDF switch-kit workaround but when we saw the clickSWITCH product, we knew it was exactly what we needed."



Shortly after discovering clickSWITCH, Ramos began conversations with FLEX to connect the two platforms through API technology. Trax then implemented the solution and began using it during the account opening process. "We've seen good results from leveraging this member onboarding technology", Ramos shared. "Our first full month using clickSWITCH, through FLEX, we enrolled over 90 members for automated account switching. As some of the newness and hype wore off over the next few months, we saw a dip in our numbers but we have re-energized staff to use this valuable service."

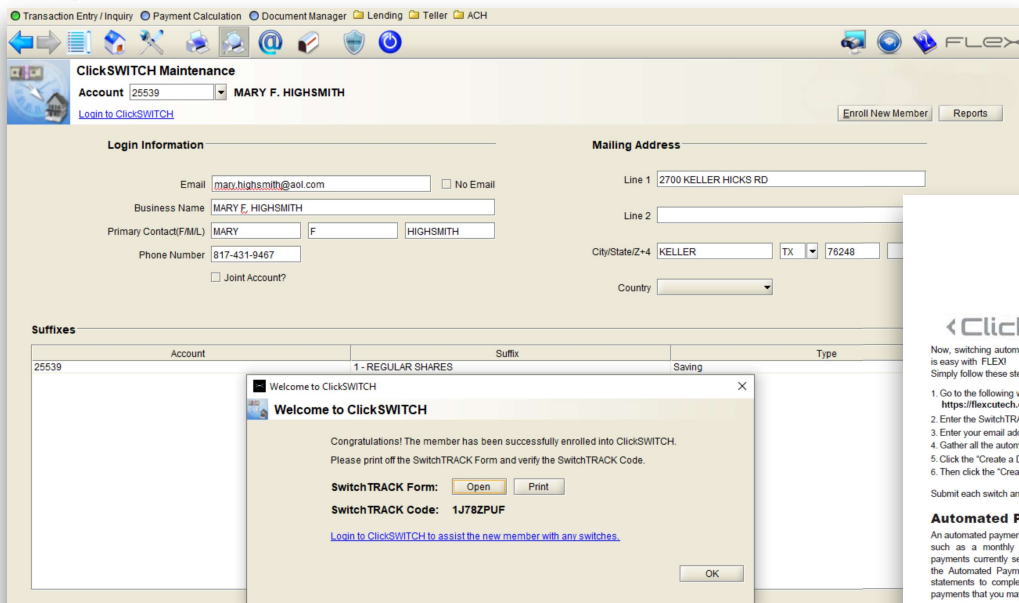
Anna Lampinen, VP of Operations at Trax CU said, "clickSWITCH simplifies the onboarding process which makes new members excited because they see we are on the bleeding edge of technology. The member account opening process has become smoother which is making our new members happier."





## Increase the success rate by assisting members during account opening.

There are several ways to use clickSWITCH within FLEX. The first is by generating a form with instructions for the member to complete on their own through the clickSWITCH website. The second method is to assist the member directly and perform the switches for them. "We prefer to create the switches with the member during account opening as we are guaranteeing our success rate. However, some members are in a hurry and in those situations we are able to quickly send them out the door with the 'do it yourself' version", Lampinen said.



**ClickSWITCH Maintenance**  
Account: 25539 MARY F. HIGHSMITH  
[Login to ClickSWITCH](#) [Enroll New Member](#) [Reports](#)

**Login Information**  
Email:  ☐ No Email  
Business Name:   
Primary Contact(FAML):     
Phone Number:   
☐ Joint Account?

**Mailing Address**  
Line 1:   
Line 2:   
City/State/Zip:     
Country:

**Suffixes**

Account	Suffix	Saving	Type
25539	1 - REGULAR SHARES		

**Welcome to ClickSWITCH**  
Congratulations! The member has been successfully enrolled into ClickSWITCH.  
Please print off the SwitchTRACK Form and verify the SwitchTRACK Code.  
**SwitchTRACK Form:** [Open](#) [Print](#)  
**SwitchTRACK Code:** 1J78ZPUF  
[Login to ClickSWITCH to assist the new member with any switches.](#)  
[OK](#)



**FLEX CREDIT UNION**  
6520 SOUTH SANDY PARKWAY  
SANDY, UT 84070

**<ClickSWITCH>**  
Now, switching automated payments and deposits to a new account is easy with FLEX!  
Simply follow these steps to start the secure process:  
1. Go to the following website to access the switch site:  
<https://flexcreditunion.clickswitch>  
2. Enter the SwitchTRACK code provided.  
3. Enter your email address and set-up your personal password.  
4. Gather all the automated payments and direct deposit information that need to be switched to your new account.  
5. Click the "Create a Deposit" link and begin adding your direct deposit information.  
6. Then click the "Create a Switch" link to begin adding your payment accounts.  
Submit each switch and we'll take care of the rest!

**Your New SwitchTRACK Code is 1J78ZPUF**

**Automated Payments Checklist**  
An automated payment (or ACH) is a regular, ongoing payment that is initiated externally to your bank account, such as a monthly insurance bill, utility payment or automobile loan payment. To switch automatic payments currently set-up to charge your checking, savings, debit or credit card to your new account use the Automated Payments Checklist below. This is a good time to review your last few monthly bank statements to complete your list of authorized automatic payments. Take into consideration any annual payments that you may have set up as a deduction, as well.

<input type="checkbox"/> Electric	<input type="checkbox"/> Mortgage or Rent Payment	<input type="checkbox"/> Auto Club (AAA)
<input type="checkbox"/> Gas	<input type="checkbox"/> Automobile Loan or Lease	<input type="checkbox"/> Health Club
<input type="checkbox"/> Water	<input type="checkbox"/> Department Store Card	<input type="checkbox"/> Charitable Donations
<input type="checkbox"/> Telephone	<input type="checkbox"/> Home/Rental Insurance	<input type="checkbox"/> Credit Card
<input type="checkbox"/> Mobile Phone	<input type="checkbox"/> Automobile Insurance	<input type="checkbox"/> Other Loans
<input type="checkbox"/> Cable Service	<input type="checkbox"/> Life-Health Insurance	<input type="checkbox"/> Other

**Direct Deposit Checklist**  
A direct deposit is any payment that you receive from a person or organization directly into your account. These include payroll direct deposits, government direct deposits (Social Security, Disability, etc.) and dividend direct deposits from investment accounts. Use the checklist below to organize the transfer of direct deposits to your new account.

<input type="checkbox"/> Employee Payroll	<input type="checkbox"/> Other
<input type="checkbox"/> Investment Income	<input type="checkbox"/> Other
<input type="checkbox"/> Retirement/Pension Income	<input type="checkbox"/> Other



## Integration through API technology brings efficiency and velocity to member onboarding.

"I really like the concept of clickSWITCH and that it's integrated with FLEX. With one click, our staff can bring the member's account information into clickSWITCH. This speeds up the process for our staff and members", Lampinen shared.

Ramos concluded, "Our staff has really liked the integration FLEX developed with clickSWITCH. It's great to partner with a core processor that has an open API and, more importantly, is willing to work with us to bring in peripheral technology vendors that we believe will add value to the credit union and our members."



### About FLEX

FLEX was founded in 1978. Since then, the company has grown to more than 120 employees with a management team that represents some of the most experienced professionals in the industry, having a combined 110 years of experience and service. FLEX serves over 260 credit unions in locations across the country including Alaska, Hawaii, and the Eastern Caribbean. The company enjoys established relationships with all regulatory agencies, corporate credit unions and major industry partners. In recent years, credit union industry personnel ranked FLEX first among competing vendors for customer satisfaction.