

Core Systems: The Foundation of Your Member's Experience

Synergent is the largest regional provider of Symitar's Episys Core Processing for credit unions on the East Coast. There is significant value added to credit unions who partner with Synergent. Symitar's Episys recently received the prestigious Alliance and Most Open Architecture Award from industry consultant Aite Group, which recognizes the openness that Jack Henry & Associates (Symitar's parent company) has for third-party solutions. Factors that led to the decision to award Episys include its extensiveness of integration capability, the scalability that enables Episys to be a great fit for credit unions of any size, and the ease of implementation.

Episys is a core platform that, frankly, is well ahead of its time. We all are walking around with smartphones that contain apps that become more and more integrated with each other every day. Episys has provided similar ease for many, many years in interfacing with financial products and services.

Last year, we partnered with Palisades Credit Union in Pearl River, New York. Their Chief Executive Officer, Tony Molina, had great things to say about the value in partnering with Synergent, stating, "Their products and services that are able to snap on to Symitar were very enticing to us." Partnering with a service bureau like Synergent, we are able to maximize the functionality and flexibility of Episys while efficiently supporting the business requirements set by credit unions.

To elaborate on the ease of implementation, another area of added value for credit unions provided by Synergent is the ongoing training that we provide. When converting to Episys, our dedicated, knowledgeable team, from the planning stages through go-live week, works closely with the credit union. The support doesn't end there – Synergent is a one-stop resource as the partnership grows. Because we subscribe to a "train the employee, not the trainer" methodology, staff members are empowered with the knowledge they need from the start, increasing efficiency and productivity.

Solutions such as SymXchange and PowerOn provide the flexibility that Episys is known for. In response to credit unions' demands for custom programming and custom PowerOns to meet their business objectives, Synergent recently established a division dedicated to meeting this need – Professional Services. This allows the most intricate personalization of programming, along with the support of distinct preferences tailored to a credit union's vision.

Because Synergent is a single point of contact for our credit union partners, we are able to expedite responses to member and market demands. Because our experts become a natural extension of a credit union's team, this helps reduce operating costs and labor requirements.

Episys is also well-known for its seamless integration with third-party solutions. These integrated best-of-breed solutions and flexibility help credit unions continue to grow. Symitar focuses on enabling vendors of many products to interface to Episys through strong integration technologies. Here are a few examples of solutions that we regularly integrate with:

- * Internet Banking: Jwaala Ignite Digital Banking
- * Mobile Banking: Access Softek Mobile Finance Manager
- * Mobile Check Capture: Ensenta Mobile Check Deposit
- * Online Applications & Mortgage Origination: MeridianLink Opening Act (LoansPQ & Xpress Accounts), & Lending QB
- * Bill Pay: iPay Integrated Bill Payment & Presentment
- * SavvyMoney

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Because Episys can integrate with such a vast selection of third-party solutions, credit unions of all sizes can remain competitive by offering the right products that fit their membership, connecting them seamlessly to the core. You know integration has been done correctly when members do not notice that it happens – the ability to have a mobile banking app that interfaces with something like SavvyMoney, BillPay, or a loan app.

Synergent continues to help credit unions connect disparate systems to the core in concert with third-party solutions. PowerOn programming brings customization to the Episys platform with elements that snap onto Episys, essentially serving as the connector between the core and the additional products and services that a credit union provides. There are standard PowerOns and there are custom PowerOns – there truly is a fit for every credit union's unique needs.

PowerOn customizations include reporting, email generation, peripheral integration, data integration, file maintenance, and data entry & transaction validation. Synergent's newest division was established in response to the overwhelming demand for programming solutions tailored to credit unions' unique needs.

- * Key areas for IT concern today include:
- * Maximizing value from technology relationships
- * Too many projects, too few resources
- * Controlling technology costs
- * Successfully launching new products

Today's rapidly advancing technology has brought many changes to the credit union industry, including the rise of mobile banking and lending. Physical branches are evolving with these changes. The Episys Core Processing Platform helps marry mobile features with retail locations. Both mobile and retail locations remain relevant. Mobile offers unparalleled, on-the-go convenience anytime, anywhere. Meanwhile, branches provide the signature member service that credit unions are known for, and will continue to evolve as a hub for in-person consultation and member service.

The core, as the hub of all member financial information, makes the complement of online and physical locations possible. Synergent supports a seamless, omni-channel member experience.



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Special thanks to **Nick Chasse**, Vice President of Business Development, for his contributions to this article. Nick has over 20 years of industry experience in sales, core conversions, and credit union operations, over 12 of them with Synergent. With 69 partner credit unions, Synergent is one of the largest providers of Symitar's Episys Core Processing solution through a service bureau environment. Our Technology Services, Payment Services, Direct Marketing Services, and Professional Services divisions unite to provide credit unions with accessible, integrated solutions.