

## Case Study



### Southwest Louisiana Credit Union

#### Move to Portico® Account Processing Solution Helps Credit Union Streamline Workflows and Offer More to Members

When leaders of Southwest Louisiana Credit Union began looking for a new core, they wanted a solution that could integrate as many ancillary systems as possible so they could simplify workflows and cut down on manual processes. They found the integration they wanted in Portico from Fiserv.



Southwest Louisiana Credit Union is committed to its mission of “people helping people.” When credit union leaders set out to choose a new account processing system, they wanted to be sure the new solution could “solve our needs in a box,” said CEO Chad Miller. “We wanted the functionality and efficiency that could be gained by integrating applications into the core.”

The credit union, a decades-long client of Fiserv, found what it needed in Portico, which uses a service-oriented architecture built on the Microsoft® .NET™ framework that eases the integration process with both Fiserv and third-party applications.

#### Attention to Detail Pays Off

To prepare for the conversion, Southwest Louisiana Credit Union did considerable prework with employees and members. The entire management team was intricately involved in considering every implication of the new core – from workflow to member experience, and even to redefining the product portfolio.

“Every step of the way, Chad told us to ask questions. Ask why we’re doing it this way. How can we make it better? How will it look to the member?” said



#### Client Profile

Southwest Louisiana Credit Union, based in Lake Charles, LA, got its start in 1952 as PPG Employees Credit Union. The vision at the time was to charter a financial institution that put the member first and helped everyday Joes meet their financial needs. Today, the credit union’s vision is much the same: people helping people. SWLACU, which has almost 19,000 members and more than \$106 million in assets, is focused on eliminating poverty in Southwest Louisiana by offering one-on-one financial counseling, engaging workshops and seminars, and financial services products that empower families with ways to save money while strengthening their financial situation through positive credit growth.

Angie Bellow, chief administrative officer. “We had all our employees involved, and we questioned everything. We didn’t just look at a screen. We questioned every code and process and transaction.”

It was that attention to detail that led to such a successful, smooth implementation with zero data issues, Miller said. “The data validation that our team did and the time we put in was extremely valuable. As soon as we could send input to the programmers, they were making the changes.”

### **Partnering for Success**

Miller and Chief Strategy Officer Jessica LaRocca both appreciated the continual flow of information throughout the project, including clear deadlines and expectations, and access to their Fiserv representatives.

“I feel comfortable calling Fiserv to ask questions and get information. Everyone I’ve worked with has been so good about helping us make sure we’re getting it right,” said LaRocca.

### **Getting Members Ready**

Another point of success was the upfront work the credit union did to prepare members for the change. Step one was to get the employees excited about it, Bellow said. Staff wore promotional T-shirts, which got members’ attention and prompted in-depth, one-on-one discussions about the benefits the new system would bring. The discussions – along with ample posters, online banking messages and social media posts – also encouraged members to watch training videos.

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**Jessica LaRocca**  
Chief Strategy Officer  
Southwest Louisiana Credit Union

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“We communicated and communicated and communicated. And it was all done in a positive way,” she said. “Members knew there would be a new platform for online banking and new data processing to make their transactions smooth and efficient.”

When the time came to go live, members were ready. Although the credit union had prepared for about three weeks of calls from members, calls tapered off after a week.

Help tickets from employees decreased, as well. LaRocca said the IT department used to receive daily help requests – about 80 per month. In the month following the Portico implementation, the department received only one or two.

### **Big Benefits in Uncertain Times**

Southwest Louisiana Credit Union went live with Portico in February 2020, a few weeks before the COVID-19 pandemic and resulting shelter-in-place mandates brought major changes to how credit unions serve members. Miller said he and his team were grateful for the timing.

“Without the functionality we have now, our lives would have been made a whole lot more difficult (during the pandemic),” he said. “Things like online banking, making person-to-person transfers and getting extension paperwork signed through DocuSign® – those are key things that seem so simple now.”

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Besides making online tasks easier for members, Portico has helped the credit union streamline workflows in various departments, such as the Lending department.

Previously, all indirect lending accounting was done via spreadsheets. Now that functionality is automated. Loan officers used to handle every aspect of the loan from beginning to end. Now, much of the back-end processes are automated, so more staff can be cross-trained to take loan applications.

Even opening new accounts is simpler and faster. What used to take 30-45 minutes and involved calling TeleCheck now takes 10-15 minutes and requires the click of a button.

But perhaps the biggest benefit of Portico is that it helps the credit union deliver on its promises to members, said Makeitta Citizen, brand ambassador.

"Portico offers us an opportunity to deliver an advanced and upgraded member experience," she said. "I can go out and more effectively market the products and services of the credit union and be able to deliver what we say."

## Challenge

Southwest Louisiana Credit Union wanted to find a new core solution that would meet their needs "in a box." They wanted a core that could easily be integrated with their ancillary systems to help reduce manual processes and streamline workflows.

## Solution

The credit union chose Portico, which uses a service-oriented architecture built on the Microsoft .NET framework to simplify the building, deploying and running of feature-rich Microsoft Windows®-based applications. Third-party products are easily integrated through an XML-based two-way communication standard.

## Proof Points

- Eliminated manual spreadsheet accounting for indirect lending
- Automated back-end processes to ease the workload on loan officers
- Reduced time to open a new account from 30-45 minutes to 10-15 minutes
- Enabled interdepartmental cross-training among employees thanks to a user-friendly front end
- Reduced core-related help tickets to the IT department by almost 100 percent



**Fiserv, Inc.**  
255 Fiserv Drive  
Brookfield, WI 53045

800-872-7882  
262-879-5322  
[getsolutions@fiserv.com](mailto:getsolutions@fiserv.com)  
[www.fiserv.com](http://www.fiserv.com)

## Connect With Us

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