



Integration Makes Member Enrollment Easy

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Regulatory requirements and evolving member needs have made enrolling a new member increasingly complex and time-consuming. Because multiple systems and steps are involved, the process has the potential to be slow, inefficient, and inconsistent. To stay competitive, credit unions need their business processes to be fast, streamlined, and compliant – every time. To achieve these goals during new member enrollment, CAMPUS USA Credit Union (\$770 million in Gainesville, FL with 60,000 members) undertook a system integration project.

“The enrollment process is a real challenge,” said Chief Technology Officer Jim Thackrey, “because it involves so many more steps today due to regulatory issues.” For instance, the OFAC checking requirements and others required by the Patriot Act have added steps, systems, and time to the process. That meant the CAMPUS staff was using different applications for each step and entering data multiple times. The potential to inadvertently skip steps or make data entry errors loomed large.

To improve the enrollment process, CAMPUS undertook a project with the Maestro Projects Group, the integration services division of USERS, the core processor of the credit union. The goal of the project was to tightly integrate the multiple third-party specialty solutions involved and create a single data entry process. One of the key enabling technologies was InterSystems' Ensemble, which provides the technology needed for CAMPUS to combine existing applications into single, composite business processes that are streamlined, efficient, and consistent.

In creating an enrollment process that met the specific requirements and business rules of CAMPUS, the Maestro team integrated several third-party components with the core processing system of the credit union, including:

- A solution for OFAC identity checks;
- An identity verification solution, which matches the prospective member's name and social security number;
- A solution for address verification and standardization.

An additional module facilitates automatic storage of all documents created during enrollment directly to the Access RMS optical system (a product of USERS), which improves efficiency by eliminating the need to manually scan those documents.

With these key components now integrated, data is entered into the system only once during account opening. The system then takes over – feeding the data to all of the software applications that need it, in the order that CAMPUS has dictated. More than 60 Member Service Representatives use this streamlined, consistent process, delivering improved service without having to learn a new software solution.

“Our staff loves it because it's easy to use and keeps them from having to do multiple data entry,” Thackrey said. “It automatically takes them through the right steps in the right order. They don't have to go to a separate web site or open up different software applications. It basically holds their hand.”

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CAMPUS intends to expand on the project over time, eventually adding credit bureau-based cross-selling, check ordering, and license scanning.

“Once we integrate our lending solution into the process, the system will return a credit report that our staff can use to cross-sell products for which we know the member qualifies,” Thackrey said. Integration of the check ordering function will eliminate the need to remember a separate step, while the license scanning integration will help with Patriot Act compliance.

“We already scan and store members' licenses using the Driver's License Scanning software and Access RMS optical system,” Thackrey explained. “But that requires our staff to remember an additional step during account opening, or to go back and scan the license at a later time. By integrating this piece through Maestro, the system will automatically prompt our staff to scan the license while opening an account, assuring that we have the license image on file from day one for use in future transactions.”

Maestro Projects Group delivers custom integration projects that leverage and enhance existing technology to create improved business processes. Maestro Projects Group has particular expertise in the areas of enrollment workflow, member relationship management (MRM), 360° account profiling, business intelligence and data mining, and works with a variety of credit union core processors. For more information, visit www.maestroprojectsgroup.com or call 1-877-255-3981 x1223.

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