

### *Using Core Systems to Enable Superior Financial Performance*

Credit unions of all sizes are taking a multi-prong approach to staying competitive. They need to constantly monitor their operations to improve efficiencies, work hard to grow their membership, and make sure that they are getting the most services and products per member. We are seeing a big push to use digital channels – both online and mobile – to onboard new members, and of course to offer convenient round-the-clock access.

At Enhanced Software Products, Inc. (ESP), we have always been focused on a collaborative approach that is characterized by personal service and support. When our credit unions come to us and need assistance in improving their operations and financial performance, we are committed to helping them as quickly and affordably as possible. Case in point: we developed a credit card interface for one of our credit union partners that was successful on numerous fronts because they were able to:

- 1) Reduce their monthly processing costs
- 2) Improve their back office efficiencies
- 3) Increase their fraud fighting capabilities
- 4) Boost their member service and satisfaction levels

We have many other features built-in to our Windows-based FORZA<sup>3</sup>™ platform that help credit unions elevate their financial performance. One example is our SMS/Text Messaging solution that supports mobile marketing via different groups based on different criteria. Credit union marketers can easily build a list for campaigns using existing FORZA<sup>3</sup>™ data and manage multiple campaigns at one time. We also have a full Print Services Department that not only handles member statements, but is fully capable of handling traditional direct mail Marketing pieces are printed as well.

Many studies have shown that online and mobile banking is more important than any other aspect of the member experience, especially to the 18 – 30 year old generation. This demographic wants to do everything digitally which is why we have invested so many resources into our online and mobile platforms. We have partnered with MoneyDesktop and Future Advisor to extend the online functionality even further. On the mobile front, we work with Malauzai Software and Nitro Mobile Solutions to deliver a superior mobile experience for mobile banking members.

At ESP, we have always been committed to a two-way approach – we listen to our clients and work hard to answer their needs. If they ask us to assist with third parties, we accommodate them as quickly as possible. We are constantly adding APIs (application programming interfaces) that help credit unions offer new products and services. In other words, we go out of the way when it comes to integration efforts and building real-time interfaces if needed. That is because we are dedicated to delivering great software and even better technical support and customer service. At the



**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 18 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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