

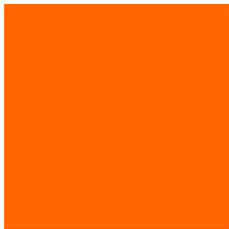
Case Study



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 highly personalized digital experiences that deepen member relationships and power 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, Wings has grown to \$5.3 billion in assets. However, with only half 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 digital banking.

The limitations of its former digital banking platform pushed Wings to search for a new solution 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 ratio.

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



Client Profile

Chartered by Northwest Airlines employees, Wings Financial Credit Union is Minnesota’s largest credit union with more than 5.3 billion in assets and 275,000 members. It serves the Minneapolis-St. Paul metro area, the Seattle-Tacoma metro area, the U.S. aviation industry, and members of the Wings Financial Foundation.

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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 increase its loan-to-share ratio. Mason and his team leveraged the powerful SDK in Architect to build a simplified prefill online loan application that pulls member data from the account processing system and is integrated with its loan origination system to automatically submit and preapprove new loans.

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 full-time employees to support the 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 Experiences

Architect delivers a seamless experience across all banking services, whether members are using a PC, mobile device or tablet. Credit union staff can drive adoption of additional digital services using one of the Architect design templates to create a new campaign.

Challenge

Frustration with the limitations of an outdated digital banking 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 seamless, personalized member experiences.

Solution

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

Proof Points

- 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

"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 ahead of our competition."

Connect With Us

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



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