

Enabling Innovation with the Help of Core Systems

At CSPI, our goal is to ensure our clients have access to the best technology to efficiently manage their credit union and provide their members a seamless digital banking experience. Since acquiring Symitar® CruiseNet® core data processor in October of 2020 and rebranding to Aurora Advantage, our team has been driven by innovation, starting with migrating all credit union data center clients to the Microsoft Azure Cloud.

We believe in an open-API infrastructure and understand the importance of partnering with best-of-breed technology partners. Hosting data in the Azure Cloud positions our clients with the ability to quickly implement new-to-market technologies.

In response to member demand for faster payments, CSPI has recently taken a few of our clients live on the RTP® network through a partnership with Corporate America to provide our clients access to real-time payments. CSPI recognizes the need for faster payments, and we know our Credit Union core clients want to be on the leading edge. This initial implementation will allow credit union members to receive qualifying credit transfers that will post to their accounts within seconds, providing more control over cash flow, and quicker access to funds.

This solution delivers many benefits to the Credit Union, guaranteed funds and liquidity is appealing to most. However, offering an improved, contactless digital experience to members is a nice perk too!

Our first client to join the RTP® network was Jackson Area FCU. Leigh Bridges, CEO at Jackson Area FCU, shared she was quick to join as their CU had members questioning why it was taking so long for their funds to be available from companies like GrubHub, Uber, etc. Bridges stated, "It was evident our members needed the ability to receive funds real-time and since implementing, members have noticed the instant transfer of funds and expressed their appreciation."

In today's landscape, we are all connected to our phones and computers which means that digital channels are more important than ever. At CSPI, our focus is to ensure we help our clients stay relevant with their digital strategy. We continuously seek feedback to confirm our roadmap aligns with our clients' goals. In fact, we recently introduced a new product, Aurora Launch, an online account opening and lending platform!

Progressive members expect a simplistic and intuitive digital journey. Online account opening and instant funding will position our Credit Union clients to increase account opening conversion rates by streamlining a seamless onboarding application process that incorporates instant ID verification and OFAC checks, in session eSignatures, and enables intelligent cross-selling capabilities.



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Brian Dougherty is the Application Support Supervisor for Aurora Advantage (A Product of CSPI). He has worked in financial services for 29 years, including back office operations at a community bank and a variety of support, implementations, programming and management roles with Broadway & Seymour, Jack Henry & Associates and now CSPI. For the last 17 years, he has had the pleasure of working with clients and teammates in the Aurora Advantage CU product (formerly Cruisenet). AACU represents the next generation in core software solutions for small and mid-sized CUs. Built entirely on a .NET architecture and scalable from small to large, AACU offers a superior, flexible, and cost-efficient operating platform designed to grow as you grow.