



ASAPP Financial Technology's bank.io OXP® Version 1.0 is Ready

ASAPP Financial Technology is excited to announce the availability of the bank.io OXP® | Omnichannel Experience Platform Version 1 for the U.S. market.

PETOSKEY, MI, UNITED STATES, October 10, 2025 /EINPresswire.com/ -- ASAPP Financial Technology is excited to announce the availability of the [bank.io OXP® | Omnichannel Experience Platform](#) Version 1 for the U.S. market.

This announcement marks a significant milestone in the company's ongoing mission to support North American financial institutions as they compete against direct-to-consumer fintech providers, by empowering Client-Partner credit unions with a unified, omnichannel platform. Building on the proven success of ASAPP OXP®, trusted and leveraged by approximately 50 credit unions across 9 Canadian provinces, this US release extends ASAPP's foundation of combined origination and engagement capabilities to a new market. It also arrives at a meaningful time for the company, ten years after Northern Credit Union became ASAPP Financial Technology's first Client-Partner, launching ASAPP's omnichannel account origination capabilities in October, 2015. This anniversary not only celebrates a decade of innovation, stability, and partnership, but also signals the start of an exciting new chapter in ASAPP's journey of growth and connection across North America.

This first release delivers a modern and unified digital, mobile and in-branch experience for regulated US financial institutions. Version 1 of bank.io OXP® combines retail account and member origination, unsecured retail lending origination, CRM, ECM, and data warehouse / opportunity analysis feature sets and capabilities into a single, platform-based experience designed to streamline operations, enhance member engagement, and enable data-driven growth.

Omnichannel and Multilingual Origination Capabilities that Fuel Growth

The initial release focuses on deposit and unsecured lending origination journeys, supporting both digital and in-branch environments through a seamless, omnichannel experience. Version 1



of bank.io OXP® provides:

- End-to-end origination flows for deposit accounts and unsecured lending products, including loans and lines of credit.
- The Platform supports multi-product applications, as well as new member onboarding, KYC, and AML requirements within a single, integrated process.
- The Platform supports both new and existing member applications, ensuring frictionless onboarding and faster decisioning.
- bank.io OXP contains multilingual content management support allowing credit unions to deliver origination journeys for new and existing members in their language of preference. The multilingual framework allows applicants to toggle their preferred language at any point during the digital or in-branch journey. Financial institutions can configure translations for field labels, product summaries, product details, disclosures, and notifications, and send multilingual communications, including automated emails and member alerts. These capabilities enhance accessibility and inclusion, helping credit unions serve diverse and growing member communities across the United States.
- Custom promotional pages allow external digital / mobile ads, social media campaigns, emails, and credit union website links to land on separate branded pages for each product or product combination, driving visual and U/X consistency and higher application completion rates.
- Integrated DocuSign e-signature capabilities enable any editable pdf to be labeled within the Platform and documents to be completed and signed digitally.
- Deep core-banking integration minimizes data re-entry and allows direct account provisioning. A centralized member-dashboard lets members track application status and open additional accounts quickly and easily.

CRM Capabilities Integrated by Design

- bank.io OXP's origination experience is natively integrated with its CRM (Customer Relationship Management) Feature Set, providing a single, comprehensive view of the member relationship.
- The CRM delivers rich profile summaries with tombstone data, contact information, and householding structures.
- Real-time, bi-directional core integration ensures synchronized member data and live account lists.
- Staff can track member interactions, sales opportunities, service requests, and follow-ups.
- Task and workflow integration drives operational efficiency across teams.
- Application histories, credit data, and origination documents are automatically surfaced within each member profile to provide complete context during interactions.

ECM Integration for Seamless Document Management

- Both the Origination and CRM Feature Sets leverage bank.io OXP's Enterprise Content Management capabilities to unify document handling across the institution.
- Enterprise Content Management enables file and folder management with smart tagging and

rapid search functionality.

- Origination documents are automatically uploaded and stored to ensure compliance and accessibility.
- CRM-driven document workflows link collected documents to member profiles, and all relevant files are easily accessible within each profile or application record. This centralized repository provides a single, secure storage layer for account opening, lending origination, and member servicing documentation.

Opportunity Engine for Actionable Insights

- The bank.io OXP Opportunity Engine aggregates data from core banking data extracts, platform application history (account and lending origination), and member engagement interactions to drive proactive, data-informed outreach.
- Financial institutions can identify and target member segments using over 150 member and product-level attributes.
- The Opportunity Engine supports growth strategies such as renewals, next-best-product recommendations, and product up-selling opportunities.
- It also enables early concern management by identifying late payments or delinquencies and prompting timely member engagement.
- The Platform's experience tracking features help institutions schedule proactive outreach and maintain consistent member touchpoints.

Summary

The availability of bank.io OXP® | Omnichannel Experience Platform for the U.S. market represents a major milestone in delivering a fully integrated origination, CRM, ECM, and opportunity management platform. By unifying these capabilities in a single, omnichannel solution with deep core-banking integration, financial institutions can deliver modern member experiences, improve operational efficiency, and leverage data intelligence to drive sustained growth.

This introduction is more than just a new product, it represents the next evolution of ASAPP's commitment to helping financial institutions break down operational silos, streamline and super-charge onboarding, and deliver inclusive, multilingual member experiences. With US availability of the Platform, ASAPP will extend its legacy of innovation to U.S. credit unions, providing them with the tools to drive data-informed engagement, accelerate growth, and meet the evolving expectations of their members. As ASAPP Financial Technology continues to expand its reach and capabilities, its focus remains clear: empowering financial institutions through connected technology experiences that deepen relationships and build the foundation for the future of omnichannel banking.

About ASAPP Financial Technology

ASAPP Financial Technology provides Customer Experience Software that supports regulated financial institutions as they Originate, Onboard, Understand, and Grow their Member Relationships. In Canada, the ASAPP OXP® | Omnichannel Experience Platform has helped over 50 Canadian credit unions create sustainable competitive advantages to compete against direct-to-consumer fintech solutions. In the United States, the bank.io OXP® | Omnichannel Experience Platform delivers Origination and Engagement feature sets that leverage our experience gained supporting Canadian financial institutions, while delivering a solution that adapts to the challenges and opportunities for the US credit union market.

Diana Xhango

Asapp Financial Technology Inc.

+1 647-473-2538

diana.xhango@asappbanking.com

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