

Core Systems as Systems of Engagement

Credit unions constantly strive to be more useful and relevant to their members. Enhancing member access to financial resources and services is central to the credit union movement and mission. The core processor, and the applications integrated with it, need to uphold that mission. They should be a bridge, not a roadblock, to achieving optimal member engagement.

Simpler Processes

Part of that promise to members is making everyday tasks easier. Today users of every age group prioritize usability over advanced features. A good example is Symitar's core integration with the Amazon Echo[®]. It allows members to check balances without taking their eyes off the football game. And there are other, less flashy ways to remove friction from member interactions.

When submitting loan applications, why make members provide information that is already on file? Our SymApp[™] tool pulls data from the core to pre-fill forms when members apply for a loan or open an account.

Another smart use of existing data comes from WSECU. The credit union's Q-Cash solution provides small loans to under-served members. Core data is used to quickly evaluate and approve micro-loans. It's fast, easy, and provides an affordable alternative to exorbitant payday lenders fees.

Better Communication

Both existing data and real-time-activity tracking help you understand a member's behavior, predict needs, and proactively respond. When a member makes wedding-related purchases or buys new baby supplies, you know that a life change has happened and appropriate products and services can be suggested.

Our Banno Marketing[™] offering (part of the Banno platform) monitors member behavior online. It tracks pages visited, clicks within online banking, and other activities, then creates personalized messages and ads. Relevant messages appear automatically across online and mobile channels.

Advanced Reporting for Credit Unions[™] (ARCU) aggregates massive amounts of existing data from both inside the institution and third-party sources. ARCU analyzes this information and finds trends in behavior that inform and support member-centric strategic planning and decision making.

Unified Channels

Banno is a singular digital platform that's tightly integrated with the Symitar core. There is no separation between mobile and online – just one consistent, responsive, digital experience rendered dynamically across devices (mobile, tablet, laptop, desktop). Unlike most banking apps, Banno apps are built "native" for each device's operating system; optimized for speed, with a fluid user interface and uninterrupted swiping/scrolling. Banno's native mobile apps work even when the member is offline.

The Banno digital platform also brings numerous back-office systems together into a single admin console. It's faster and more efficient for staff, and enables live, personal, and secure member support inside the digital channel. Our integrated approach allows CUs to support additional features and third-party integrations without adding separate back-office admin systems. This keeps support and service fast, ensuring a great member experience.

The Foundation of Member Engagement

A core system enhances member experience when it offers an open processing environment for integration with various devices and products. Tools and software that take full advantage of the open, customizable core will provide the best brand presence, ease-of-use, and utility for members.



Ted Bilke



Contact Info

tellmemore@symitar.com

Ted Bilke is Vice President of Jack Henry & Associates, Inc.[®] and President of its Symitar[®] division. Symitar is the leading provider of integrated computer systems for credit unions of all sizes. Symitar has been selected as the primary technology partner by more than 800 credit unions, serving as a single source for integrated, enterprise-wide automation and as a single point of contact and support.