

## *Supporting Omnichannel Delivery with the Core System*

Creating an omni-channel experience is really all about following the member's journey. The concept is not new on the consumer side. Members have been operating this way for a decade. Traditionally, in the past, vendors developed single channel solutions addressing member access demands. Over the years, FinTech companies have learned to take more of a holistic approach by offering a consistent yet customizable solution based upon the process members choose to engage with their credit union.

Instead of putting technology first, credit unions and their technology partner must instead consider how and where their members interact throughout their journey. What are members trying to accomplish? Are their credit union's channels member-centric? To fully engage their members no matter what their chosen channel is, credit unions should be market-driven and not development driven. Think process, not technology.

One aspect of a financial technology provider's role is helping credit unions understand the difference between delivery channels and fully explaining how a cloud environment can benefit both them and their members. Explaining how a SaaS delivery model can enhance their members' omni-channel experience is just as important as improving a credit union's flexibility, scalability and reliability. What if the credit union could be onsite at their SEG providing the same member experiences they would receive at their branch or online? We help them understand, navigate and embrace member demands in an omni-channel world to better empower their employees and engage their current and potential members.

Business intelligence initiatives play a key role in clearly understanding member demands in a multi-channel environment. Check out how Genisys Credit Union and Credit Union 1 capitalize on improving their member touch points through business intelligence solutions.

Even though managing this is exclusively data driven, we help our credit union clients learn where leakage and breakage occurs in their processes. What was once delivered through more traditional channels is now occurring through digital channels. Using high-tech solutions to provide a more high-touch experience is where credit unions can surprise and delight their members – where and when they choose.



**Spencer Jones**  
Vice President

**Spencer Jones** is Vice President of Product Management at D+H. Before joining D+H, he garnered a wealth of experience as a banking executive with TD Bank, Bank of America and Chartway FCU. Spencer has held U.S. and North American leadership roles in the following areas: strategy and planning, digital banking, omni-channel, money movement & payments, technology and operations, all with customer centered transformational strategies designed to grow the institutions that he supported. Spencer is also an entrepreneur, holding a patent for an EFT authentication system.



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