Technology News for Credit Unions Since 1988

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## Driving More Efficiency From Core Systems

Core systems have expanded in functionality over the years from basic transactional systems to now offering a full range of services via numerous delivery channels. Inside the credit union, employees are much more efficient because they now have ready access to documents, forms, etc. Integrated imaging systems ensure that staff members - in both the front and back office - can better assist members with all of the relevant financial information and documentation at their fingertips.

As for members, they are more consistently choosing self-service channels that inherently make the credit union more efficient. We believe that the core system should provide robust online and mobile banking services right out of the box. These digital channels must be base offerings of every credit union, regardless of size. At INTECH, we have always strived to deliver technology to clients that puts them on par with the largest and most innovative financial institutions - all at an affordable price point. It could not be simpler because we have the most client-friendly pricing on the market, designed for those Credit Unions that want to provide the latest technology to their membership. The program is an all-inclusive offering with only a few exceptions. This program provides Credit Unions with an excellent way to control cost while providing state of the art technology to their members.

We implemented this all-inclusive program because of our desire to make it feasible for every credit union to offer cutting edge technologies that they need to better serve their members and remain relevant. However, if the credit union would like to use third party vendors for certain services, we fully support them. Our philosophy over the past twenty five years has always been to offer a flexible system that easily integrates with other modules that the credit union uses to meet the financial needs of their members. Whether they use our platform or a third party system, our clients always have the capability to quickly roll out new products and services as the market demands change.

At INTECH, we have assembled a multi-layer development team and a highly experienced support team that prides itself on knowledgeable, personalized and timely support. In-house systems are constrained by limited resources, while we can offer at least a ten-fold increase in resources via our two secure operations centers. In the past, in-house operations were somewhat more feasible, but today with so many compliance and security concerns, along with connectivity issues to a wide array of third party networks, in-house systems are just too risky and expensive. Not only is our online service bureau offering more secure and affordable, it also allows the credit union to focus on their core competencies and grow their deposits, loans and membership base. With our broad spectrum of technologies, we permit any credit union from \$5M to \$250M in assets to offer the exact same state of the art financial services capabilities as a half billion dollar institution in a easy to budget manner.



INTECH
Your Partner in Technology
www.intech-inc.com

Tim Erwin
President

**Tim Erwin** is President of INTECH which is an Omaha, Nebraska based multifunctional core data processing company that serves credit union clients exclusively. INTECH combines the advantages of In-house and On-line core data processing solutions with our commitment to provide premier support and service. With INTECH as your partner in technology, you have the opportunity to choose what solutions best answer your needs and more importantly, the ability to provide your members access to the latest, state of the art financial services available.

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