

CORE SYSTEMS - DEPLOYING NEW FEATURES/FUNCTIONALITY EFFECTIVELY

When a credit union effectively deploys core system functionality, it turns technology into a formidable strategic weapon. Yet, challenges stand in the way - including technology's complexity, limits on the internal staff needed to implement technology, difficulty in integrating disparate systems, even the continual upgrading of core systems. The credit union may not need a new feature introduced today; but when the need surfaces later, that feature may be long forgotten.

USERS believes it's the responsibility of a technology partner to help credit unions overcome these challenges and deploy system functionality effectively. We do that by delivering solutions grounded in credit unions' needs and by providing expert implementation help.

Serving as an addition to the credit union's management team, USERS works to understand each client's business strategies and develop products that respond. This consultative approach demands a strong relationship based on honest dialogue. That's why, early in the development cycle, USERS secures the involvement of a cross-section of credit union staff - across departments and at different levels, for broader, deeper input.

The result is a wide range of solutions directly supporting specific business strategies. If the client's strategy is to create a paperless lending process, our e-Signatures and Receipts-to-Optical solutions prove key. When the intent is to reduce costs while reaching tech-savvy members, many turn to our suite of Internet solutions, including PCU Internet Banking and e-Mail Services. If the goal is to increase non-interest income, the solution is often our Courtesy Pay Manager.

USERS' approach to the small business market is similar: As it's become increasingly important to credit unions, it's become increasingly important to USERS. Nearly half of our clients plan to provide commercial services or are doing so already. Some serve commercial accounts using our standard core system. For those with more complex or multi-tiered business models, USERS offers a more sophisticated solution: the integration of our core system with the Fiserv ITI Next Generation of Premier[®], providing a range of deposit and lending functionality.

No matter how suited a technology is to a business need, it's only effective if implemented properly. USERS responds to this challenge through our staff of veteran Project Managers, who use a best-practices approach and project management discipline to ensure a project's timely, successful completion. To keep clients current on our newest options, we offer a System Review that pinpoints opportunities to make better use of core system functionality.

By delivering solutions that meet credit unions' needs and the expert help to implement them, USERS continues to help credit unions deploy core functionality effectively.



John Schooler is USERS' President. His 26-year affiliation with credit unions has afforded him a rich and diverse experience in the industry: working within credit union settings, as a consultant to the industry, and as a supplier of core technology for credit unions. In 1997 Schooler joined USERS Incorporated, directing the company's development efforts and technology strategies as Sr. Vice President and Chief Technology Officer. He is a regular speaker at credit union industry conferences; a guest author for Credit Union Times, Credit Union Journal, and Credit Union Executive; and a frequently quoted source on a wide range of technology topics in numerous credit union trade publications. A native of Louisiana, Schooler attended Louisiana State University and LSU School of Medicine in Shreveport.