



## *Driving More Efficiency From Core Systems*

Efficiency is measured in many ways, but one key area that contributes to employee efficiency is a clean user interface. Users need to stay in the same workspace and not jump around to numerous windows and applications. A well designed modern system presents a clean interface where everything the staff member needs to do their job is at hand.

We have put a strong emphasis on this type of integration and we pride ourselves on the fact that our system is easy to learn and intuitive to use. This is especially important at the teller line where turnover can be high. One example of our tight integration is that we have included Shared Branch Acquirer functionality into teller processing. When a shared branching member comes into the branch, tellers running our system can service them just as quickly and efficiently as their own members.

Our credit union partners appreciate the fact that our system is member friendly, e.g., the member's picture ID loads by default. For new members, we automate many tedious processes with ID scanning, document imaging, OFAC checks, verifications, etc. While with existing members, we can often pre-populate forms for them which makes any application process much faster. Smaller credit unions especially appreciate our built-in loan origination system which saves them money and increases their productivity. In fact, this is just one example of how we built our Windows-based FORZA3™ platform from the ground up to be an "all-in-one" solution that steers clear of costly ala carte services. However, for those credit unions that want to deploy third party packages, we make it as simple as possible for them to integrate their preferred software into FORZA3™.

While our larger and international clients often choose in-house implementations, the majority of our clients let us handle their processing in our secure data center. We have been doing this since 1996, and have a deep and experienced team of IT professionals on staff. Fortunately, telecom expenses have gone down and WAN reliability has gone up over the years – when you combine these two facts it makes for an easy decision to outsource a credit union's core processing needs. A final contributing factor is the difficulty in finding and keeping internal IT staff; without a doubt, you need very competent IT people to run a core system onsite. All of these reasons contribute to why many of our clients let us focus on the technology, while they concentrate on delivering great service to their members.

E-statements, laser check printing, online ATM/debit processing, courtesy pay, in-depth reporting, Disaster Recovery and digital signature pads are just some of the latest technologies that ESP delivers as part of our comprehensive package. Naturally, our integrated online and mobile banking packages are extremely popular and have the added benefit of letting the members conveniently service themselves which takes a significant workload of both the branch and the back office. These types of solutions give our credit union partners great boosts in productivity which in turn translates into increased member satisfaction and loyalty for them.



**Matt Lefler**  
Vice President

**Matt Lefler** is Vice President at Enhanced Software Products, Inc. (ESP). Matt is part of a management team that is a balanced group of both technology and Credit Union industry professionals because we believe that a pure technology approach often loses its focus on the business it is supposed to be servicing. For over 17 years, ESP has focused on redefining the standard high tech company model. Our initial product was acquired in 1996 from a very large publicly held company. As a privately held company, ESP has been able to focus on what we feel is important to our customers while many public companies are focused on meeting stockholder expectations. ESP is growing steadily - not through merger and acquisition, but through pure quality and performance.

**A Vendor...A True Partner**

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