

We see your money differently



Banking Services



Card Services



ATMs



IT Services



Insurance



Compliance Services



Learning & Development



Representation



Our Services

We support our Member credit unions and mutual building societies in many ways:

Key Member Services:

- Guidance on legislative and regulatory changes
- Advocacy in lobbying with government and regulators
- Public affairs, public relations and communications
- Learning and development courses for credit union and mutual building society directors, managers and staff
- Strategic planning assistance
- Governance guidance
- Management systems and accounting procedures
- Financial and operational performance monitoring
- Best practice guidelines and benchmarking
- Marketing guidance and assistance with growth strategies
- Networking opportunities for credit unions and building societies
- Forums and conferences that bring experts together from the sector, other sectors and industries - from New Zealand and globally

Key Business Services:

- **Core banking software** - 24/7 real time bureau and core banking software platform with a full suite of savings and loans products. Functionality includes card processing, internet, telephone, text and mobile banking
- **Debit card** - AccessDebit Mastercard® - a Debit Mastercard card that can be used online, at ATM and EFTPOS terminals throughout New Zealand and at millions of locations overseas wherever Mastercard is accepted.
- **Accesscard** - a debit card which can be used at all ATM and EFTPOS terminals throughout New Zealand and overseas where the Maestro logo is displayed
- **ATMs** - Accesscash - nationwide network of around 60 ATMs
- **Mobile banking** - AccessMobile - easy to use, secure mobile banking app that lets customers manage their accounts on the go
- **Switching** - Bilateral agreements in place with banks in NZ that provide scale of operation with high efficiency
- **Bank Accounts** - Full service bank accounts to Members via an interface to the clearing system
- **Central Banking** - Central treasury system for managing liquidity
- **Insurance** - Co-op Insurance NZ provides a range of insurance products such as Funeral Plan, Loanminder for loan protection and Carminder for motor vehicle insurance. Insurance products can be white labelled as appropriate
- **Help desk** - Local help desk support

Co-op Money NZ

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Co-op Money NZ is the trading name for the New Zealand Association of Credit Unions, a co-operative representing Member credit unions and building societies in New Zealand. Co-op Money NZ is not a registered bank.