



2019 HAPPINESS PAYMENT REPORT

*It's okay to be Happy with your Card Processor.
Just ask our clients.*

The 2019 MAP Happiness Report surveyed 212 credit union executives in the U.S. about their debit and credit payment providers. Respondents were executives and department directors in the areas of operations, card management, risk management, lending, finance, and IT

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There is truth in the assumption that the choices that Americans make are guided more by emotion than by any sense of objectivity or practicality. This is especially true for credit unions where positive feelings and personal experiences are often valued more than interest rates or fees.

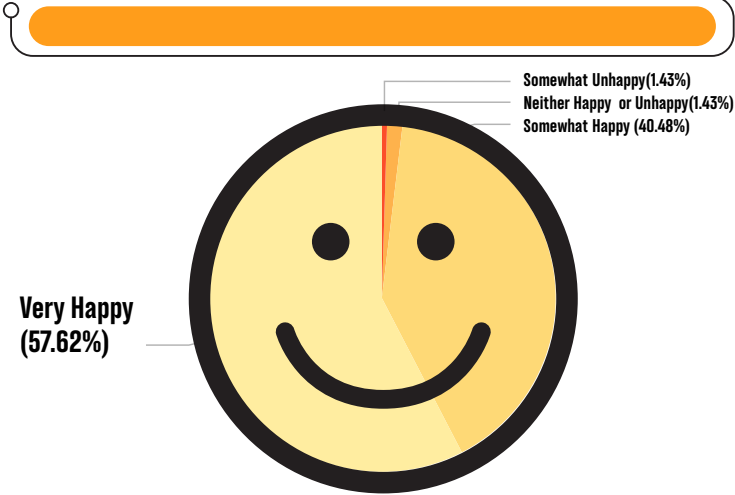
Every year, Member Access Processing (MAP), the credit union-owned issuer and processor, produces a Happiness Report that measures how credit union executives feel about their credit and debit programs and how important those programs are to their institution's success. This year's report is both hopeful and alarming.

Overall, the respondents were happy with their credit unions' Card Payment and Online Banking services. The report revealed that just over half were Very Happy with their debit (55.71%) and credit (56.67%) programs. Not surprising, those that were Very Happy with their processor were also Very Confident in their performance (77.4%), viewed their processor's innovation as Cutting Edge (77.3%), and rated their provider as Very Easy to talk to via phone or email (80.3%).

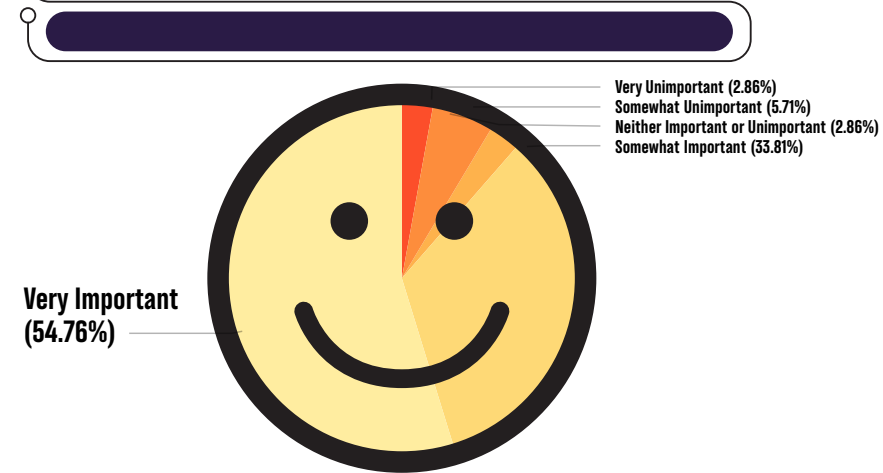
The report revealed that a majority felt that their card processor was Very Important (54.76%) to the success of their credit union. While a large majority (44.76%) were Very Concerned that members may leave their credit union if their card service don't offer the most current capabilities or mobile access. These numbers continue an upward trend in the importance role that up-to-the-minute credit and debit card service plays in member retention across all credit unions.

"There is no underestimating the importance of a solid Payments Program to a credit union's reputation and its long-term relationship with its membership," states Cyndie Martini, President and CEO of MAP. "We seek to separate ourselves by providing highly personalized service – treating our client credit unions the way they would treat their members. It's why we consistently achieve a 80-plus Net Promoter Score."

OVERALL, HOW HAPPY ARE YOU WITH YOUR CREDIT CARD PROCESSING PROVIDER.



HOW IMPORTANT IS YOUR CARD PROCESSOR TO THE SUCCESS OF YOUR CREDIT UNION?



OF ALL YOUR CREDIT UNION SERVICES, WHAT ARE YOU HAPPIEST WITH TODAY?

29%
CARD PAYMENTS

20%
ONLINE BANKING

18%
MOBILE BANKING

10%
MEMBER LENDING

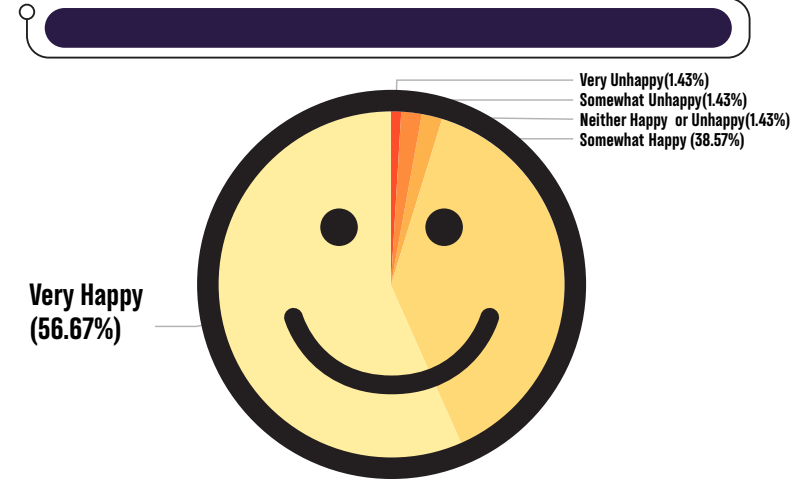
10%
BUSINESS LENDING

6%
MORTGAGE

4%
INVESTMENT SERVICES

3%
COMMUNITY OUTREACH

OVERALL, HOW HAPPY ARE YOU WITH YOUR DEBIT CARD PROCESSING PROVIDER.



HOW CONCERNED ARE YOU THAT MEMBERS MAY LEAVE YOUR CREDIT UNION IF YOUR CARD SERVICES DON'T OFFER THE MOST CURRENT CAPABILITIES?

