



## *Driving More Efficiency From Core Systems*

Credit union employees today are wearing more hats than ever. So working as efficiently as possible is a must. When you're looking to improve your staff's efficiency levels, one of the first places to look is your core processing system. Your credit union's core system must be intuitive and user friendly - which means the data to conduct any kind of research should be at the user's fingertips. A superior system should maintain meticulous granularity for a comprehensive history and posting detailed records. This granularity allows users to quickly and easily review all activity that occurred during a transaction - or even trace the remote transaction all the way down to the terminal, date, and time the transaction occurred. This vital information should be able to be viewed by anyone in the credit union without ever leaving the core, as it is with our KeyStone product.

Additionally, a core processor that has a true browser front end provides a familiar interface in which users can operate at high efficiency levels. This browser-based familiarity promotes speed from the user, which equates to enhanced member service: quicker transactions, time to cross-sell products, pitch new services, gain member information, etc.

With a more efficient and flexible core processing system, credit unions can maximize their product offerings for members to meet demand through new technologies. The most recent flood of mobile and remote deposit solutions integrated with today's cores is a timely example. But a truly open architecture totally opens the door to just about any third party solution to integrate with it, which allows a credit union to pick and choose the technologies its needs to adopt without being sequestered to just a few. The openness ultimately adds value to any organization.

In regards to whether a service bureau solution or an in-house system is more cost effective and efficient to utilize over the other depends on the particular credit union's preferences and resources. Upfront costs for service bureau are less than an in-house system. Traditionally, however, service bureau will be more expensive in the long run because of the ongoing fees associated with that model. But the costs can't be measured in just dollars and cents. The costs are better measured regarding the credit union's focus. If the credit union is not interested in running its system along with the associated responsibilities, then service bureau is the answer. Those credit unions that want to control every aspect of their processing, then in-house is the way to go. Again, it depends on the credit union's preferences and available resources.

Some of KeyStone's specific features that provide credit unions with the greatest productivity boosts include:

- \* Familiar browser-based ease of use
- \* Ease of deploying new products in a parameter driven environment
- \* Truly open architecture
- \* View member's entire account at-a-glance



**Theresa Benavidez**  
President

**Theresa Benavidez** is President of Corelation Inc., a core processing developer for the credit union industry. She has spent her entire career working directly with clients in the credit union industry. Her primary focus has always been in the areas of client service and product delivery/installation. She has worked tireless hours with many in the industry, from executives to IT staff to teller trainees, to ensure the success of conversions, system upgrades, and client support. Theresa and Corelation's founders have spent their entire careers creating core systems and providing unparalleled client service, and are proud to offer credit unions their new KeyStone core processing system.



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