

Core Systems: The Foundation of Your Member's Experience

When all transactions were performed in front of a credit union employee, the member was oblivious to the core interaction. They didn't care what the screens looked like or how many steps it took or how long it took to learn the system. They only cared that their request was handled quickly and efficiently by the knowledgeable person standing in front of them.

Today it's very different. Members interact directly with technology through mobile, home banking, IVRs, Amazon Echo, ATMs, and kiosks. They are looking for fast, efficient intuitive interactions, but there's no one there to guide them. Members want navigation that takes advantage of the technology they're using.

When they apply for a new loan or product, they expect most of the information to be prefilled for them. They want the system to suggest what they should do and take away choices that are not applicable. They want to sign things digitally. When they call or visit a branch they want to finish the loan application that they started on the iPad last night; not start over.

We're seeing credit unions move to café style branches with tellers coming out from behind the teller line to interact one-on-one, oftentimes sharing their screens with the members. The core system is now part of the customer experience and making it easy and intuitive is priority one.

Symitar[®] is improving the desktop interaction with navigation and workflows that guide employees through both simple and complex interactions. We work directly with customers to identify and measure opportunities to improve and simplify system interactions. We recently visited a dozen Episys[®] customers to document how they used the system, how many clicks it took to achieve objectives, and the sequence of activities used to complete interactions. We found several opportunities to streamline navigation and reduce mouse clicks.

In addition, we have a user interface focus group that provides feedback early in the product development process so users have input into the design. There are several key research and development areas where Symitar continues to invest heavily:

- * The **user interface** evolves with our adoption of responsive-design techniques that provide device-agnostic interactions with the core. Credit union employees can use many devices and methods to serve members. An institution can have traditional branches using desktops behind a teller line, and café style branches using kiosks and tablets to share screens directly with members.
- * **Security** both in and around the core must evolve to counter the increasing number of attacks and the sophistication of those attacks. Symitar has undertaken a variety of projects to secure member data whether at rest or in transit. Episys maintains PADSS certification that allows customers to certify under the rigorous PCI standard.
- * **Episys tools** are evolving to include a services oriented architecture (SOA) that provides secure web-based service interactions with a wide variety of third-party solutions. We have also updated our legacy PowerOn[®] scripting tool to PowerOn2[™], which fully supports Java development.
- * **Business analytics and reporting** are available through Microsoft's business intelligence solution suite, giving customers fast and easy custom reports, dashboards, and analytics.

These R&D allocations tell the story; user experience is truly the foundation of technology.



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Ted Bilke is President of San Diego, CA-based Symitar. Symitar, a division of Jack Henry & Associates, Inc. (NASDAQ:JKHY), is a 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.