

Case Study



Maps Credit Union

DNA™ Helps Transform Ideas Into Reality

Maps Credit Union combined creativity, employee engagement and technology to achieve operational efficiency. Key to its success is the open architecture of DNA from Fiserv and the power of the DNAcreator™ toolkit.

Maps Credit Union's 2012 implementation of the DNA account processing platform represented a significant advancement in the institution's technology. It also put a powerful technology toolkit—DNAcreator—into the hands of the credit union's software development team, giving them the ability to quickly and efficiently automate business processes integrated with DNA. Using DNAcreator, the credit union's software developers could custom-build .NET applications to interface with DNA via open APIs.

Crowdsourcing From Within

Inspiration for the credit union's business process optimization initiatives came from within the Maps Credit Union organization. In 2010, Maps launched the Idea Lab, an initiative that enabled staff to contribute to the development of internal process improvement projects.

"Employees participate in the Idea Lab through an internal online forum where they can submit project proposals," said Loren Paulsen, software development manager at Maps. "The submissions are collected and shared among staff, who review them and vote for the ideas they think should be pursued."



Client Profile

Maps Credit Union, headquartered in Salem, OR, serves more than 50,000 members through nine branches located throughout the Willamette Valley. Founded in 1935, Maps enjoys a proud history as an educators' credit union. Maps instructs students and operates three nonprofit student branches as school-to-work labs for high school business courses at area schools.

Numerous business process improvement ideas have been incubated in the Idea Lab since its inception, and with the implementation of DNA, the Maps team began leveraging the open architecture of DNA and the power of DNAcreator.

Efficiency Through Automation

Recognizing the DNA core API interface could be used to automate transactions and maintenance performed by staff, Maps' development team automated hundreds of hours of manual entry within the first six months. The credit union's loss prevention department was one of the beneficiaries, saving hundreds of hours of manual data entry and improving the department's operation efficiency.

"We were even able to expand the criteria to include more flags, resulting in a net increase of 2,000 warnings—without incurring the 100 hours of related data entry," Paulsen said.

Using DNAcreator, Maps staff developed an application that converted NSF (nonsufficient funds) notices generated on DNA into electronic notices that then were emailed to members using a third-party email service, rather than being printed and mailed.

"We're on track to save \$30,000 a year in postage with this initiative," Paulsen said. "That's approximately 17 percent of Maps' total annual postage expense."

Members benefit by receiving the notices the same day, rather than two or three days later.

"We integrated our document imaging and address verification systems to build a solution for automatically placing mail restrictions and 'bad address' flags on members when we receive 'return to

sender' mail for them," Paulsen said. This ensures no further mailings from the credit union go to members' old addresses, greatly reducing the risk of sensitive information getting into the wrong hands.

The credit union also has developed a preventive system to track and correct name and Social Security number (SSN) mismatches, saving the credit union \$6,000 in IRS penalties annually.

An automated process developed using DNA core API is the driving force behind Maps' credit card activation campaign. "We are currently in the process of converting all payments cards from one brand to another, so making sure these new cards get activated is a priority," Paulsen said.

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Loren Paulsen
Software Development Manager
Maps Credit Union

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Maps' automated program detects when a credit card has been issued in DNA and generates an email to advise the member that a card is on its way. If the card isn't activated within two weeks, a warning flag is automatically placed in DNA, and a second email is sent. The program prompts staff to call members that haven't activated their cards within 20 days.

"What I'd really like to emphasize is that the DNA core API has provided us the ability to automate nearly any interaction with DNA, and we build at least one of these solutions every month," Paulsen said. "This limitless potential of DNA generated a surge of interest in business process automation, which is where the Idea Lab comes in. The Idea Lab steers our focus through the direct input of the staff who are performing these daily processes."

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A Model of Innovation

In 2015, Maps Credit Union received a Celent Model Bank Award in the Innovation & Emerging Technologies category for its use of the Idea Lab and DNAcreator to deliver measurable process improvements. It was the only credit union recognized and was by far the smallest institution awarded in this grouping—the next smallest financial institution was 16 times Maps' size. Maps' award placed the credit union in the company of such major international brands as BNY Mellon, Citi, ING and Barclays.

"What I'm rather passionate about is how we've leveraged DNA to level the playing field and compete, technologically, with large, international banks," Paulsen said.

Connect With Us

For more information about DNA and DNAcreator, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.

Challenge

Before Maps Credit Union took a technology leap forward by implementing the DNA account processing platform from Fiserv, some of its business processes lagged behind. They still involved manual data entry, slowing down departments, causing errors and increasing full-time employee requirements at the credit union.

Solution

Acting on employee suggestions submitted through its innovative Idea Lab, the credit union used DNAcreator to automate routine transactions and account maintenance on DNA, eliminating hundreds of hours of manual data entry, streamlining business processes and improving the member experience.

Proof Points

- The NSF e-notices save the credit union \$30,000 per year in postage, about 17 percent of Maps' annual postage expense
- Process automation has eliminated hundreds of hours of manual data entry
- A system to detect and correct name and SSN mismatches saves \$6,000 in IRS penalties annually
- An automated notification process streamlines Maps' card activation campaign
- Maps Credit Union received a Celent Model Bank Award in the Innovation & Emerging Technologies category



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