

Credit Union Times

Trusted News for Credit Union Leaders

A Summit PUBLICATION

MARCH 30, 2011 | VOL. 22 | NO. 12 | CUTIMES.COM

Core Processing

TELLERS

Security Service FCU Replaces Green Screens With 'Wrapper'

MARC RAPPORT
mrapport@cutimes.com

If you're replacing your core processing platform, why not throw in the entire teller system while you're at it?

That's what the \$6.2 billion Security Service FCU took on, and several months later said it is now reaping benefits that include streamlined process flows, cutting cash management activity time in half and better face time with members.

The San Antonio institution replaced its 22-year-old green screen teller system with the Respect 7 unified Teller solution from KIVA Group Inc. of Bedford, N.H., integrating it with its new Fidelity core platform from FIS.

The project took about six months and involved 55 service centers around Texas and Colorado, as well as linking the new system to the CO-OP shared branching network. The credit union itself employs about 1,400 people and about 600 of them are service center staff.

"Things went pretty well, considering we just had a large effort going on with our core system upgrade," said John McFall, vice president of network services at SSCU. "We kind of put together three technical teams, so that every night one of them was going

The Rundown

- ▲ Teller system install follows core processing conversion.
- ▲ Green screens replaced by "wrapper" interface.
- ▲ Training time decreased, member interaction boosted.
- ▲ Paper use, transaction times decline.

into the service centers, pulling out old equipment and laying down the new system. Then we had the service center people go

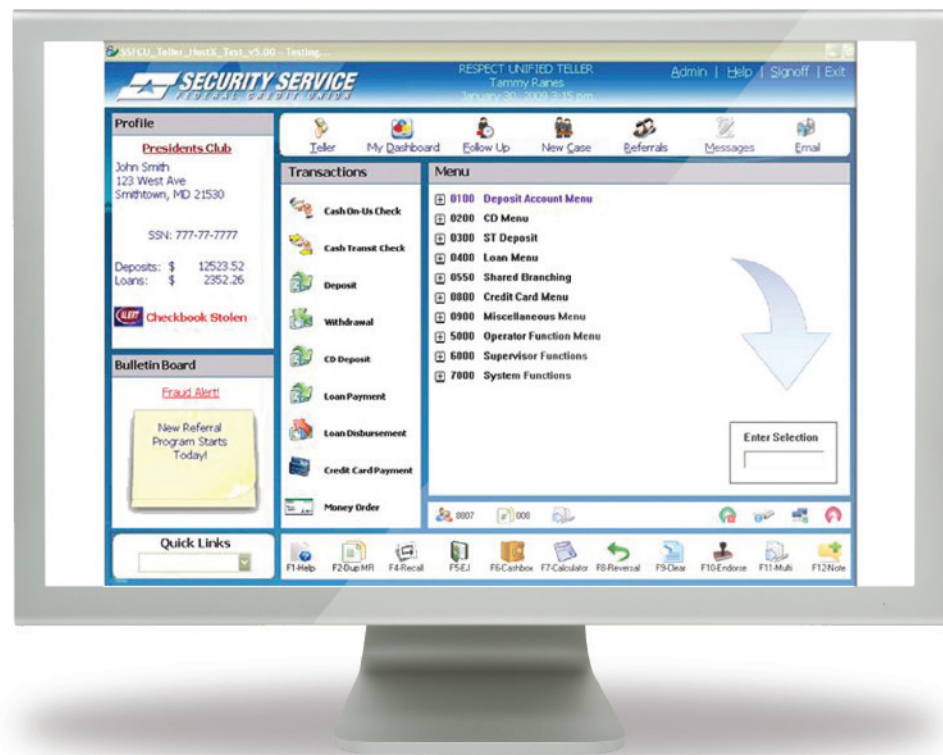
through and test it and then a group of folks there for first-day support."

Mike Baker, president of KIVA Group, said the project's success, including high user acceptance, was driven in large part by the clients themselves.

"We encouraged them to put together a group of knowledge-

able users and then worked closely with them to understand what they do. Our base system is set up a certain way and we explain that and how it does certain things, and then we strike a balance," Baker said.

"SSFCU assembled a group of senior users and regional managers who vetted their business



Best practices and the new system have resulted in a unified view of member relationships and reduced transaction time that allow expanded interaction and cross selling by member-facing staff.



McFall

requirements and worked daily with our team members to re-design processes and workflows in ways that blended the best of their day-to-day organizational procedures with the new technology," he said.

Those best practices and the new system have resulted in a unified view of member relationships and reduced transaction time that allow expanded interaction and cross selling by member-facing staff, the credit union said.

"We've also reduced our training time quite a bit, and can get an existing teller trained on the new system in less than half a day," said Starlene Ashley, SSCU's assistant vice president for member services. "For new tellers, you're looking at about four days. It's all very user friendly."

While replacing a dozen or so screens the old system required, the new system can be customized to retain key information. Baker at KIVA Group said, for instance, transaction codes such

as the "101 on-us check" were retained at SSCU.

"Ultimately, the benefits don't get realized if the users aren't comfortable doing things the way the software forces them to do it. We use a workbook methodology to help communicate in a very streamlined way what your options are for setting up the software without really having to make extensive modifications," he said.

At its core, Baker said his uT system uses a "wrapper" technique on a Microsoft .NET platform, "wrapping around other Microsoft and Web applications to present in a single dashboard the key information—member profiles, sales, service and personal messages—that tellers need to operate with greater efficiency and provide better service."

Two windows are typically open. One contains standard teller transactions in a new GUI, while the other is used for member relationship management



Ashley

functions such as alerts, new product information and profile information intended to "allow the teller to answer 80% of the questions they typically get in a member interaction," Baker said.

Ashley, the member services assistant vice president, said in addition to being able to easily view

The San Antonio institution replaced its 22-year-old green screen teller system with the Respect 7 unified Teller solution from KIVA Group, integrating it with its new Fidelity core platform.

extensive member information, "it takes our tellers five minutes now at the most to balance at the end of the day. We've also eliminated a lot of paper items we tracked in the past and we're automating a lot of things that were done manually at the teller line for our risk management department."

McFall, the network services vice president, helped install the

older system when he was working as a teller supervisor there in 1988. "This is a big win for us and it was a fun project, to say the least," he said.

Baker said about 30 of the uT installs are in place now—including at a handful of credit unions—and that his company continues to replace DOS-based teller systems around the world.

At SSCU, the core system conversion was completed as the teller conversion began. New Talaris cash management systems, including dispensers and recyclers, also were installed, as was a new Troy check printing solution.

The big credit union pulled off the infrastructure overhaul across two large states and a network of more than 50 centers with a staff of about 80 IT professionals. Acquisitions of two Utah credit unions also are now being integrated and SSCU now has more than 60 service centers. ■

NEXT STEPS

LEARN more about Security Service FCU at ssfcu.org

LEARN more about KIVA Group at kivagroup.com