Case Study: Integration Services API – SDFCU

SDFCU and PSCU
Make Member Satisfaction as Easy as A-P-I

Overview

The State Department Federal Credit Union is a member-owned, full-service financial institution with over 81,000 members worldwide. With $1.9 billion in assets, the SDFCU offers a wide range of financial products and special services that address the diverse and unique needs of its members.

Interactive technology has been a boon for members and the CU staff, but current systems and online banking interfaces weren't keeping up with the demanding, daily needs of members. Managers and staff had recognized the need for an overall upgrade and turned to PSCU for direction and a seamless solution.

Objective

SDFCU's current front-line system, Evolve Customer Service Application, is a reliable, multifaceted tool that meets the requirements of customers and service reps. But as more new products and services are introduced, front-line staff were realizing the need for further integration of Evolve-like capabilities into their core platform. Ideally, such a solution would be designed around a seamless user experience that could help expedite many member services, such as adding users, status updates, and even training on new software. A new interface portal would have to support the front-line staff with a single sign-on and enhanced functionality to help them do much more with basic information and serve members better.

At the same time, SDFCU was also looking to integrate member-facing capabilities into their online and mobile channels that would put a great user experience and enhanced services at members' fingertips.

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SDFCU managers were looking for a solution that could enhance functionality but could also provide a means to scale existing capabilities within a quick timeframe, all at a reasonable cost. The need of the hour was to integrate card management capabilities into their core and online/mobile channels, ensuring success for members and front-office staff alike.

"Our goal was to land on a solution that helped our members access new mobile and online services, but PSCU saw the value of a complete package that also supports our front-line staff," stated Tim Comeau, Manager Card Strategy and Support at State Department Federal Credit Union

Approach

Since 2004, PSCU has turned to APIs (Application Programming Interface) to expand access to their card management and control capabilities. APIs empower core and OLB/MLB partners to create and upgrade customized online tools and member experiences. Such features also help reduce the costs associated with credit card fraud and call center inquiries.

APIs provide a flexible means for a credit union or a partner to add new capabilities with relatively low coding and development costs, reducing the time-to-market to launch new capabilities.

The flexibility of providing integration options like APIs and SSO enables the credit union to either create their own experience or inherit it from partners, via single sign-on or API integration, into their core and online/mobile banking products.

SDFCU tackled both areas at the same time through their vendor partners, Symitar and Digital Insight, both of whom leveraged PSCU's APIs to enable functionality through their interfaces.

The Front-Line Experience

SDFCU was among the first pilot credit unions to get users off of Evolve and onto an integrated experience within the Symitar Episys core by integrating APIs from PSCU's Data eXchange. Through ELR (External Loan Record), members' questions, requests, and issues were better served through an integrated process by flowing credit card information into the Symitar Episys core, in near real-time.

An API-based approach was the ultimate solution, bringing all essential information sources into one interface and eliminating the siloed experience. PSCU Integration Services' solution brought varied sources of information in near real-time, secured seamless access, and allowed the creation and launch of a portal that provided front-line staff with the convenience of full integration while also allowing them to work more efficiently.

Member Experience

SDFCU also partnered with Digital Insight for online and mobile banking. In an effort to provide a seamless and integrated set of capabilities for members, Digital Insight integrated with PSCU's APIs, allowing credit card account and transaction data to flow between the two platforms in real time. Digital Insight used PSCU's Data eXchange or real-time integration.

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Digital Insight leveraged PSCU's APIs to deliver the following real-time capabilities:

- Retrieval of account information
- Retrieval of transaction history
- Cancel card (at user request) plus any additional actions users requested:
    - Report lost card
    - Turn card on/off per user request

Results

The API strategy was ideal for redesigning the experience map and delivering new functionality for members via integration to Digital Insight's online and mobile banking products. In addition, SDFCU is well on their way to meeting the goal of reducing front-line staff usage of Evolve by 80 percent! But SDFCU is not stopping there. After discovering how API technology can make a difference for daily operations, members' access to services, and their overall satisfaction, SDFCU is actively exploring new ways to enhance current services and capabilities and even implement new ones. APIs are likely to be the anchor for future infrastructure service innovations, such as new cards, new card platforms, fraud and dispute resolution, and others that address members' growing OLB/MLB needs.

> "We always emphasize the member experience and how we can make it better. In our minds, the integration teams at PSCU are the stars," commented Tim Comeau.

Conclusion

By tapping into PSCU's experience and proficiency with APIs, SDFCU was able to revamp their online and mobile banking capabilities to support front-line staff and improve credit union members' access to current and future products.

While PSCU fully supports integrated experiences using a robust suite of APIs, for those credit unions seeking to provide a great experience without APIs, PSCU products like QuickAssist and Access Point fill the gap nicely. QuickAssist offers credit union front- and back-office staff access to card data through a modern, customizable interface that provides real-time access. Access Point likewise provides real-time access to credit data for a comprehensive member experience. Single sign-on capability makes the integration seamless for the user.