

FEB 2019

FICANEX[®] newsletter

2018 - The Year In Review

As we make our way into 2019, we proudly reflect on a very busy 2018 and are excited to share some of our many accomplishments over the past 12 months.

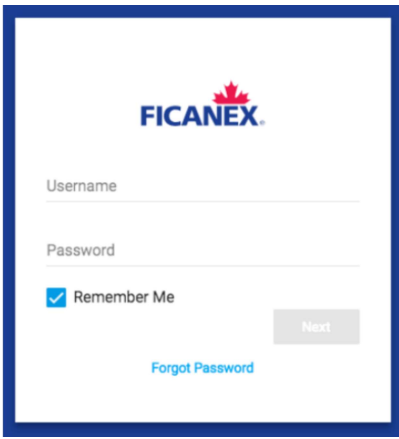
EXCHANGE Network Marketing Creative

Our team has worked very hard to design and implement refreshed creative materials for THE EXCHANGE Network, which have been broadcast nationally to our member financial institutions. This new creative suite comprises five key cardholder-focused messages with strong supporting visuals, available in a variety of print-ready and digital formats. We have received great feedback from numerous member financial institutions along with many requests for the new materials. The open files, which can be customized to match your own FI branding, can be downloaded directly from our new FI Portal on the FICANEX website.



Download THE EXCHANGE ATM Finder App to access thousands of ATMs coast to coast.





New FI Portal

We are thrilled to have launched a brand new advanced FI Portal for all financial institutions that participate in THE EXCHANGE Network! The new portal gives our member FIs easy access to vital information and tools, including marketing materials, route and transit listings, and ATM information. It has been a busy yet very successful process assisting everyone with this transition. We appreciate everyone's feedback and support in this journey to make the FI Portal as user-friendly as possible.

New Operating Rules

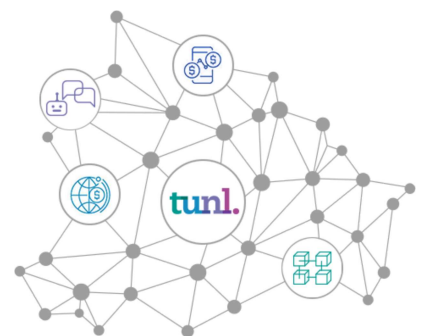
FICANEX Services, in partnership with the Network Operating Rules Committee, completed a thorough update to the Canadian Exchange Network Operating Rules in September 2018. Version 8.0 of the Operating Rules includes accommodations for envelope-free deposits, credit card acceptance, and adjustments to the notification limits on cash deposits. After receiving feedback from some members, the rules were further updated in November to include acceptance of business deposits on the Network. For more information, please contact support@ficanex.ca.

tunl.™

By far our biggest accomplishment of 2018 was the creation and implementation of tunl.™, our industry-leading fintech integration platform, and our premiere service, SendGlobal™.

Leveraging THE EXCHANGE Network's infrastructure, tunl. provides our member financial institutions with easy and secure integration to next-generation digital services, helping to:

- Lower integration costs
- Increase implementation speed
- Sharpen their competitive edge





SendGlobal™

Using a secure and convenient mobile application customized for your financial institution, customers can quickly and easily send money directly from their account to friends and family in over 80 countries around the world. Not only does SendGlobal address the needs of an important and growing customer segment, it also allows your financial institution to generate revenue and attract

new customers.



First West Credit Union was the first of our champions to implement SendGlobal in October 2018, to be followed early in 2019 by BlueShore Financial. We also launched a number of additional SendGlobal projects late in the year and recently announced four additional credit unions who will be implementing this valuable service in 2019, with more to come! For more information please visit our [website. \(https://ficanex.ca/Products/Tunl.aspx\)](https://ficanex.ca/Products/Tunl.aspx)

Stay Tuned for These Exciting Events in 2019!

- Looking for a way to excite, inform and educate your employees about THE EXCHANGE Network? Our **National EXCHANGE Network Employee Contest** is coming soon!
 - FICANEX is once again proud to sponsor the **CU NEXTGEN™ Sponsorship Award**, giving a young and emerging employee from the Canadian credit union system the opportunity to connect and collaborate at the CU NEXTGEN™ Session at the National Conference for Canada's Credit Unions. Important information on how to make a submission for this prestigious award will be published soon!
 - **Watch for news about our second tunl. service, coming early in 2019!**
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Collaborative Partnerships

Motion Pay



On April 30, 2018, FICANEX shared the exciting news about our partnership with Motion Pay Technology Inc. Now EXCHANGE Network member financial institutions can offer their business account clients Motion Pay's state-of-the-art technology to support Alipay and WeChat Pay. This is a great opportunity for you to help your business customers open the door to the massive Chinese consumer market in Canada, competitively positioning you ahead of the Big 5 Banks! Contact (<https://ficanex.ca/Contact-Us.aspx>) FICANEX today to find out how you **can generate revenue for your FI** by joining our Motion Pay referral program. For more information, please visit our website. (<https://ficanex.ca/News/News-Articles/April-2018/Information-e-Memo-2018-004.aspx>).



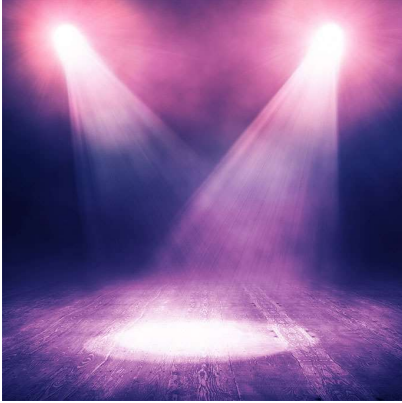
ATM Branding Programs

In early 2018, in partnership with Stanley Security, FICANEX developed a unique ATM Branding Program designed to give our financial institution members to a cost-effective way to provide additional surcharge-free ATM for their cardholders, while increasing their financial institution's brand awareness.

Alterna Savings and Alterna Bank were the latest to take advantage of this great opportunity by placing their brands on over 140 Stanley ATMs across the country in early 2018. Alterna and all EXCHANGE member cardholders can use these Alterna-branded ATMs to withdraw cash, transfer funds between accounts and obtain a balance inquiry – all surcharge-free!

FICANEX is continuing to work with Canada's top ATM providers to develop additional customized ATM branding programs that will offer the same convenience and brand exposure to our member financial institutions nationwide. Contact (<https://ficanex.ca/Contact-Us.aspx>) us for more information on how you can take advantage of this unique marketing opportunity!

EXCHANGE Member Spotlight



HSBC Branded ATM locator App

Congratulations to HSBC Bank who is the latest Member FI to brand THE EXCHANGE Network's ATM Locator app to better service their cardholders and further promote their brand. HSBC cardholders will now be able to find the closest surcharge-free ATM whether they use their smart phone, tablet or Apple Watch; all with an HSBC branded app. And this is just one more way that FICANEX helps our member financial institutions save their cardholders thousands of dollars in needless surcharge fees every single day!

Here We Grow Again!

FICANEX is proud of the growth we have experienced in 2018 and will continue to enjoy in 2019! We added four new full-time employees to our team including a Project Manager, Integration Manager, Business Systems Analyst and Operations Coordinator. With so many exciting new initiatives on the go, we look forward to expanding even more this year. To learn more about all of our team members, please visit our [website](https://www.ficanex.ca/Corporate-Info/Ficanex-Team.aspx).
(<https://www.ficanex.ca/Corporate-Info/Ficanex-Team.aspx>)

2019 - A Look Ahead

2019 is sure to be another exciting year for FICANEX! As we enter the new year, we are heavily focused on commercializing the tunl. platform through promotion of SendGlobal and our soon-to-be-announced second service. We continue to work diligently with our Advisory Committee to understand the types of products and services our Member FIs are most interested in, researching fintech companies that can bring value to your cardholders and increase your competitiveness in this ever-changing digital age. The FICANEX Technology Limited Partnership is still open, so if your financial institution would like to be a part of this exciting strategic business, let us know so we can send you the details!

Not to be understated is the importance of ensuring our legacy business – THE EXCHANGE Network – continues to be a valuable and valid part of your business. 2019 will find us continually promoting, expanding and increasing awareness of our 3,600-plus ATM national network, and the world of convenience that brings to your cardholders. In addition to the Employee Engagement Contest, we'll be looking for FIs who are interested in holding EXCHANGE Days in their branches, with prizes and giveaways all designed to let your customers know that an EXCHANGE ATM is always nearby. If you have an idea for how you can promote THE EXCHANGE, give us a call and let's make it happen!

As always, we appreciate your support and commitment to helping FICANEX, help you, help your customers!

THE FICANEX TEAM

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