

## Case Study



### Wings Financial Credit Union

#### Improving the Member Experience and Driving Revenue Growth With Seamless Digital Banking

The customization and scalability of Architect from Fiserv— an end-to-end digital banking solution for retail and business banking—enabled Wings Financial Credit Union to deliver a highly personalized digital experience that deepens member relationships and powers new growth.



Wings Financial Credit Union, founded in 1938 to serve the air transportation and aviation industry, places a premium on delivering a member experience focused on innovation, control and flexibility.

Since receiving its community charter in 2009, Wings has grown to a \$4.3 billion asset credit union. However, with only half of its members residing in Minnesota, the credit union knew that to remain competitive and drive future growth opportunities, it would need more than a cookie cutter approach to its digital banking experience.

The limitations of its former platform pushed Wings to search for a new digital banking partner that could help transform its most strategic delivery channel. Architect offered the credit union the scalability and customization capabilities to deliver a more personalized member experience and develop new services to improve its loan-to-share ratios.

“Architect is a perfect fit,” said David Mason, CTO for the credit union. “We feel like we’ll never outgrow the platform, and with the Architect software development kit, we are only limited by our imagination in the opportunities to offer our members more efficient, self-service capabilities.”

#### Revenue Growth Opportunities

Wings knew it had a technical powerhouse with Architect and saw an opportunity to not only offer an efficient member experience, but also



#### Client Profile

Building upon a long and proud tradition, Wings Financial Credit Union has been dedicated to creating value for its members since 1938. Wings is Minnesota’s largest credit union and ranks among the nation’s top 30 credit unions, with \$4.3 billion in assets and 210,000 members. Wings operates 26 branch offices around the country—many of them at or near airports—and offers an extensive ATM network including more than 60,000 surcharge-free ATMs coast to coast.

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increase its loan-to-share ratio. Mason and his team leveraged Architect: SDK from Fiserv to build a simplified prefill online loan application that pulled member data from the account processing system and integrated with its loan origination system to automatically submit and preapprove new loans. The solution created an efficient and lucrative member experience.

The results were exceptional. Wings grew loans by 30 percent and added approximately \$100 million in new loan revenue in one year.

### Flexibility Improves Operations

The flexibility of Architect allowed Wings to significantly improve the online loan application preapproval process. "The credit union was able to avoid adding a minimum of two FTEs (full-time employees) to support the new loan growth by simply not having to process loan applications manually," Mason said.

The loan application module is just one example of how Wings has successfully leveraged the flexibility of Architect. The year prior, the credit union launched a marketing campaign via an easy-to-use Architect module to target members prequalified for a signature Visa® card. By the end of the campaign, Wings had captured 500 new card relationships, generating \$4 million in credit balances.

### Seamless Digital Banking Experience

The Architect user experience is seamless—whether on a PC, a mobile device or a tablet—across all banking features, including transaction history, personal financial management, person-to-person payments and money movement capabilities, integrated bill payment, and internal and external transfers, as well as any custom features deployed. Financial institutions like Wings can easily leverage one of the Architect design themes or affinity group templates to help drive adoption of additional digital products and services.

"Architect gave us a level of control that was previously out of reach," Mason said. "We're now able to innovate the member experience at a pace that will enable us to stay relevant and quite possibly even ahead of our competition."

### Challenge

Frustration with the limitations of a dated platform and the inability to meet the demands of an increasingly dispersed member base were growing concerns for Wings Financial Credit Union. To sustain deposit growth and improve loan-to-share ratio and revenue, the credit union needed a scalable, flexible digital banking solution that would enable it to create a frictionless, personalized member experience.

### Solution

Wings chose Architect, an end-to-end, integrated digital banking solution for retail and business banking. The credit union was particularly drawn by the powerful yet easy-to-use Architect: SDK, which enabled the credit union to use custom modules to personalize the member experience and deploy new self-service capabilities.

### Proof Points

Wings can now deliver a seamless member experience and can easily launch new services that positively impact the bottom line. The credit union experienced:

- 500 new credit card relationships, generating \$4 million in credit balances
- Operational savings through elimination of manual data input and two full-time employees
- More engaged member base through greater use of digital channel capabilities

### Connect With Us

For more information about Architect, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).



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