

### *Integrating Digital, Payments and the Core*

At MDT, we host the Symitar Episys core platform and a wide range of other complementary solutions for our credit union clients. As part of our role, we help credit unions ensure that solutions across the enterprise, such as digital banking and payments, can seamlessly integrate with the core platform. We provide vendor integration services to accomplish this, helping our clients easily connect to whichever third-party platforms best suit their needs.

We regularly and closely monitor digital usage as it relates to active digital users (mobile and online banking), payments, checks deposited, etc. From the initial onset of Covid-19 through July, our credit union clients did not experience a monumental surge in online and mobile usage, but rather have seen a steady upward trend.

We did see a large spike in our clients' audio response numbers. We offer a full-service IVR solution featuring accurate voice recognition, easy-to-use menus and robust options that deliver detailed information. Telephone banking has increased roughly 40% over past years as members that previously went to the branch for account information now use their phones to gather those details.

Once the pandemic hit the U.S., we spent a lot of time helping our clients to increase VPN capacity for remote employee access, especially our credit unions with limited IT resources. At MDT we are extremely proactive – we believe in disaster avoidance as opposed to disaster recovery. Our two fully redundant Tier 4 Data Centers feature state-of-the-art hardware that is safeguarded by around the clock power outage protection, sophisticated load balancing and plenty of virtualized resources so we are always available, ready to assist and able to scale our infrastructure (both technical and human) to meet nearly any demand.

While consumers certainly want the convenience of moving money via P2P and A2A payments, we have only seen modest increases in these types of transfers during the pandemic. One mobile payment system that our clients are interested in – one that is designed to simplify the payment process and make it easier to move money without handling cash – is Zelle, and we are currently conducting our pilot with that platform/integration. We are also monitoring the recently announced FedNow Service which will likely promote healthy competition by providing a choice of instant payment services.

Overall, we are well-positioned to help credit unions with the growth of digital channel usage through the comprehensive services we offer to meet any credit union's individual needs. For example, we offer the Banno Digital Platform that uses secure core-centered technology to provide innovative features like Conversations, support, payment solutions and numerous integrations. Our clients also have other options available to them within the MDT suite of products/partners for digital banking so they can choose the products that are right for their membership, and if our additional preferred product offerings don't appeal to them, we are happy to integrate their solution of choice.

We believe that a few of the next big digital upgrades that credit unions will invest in include digital onboarding for new members, personalized marketing messages/offers and expedited online loan applications (including small loans and same day loans) and decisioning. When mobile really took off ten years ago, financial institutions that jumped in early were considered innovative and positioned mobile as a competitive differentiator. Today, a full digital suite is a necessity. We predict the same for digital onboarding and loan origination. Five years ago, those offerings were nice to have, but we believe they will soon become must haves.

In response to these trends, we are actively building a dedicated digital team to assist credit unions in delivering a full suite of digitally optimized solutions to their members and prospective members. This team is just another example of how we are dedicated to anticipating and addressing the needs and expectations of our clients as they work to address their key business requirements.



**Gary Lee**  
Chief Client Officer



#### Contact Info

[www.mdtmi.com](http://www.mdtmi.com)

**Gary Lee** began his career at MDT in 2009 as one of our Client Service Representatives. He has held several positions since then – all interfacing with MDT's clients – past, present and future. Today, Gary holds the position of Chief Client Officer. As CCO, Gary assumes client responsibility "from cradle to grave" so, in addition to overseeing Client Relations and Client Service, he also oversees Sales and Marketing & Communications. He and his teams strive to offer "best fit" solutions to the MDT clients as well as ongoing, immediate issue resolution with high touch service. His teams work tirelessly to provide information to and advocacy for our credit unions and they are dedicated to both the personal and professional relationships between MDT and our credit unions.