

Core Systems: Getting Upgrades and Conversions Right

Most credit unions today have outlined strategies for growth and increased efficiencies in their business plans. Achieving growth goals often requires the addition of new service offerings like home banking, credit card services, and commercial services; better decisioning tools like management reporting, Internet lending and relationship pricing; and enhanced scalability in terms of ease of implementation, time-to-market and integration support. By implementing these strategies, credit unions can experience greater ROI, which is the key metric for evaluating growth.

When it comes to reaching efficiency goals, new services delivered through real-time, intuitive applications facilitate faster training and greater productivity among the credit union's staff, which ultimately translates to enhanced member service and growth. Implementing strategies to achieve growth and efficiency is an ongoing process, which is why credit unions should value a technology provider that has a keen understanding of their evolving business needs and offers a broad portfolio of easily deployable, advanced solutions that align with their growth and efficiency objectives.

In simple terms, conversions require change. Without change, businesses are not able to compete and therefore have limited opportunities for growth. Credit unions are no exception. Disruptions associated with change can be minimized by partnering with an experienced provider that delivers timely, flexible and scalable solutions that are integrated with current systems and processes. Advanced core platforms that leverage leading-edge technology represent the culmination of a pool of knowledge gained from serving multiple credit unions with many of the same needs and processes. That knowledge, combined with advanced technical capabilities, makes many of today's conversions go more smoothly than in the past. For example, implementing a tightly integrated core solution eases conversion challenges by seamlessly connecting all of the credit union's data, which streamlines training and makes it easier for credit union staff to use the new system.

The IntegraSys conversion process works because of three key elements: our experienced team, our detailed process and our highly integrated core technology. We have dedicated conversion specialists and field representatives whose goal is to understand the client's needs and conform the new system to function according to the credit union's existing operation. Prior to the conversion, they spend several days at the credit union to understand their individual processes, department by department. By leveraging our core system's service-oriented architecture and .NET capabilities, we can quickly tailor the solution to fit the credit union's specific needs before the conversion, making both the conversion and ongoing operations smoother. And since our solution is tightly integrated with our own broad portfolio of ancillary services, as well as best-in-class third-party solutions, the conversion process is less complex given the seamless flow of real-time data between the core and ancillary applications. Finally, training is faster and easier as a result of our integrated solutions and the intuitive, Windows-based interface that makes it simple for staff to navigate through their daily tasks with ease. We measure our conversion success in terms of client satisfaction and we continue to see the positive results of our proven conversion process—100 percent of the many clients we converted recently are referenceable.



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Albert J. Ku is a 23-year veteran of the credit union industry and is the senior vice president and general manager of the IntegraSys Premier product. He is responsible for all aspects of Premier, IntegraSys' largest core-processing platform, including service delivery, account management and contractual agreements for the hundreds of credit union clients who use Premier. Ku brings a wealth of technology, financial industry, and client support experience to his position. For more than 21 years, Ku held a variety of roles within EDS' Credit Union Industry Group, supporting or managing nearly all aspects of the company's credit union business. During his career with EDS, he also served as managing director of EDS Korea where he was responsible for all EDS client relationships in Korea.

