



QCash Digital Lending Platform

Enabling Financial Access

About QCash Financial

QCash Financial started as a short-term loan solution for members of WSECU (Washington State Employees Credit Union) in 2004. WSECU noticed a significant portion of its members were seeking payday loans through local store-front lenders for short-term cash because that wasn't an option offered at the credit union. Our mission then as it is now, is to focus on meeting our members' needs. In doing so, we created a cash management solution to deliver short-term, small-dollar and near small-dollar loans in a consumer friendly, easy-to-understand manner.



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QCash Financial provides automated, cloud-based, mobile lending products for financial institutions.

There are nearly 68 million financially underserved adults in the U.S. and they account for more than \$2 of every \$10 spent. These consumers have little access to conventional lending products. QCash Financial was born to serve the member, offering fast, easy, affordable cash management solutions delivered by their trusted financial institution.

Mutually beneficial solution

The QCash Financial solution benefits both the credit union and its members. Instead of having members turn to payday lenders, credit unions are able to meaningfully offer these members an affordable short-term loan and help in elevating their overall financial health. This strategy is not only member-centric, it also offers credit unions an opportunity to grow margins and expand services to millennials and customers who have short-term cash needs.

Relationship-based underwriting engine

Our automated underwriting engine has been tested and proven over ten years. The short-term lending solution does not utilize a members'

credit report, but instead makes decisions based on the member-credit union relationship and behavioral metrics of an applicant, which can be set by each credit union. The relationship underwriting process is fully automated, customizable and fully compliant with lending regulations.

Enhances strategies of credit union executives

The QCash Financial short-term lending solution provides unique advantages to credit union executives in executing their missions.

- Proven, statistically validated model of unsecured lending on a large scale
- Generate additional revenue and grow member base including millennial and even higher-income members who need liquidity
- Flexibility in pricing loans based on credit union requirements
- Executed with a low technology footprint and no additional IT resources
- Automated underwriting platform, cloud-based digital platform

Become the first financial institution in your market to offer this innovative service for members. **Contact QCash Financial today!**

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QCash Borrow is an automated, cloud-based, mobile lending solution that provides short-term loans to customers spanning the economic spectrum including low-moderate income, millennials and the affluent. Access to funds is quick and easy and provides members with faster, more convenient and lower cost alternatives than traditional payday lenders.

QCash Borrow loan options

- QCash® provides a fee-based loan option for small dollar loans between \$50 and \$700
- QCash Plus® provides an interest-based, near small dollar loan option for loans between \$701 and \$4,000
- Loan amounts are fully configurable by the credit union

Available as a branded service of your credit union

- White label products that can be customized to your specific credit union colors, fonts and messaging to match your brand
- Cloud-based, digital PaaS solution
- Multi-channel delivery via mobile device, online banking, call center or in-branch with a MSR
- Multilingual capability

- Fully-configurable, and easy-to-use and implement Administration Portal that integrates with the credit union's core banking platform
- Administration Portal to manage digital lending settings
- Grow member base and increase revenues

Relationship-based underwriting engine

- Immediate loan decisions based on relationship lending criteria specified by your credit union
- Does not utilize member credit report or credit score data
- Credit decision ready in seconds
- Customizable decision engine

Fully compliant

- Complies with CRA and CFPB regulations
- Meets military lending specifications
- Satisfies TILA requirements
- New regulations easily added
- Maintains member privacy

Member benefits

- Fast access to funds with no credit report check
- Multi-channel access through a mobile device, online banking, call center or in-person at the branch
- Loan decisions made in under 60 seconds
- Immediate deposit of funds into the member's checking or savings account
- Affordable short-term cash solutions
- Credit union commitment to overall, long-term financial health of member
- Combining data analytics, technology and financial services to improve members' lives

