

The Maestro Projects Group enables
USERS' clients to integrate multiple
solutions into a composite application,
greater than the sum of its parts.

USERS DELIVERS

solutions that work together

The typical credit union uses a network of applications from multiple suppliers, using various databases, all working differently. This model is often necessary to gain the functionality to serve members and meet increasing regulatory requirements. When these solutions don't work together well, the credit union's business processes don't function as productively as they should. For a growing number of DataSafe® credit unions, the key to integrating multiple solutions lies with the Maestro Projects Group.

FASTER, BETTER

ABNB Federal Credit Union (\$333 million, 45,000 members, Virginia Beach, VA) is among the USERS clients capitalizing on the capabilities of the Maestro Projects Group, which helps credit unions integrate a variety of systems to improve and streamline their business processes.

"We use many powerful applications alongside DataSafe®, but they don't 'talk' well with each other," says Larry Parker, VP of IT at ABNB. The results can include inefficient

processes, inaccuracies due to re-keying data, reduced productivity, extensive training, and staff frustration. These issues were especially noticeable in the new account opening process, which requires multiple systems including USERS' Teller Navigator and the e-Funds solution used for verifying member identity and performing checks required by the Patriot Act.

Seeking to streamline this multi-step process, ABNB turned to the Maestro Projects Group, recently implementing functionality that integrates the many systems involved and orchestrates the process to ABNB's requirements.

"We worked with Maestro to consolidate the process and streamline it, so data is entered only once and automatically carries through the other steps and systems," says Bobby Moro, Network Operations Manager. One of the most important goals was to greatly reduce the time required to complete the



process. "Before, it could take 45 minutes to open a new member account," Parker says. "Now, it's taking only 15 minutes."

While the process is much faster, it's also more complete. An interface to an e-mail solution

ensures the member automatically receives a welcome e-mail, with links to home banking and product promotions. "It also generates e-mails to other staff, so they're aware of any steps they need to take to follow up on the account," Moro says.

A secondary goal for ABNB is to give staff more time to build stronger relationships with new members. "Our staff might spend the same amount of time with the member, but now it will be spent building a relationship," Moro says.

To ensure a project customized to its needs, ABNB worked closely with Maestro Business Analysts. "What we liked about their approach is that they adapted the functionality to our business rules," Moro says.



THE MAESTRO CONCEPT

The Maestro Projects Group delivers functionality that improves a credit union's business processes, by orchestrating and integrating the many systems involved.



"When you integrate several powerful applications, you end up with a process that's equal to far more than the sum of its parts," says Anne Ballard, General Manager. "The credit union gains more functionality and control than it could by using the applications separately." Maestro functionality doesn't replace or duplicate the core system or third-party solutions; it leverages and enhances the use of those applications, maximizing the credit union's investment.

The group's initial projects have focused on delivering functionality that improves the new account opening and cross-selling processes through the integration of third-party systems that include Bridger, ChoicePoint, eFunds ChexSystems and Penley, Intelligent Search, and e-Mail. Current projects include coordinating the many sales opportunity vehicles throughout a credit union, and combining data from multiple sources for presentation within a 360° member view.

For more details on the Maestro Projects Group, contact Anne Ballard at 1-877-255-3981, ext. 1223 or AnneBallard@maestroprojects.com. ☰

"They spent a lot of time talking with us to understand how we do business."

The result is a project that's delivering exceptional results. "We've come up with a process that probably couldn't get any more streamlined," Moro says. The credit union is equally pleased with the turnaround: less than three months from start to finish.

"Maestro is delivering just what we expected," Parker adds. "By allowing this degree of interface with the Maestro Projects Group, USERS has established itself as our core processor for years to come."

GUIDING THE PROCESS

FivePoint Credit Union (\$243 million, 39,300 members, Port Arthur, TX) also turned to Maestro to streamline and speed account opening, with three objectives in mind: reduce the time to complete the required mechanics; eliminate re-keying of data; and reduce the amount of training needed.

"Before the Maestro project, we had to train staff to use five different systems to open a new member account," says Kenneth Miller, Senior VP, Accounting and IT, who cites post-9/11 regulations as one reason.



"They often had to re-key data over and over. Each time, there was a chance for error."

Implemented in early June, the Maestro account opening functionality has taken a 20 – 30 minute process and turned it into a 10-minute effort.

Maestro guides the many steps involved, including: verifying the address against the U.S. Postal Service database for standardization and postage optimization; using the ChexSystems and Penley databases for driver's license verification and OFAC compliance; checking the member against the credit union's charge-off database; and generating an automatic "welcome" e-mail.

This multi-step process isn't just faster and more accurate; it also requires almost no training. "The system takes over and walks you through the process," Miller says. "Our staff won't need 'sticky notes' to remember anymore. They can't forget a step."

In July, FivePoint is taking the process to the next level by arming staff with the tools to cross-sell lending products on the spot. With

the integration of the APPRO lending solution, credit reports will be retrieved automatically during the new account opening process. After a quick automated decision within APPRO, Maestro will present a list of lending products for which the member qualifies. In addition, select trade lines from the credit report will be presented, allowing staff to capture loans held at other financial institutions.

Extremely pleased with the results of these initial projects, FivePoint has created a long list of future Maestro initiatives, including the creation of a more complete view of the member, using third-party mortgage and credit card data; fast, automated processes for closing accounts and changing an address (two cumbersome processes involving multiple systems); and a more streamlined way to create and archive member documents.

"The Maestro concept has made such a difference for us that we've completely wrapped our arms around it," Miller says. "In fact, we're turning away third-party vendors that can't or won't open their systems to integrating through Maestro." ☰