



# SCOTWEST CREDIT UNION

TCS BaNCS Digital banking mobile app provides members with direct and secure access to self-service and support

Glasgow-based Scotwest Credit Union has deployed TCS BaNCS Digital to deliver secure and powerful self-service experiences to members. Members can initiate deposit and withdrawal transactions, open a savings account, submit a loan application, and perform other self-service activities securely from the TCS BaNCS Digital banking mobile app available on iOS as well as Android operating systems.

The rapid deployment of the cloud native TCS BaNCS Digital banking solution has enabled Scotwest Credit Union to keep pace with marketplace trends.

Within the first quarter of going live, the new mobile app handled 40,000 new registrations and 100,000 secure transactions.

Multi-factor authentication provides a high level of security, including biometric login with facial and fingerprint recognition

Scotwest provides a personal touch by ensuring that at any time, members can easily speak with someone from the credit union staff for assistance via TCS BaNCS Digital banking mobile app.

Scotwest Credit Union was founded in 1991 and expanded in 2005 to serve customers across the diverse western lands of Scotland. In 2007, Scotwest and Capital Credit union joined forces to form CUSSCO and first implemented TCS BaNCS in 2012. Following multiple upgrades, CUSSCO now runs all their TCS BaNCS applications on cloud. Scotwest Credit Union has also deployed TCS Customer Intelligence & Insights (CII) for Banking, which provides personalized insights on customer journeys, and TCS BaNCS OPTiX, an advanced data analytics solution.



# LONDON MUTUAL CREDIT UNION

## TCS BaNCS Digital integration with UK Faster Payments

London Mutual Credit Union ( LMCU) has gone live with a new integration with the UK Faster Payments service. Widely adopted by major banks, LMCU is the first credit union in the UK to offer this capability to its members. This service, delivered in conjunction with NatWest Bank, enables members of the credit union to make and receive payments and notifications 24 hours a day, 7 days a week.

TCS worked with LMCU to develop the interface using the NatWest Faster payments API (ISO 20022), connected via the TCS Bankline Direct Indirect Access service. TCS, LMCU and NatWest collaborated closely to develop the capability, including interface development, testing and support. The adoption of Faster Payments is part of a wider strategy that has seen LMCU adopt the TCS BaNCS Digital core banking software. TCS and LMCU look forward to continued innovation to deliver value for their members, within an increasingly competitive UK financial services market.