

Core Systems: The Foundation of Your Member's Experience

The member experience and the staff experience are intertwined when it comes to core systems and digital channels – both groups want a clean, sleek, easy-to-use interface. Our core data processing platform - FORZA³™ - was designed and implemented as one of the first modern core platforms, not based on the legacy of ancient mainframes and text-based terminals. Younger credit union employees like tellers and MSRs want a modern and familiar interface because they have no experience with legacy systems. The credit union enjoys faster training times because a browser-like interface is so intuitive.

Self-service channels also must be extremely user friendly in order to keep members happy and reduce calls to the contact center. Responsive design is important, and making sure that all modules such as bill pay, PFM, etc. are integrated is also essential. Of course, mobile banking grabs all of the headlines right now, but online banking is still an extremely popular self-service channel. Granted mobile is absolutely a “must have,” but the analysis of our client base still shows that their members overwhelmingly use online banking more than mobile banking at this stage. We definitely see mobile evolving to the forefront, but right now credit unions must work hard to keep both channels up to date and as full featured as possible.

With credit union clients ranging in size from \$10M to over \$650M in assets, we receive a great deal of valuable feedback on their needs and desires. We are increasingly seeing younger C-level executives coming onboard who have hands-on core systems experience, and we really value their opinions. These are few of the ways that we gather input: 1) our annual User Conference, 2) service request tickets, 3) our highly experienced credit union-savvy and highly technical employees, and 4) regular close interactions with our customers. We also gather new ideas, suggestions and wish list items from our online forums and client surveys – all with the goal in mind of improving all of our software modules. At ESP, we are all about customer service and helping our credit union partners grow and drive their technology forward to better serve their members.

Everyone agrees that the credit union industry is increasingly competitive. You need a resource that can help keep you competitive and we strive to deliver the flexibility that you need to compete in your specific market. If working with a third party vendor is important to our users, then we work to provide them with an interface – if we don't already have one. Our credit union partners' success is our success. Our clients tell us over and over that they really appreciate our responsiveness and our willingness to work with them on their individual system needs. At Enhanced Software Products, our vision is to be a partner that you want to build a relationship for years to come.



A Vendor...A True Partner

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Matt Lefler is Vice President at Enhanced Software Products, Inc. (ESP). Matt is part of a management team that is a balanced group of both technology and Credit Union industry professionals because we believe that a pure technology approach often loses its focus on the business it is supposed to be servicing. For over 19 years, ESP has focused on redefining the standard high tech company model. Our initial product was acquired in 1996 from a very large publicly held company. As a privately held company, ESP has been able to focus on what we feel is important to our customers while many public companies are focused on meeting stockholder expectations. ESP is growing steadily - not through merger and acquisition, but through pure quality and performance.